



# FM GROUP World

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recommended by



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## Welcome to the fragrant world of FM!

You have now discovered the magic of FM and our fragrances. We have a wide range of fragrances for you – fragrances that are subtle and refreshing, alluring and sensual, classical and refined – and we believe that you will want to share your discovery with others and introduce them to our world of perfumes.

On the basis of this belief we have created an exceptional proposition for you.

Just like you, we love sharing joy.

When we realised that the scents we manufacture were received with such enthusiasm from our customers, we decided to do our best to help as many people as possible get to know and love them. We succeeded.

Today, the FM brand is recognised and appreciated in many countries all over the world.

Today you can join our international team, too!

Get to know the FM GROUP!



## PLANET OF FRAGRANCES

### Imagine...

a job, which offers you absolute independence. You decide who you will work with, you choose the working hours to suit yourself, and your co-workers are partners whom you can utterly trust.

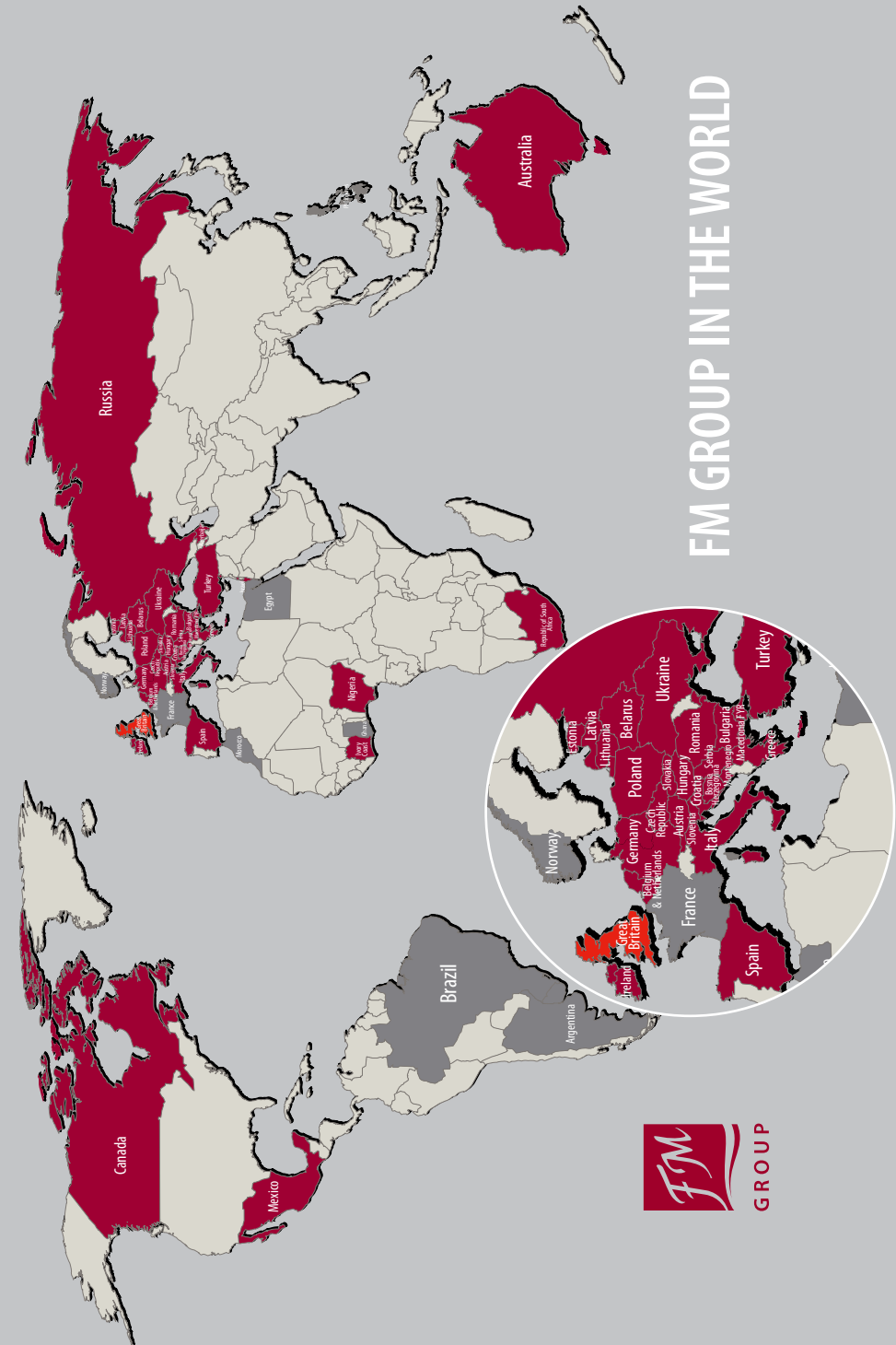
Think of a job which will allow you to fulfill your goals and ambitions, be a constant source of pleasure and will inspire you with enthusiasm.

Consider how empowering it would be if you could define your own terms of success and you had the freedom and support to pursue those aims.

You think it's only a dream? Not at all! You can make this fantasy true sooner than you think. You only have to give us a little of your time and we will show you how to succeed.

In 2004 the founder of the FM GROUP had the idea of creating a line of exclusive perfume products. Now (May 2008) the company has more than 300,000 distributors and operates across several continents.

FM perfume products are manufactured based on scent compositions created by DROM Fragrances – a world leader in this industry.



FM GROUP IN THE WORLD



# You have just made the first step towards getting to know the rules governing **MULTI-LEVEL MARKETING!**



**ELZBIETA AND ARTUR  
HAMERLINSKI**  
Diamond Orchid

The essence of MLM is to share the right concept with the right people at the right time. We based our decision to join FM GROUP in 2004 on this concept. FM is a young company, but it has a good offer, both in terms of products and its marketing organisation. All we had to do was to share it with wonderful people like you. People often say to us: "You were lucky..." Yes, we admit it: working with FM GROUP has brought us great good fortune. But you have to want to be lucky – and luck is what we wish for everyone who works with FM GROUP all over the world.

## What is Multi-Level Marketing (MLM)?

MLM is a type of sales based on direct contact with customers. Because no shops are involved, the product has a shorter route from the manufacturer to the purchaser. More often than not, the distributor may offer attractive and exceptional products, which are not available through traditional sales markets.

Every activity has specific rules which lay the foundation for success – and so does multi-level marketing. To understand what these are and to make it easy to start your road to success, we'd like you to take a little time reading through the main rules of this form of selling:



### 1. Get to know **the products you offer to your customers.**

Learn as much as possible about the products you are going to distribute. Keep finding new information, and keep asking about new product lines. This is one of the key factors that will lead you to success.



### 2. Recommend **the products to other people.**

When you have familiarised yourself with our products, show them to your acquaintances, colleagues, relatives and friends and give them an opportunity to learn about our interesting offer and buy attractive products for a good price.



### 3. Create **your own distribution network.**

Encourage new people to do exactly the same as you do and sell FM GROUP's products. How? You will learn that from this plan.

## GOLDEN RULES OF SALES

- Get to know the products you sell.
- Keep enlarging your sales network (your contact list should keep growing with more and more new names).
- Always keep your catalogue with you. You might meet potential customers anywhere, and anytime.
- Carefully prepare your product presentations, and share your knowledge about them – offer tester samples.
- Treat each customer as an individual. Try to get to know their taste and needs.
- Don't treat a refusal as a defeat. Let it motivate you to move on.



**A professional presentation, based on reliable information about FM's unique products, will guarantee you big sales and help you create your own distribution network.**

## Why is it worth becoming **FM GROUP Distributor**?



- You don't need to invest any money to set up your own business (you buy only a Starter Kit, which will be your business tool).
- You can do business anywhere you want, even if you are abroad.
- Your orders are processed and dispatched rapidly by the distribution centre for the next working day delivery.
- You will be given various marketing materials that are necessary for your work.
- You can take advantage of presentations, seminars and training sessions organised by your Sponsor (the person who introduced you to the business). In this way you acquire the necessary knowledge about our products, programs, promotions, materials and marketing instruments and gain new business contacts.
- If you become an exceptional Seller and Sponsor you will automatically have access to special motivation programs so that you can further increase your earning potential.
- The bonus payment thresholds are clearly established in the marketing plan, and they ensure you a real and very good return for your efforts.
- If you become a Leader, you participate in an exceptional opportunity in the marketing system of corporate profit sharing.

## A brief **INTRODUCTION**

**FM GROUP'S business manual** is composed of two stages. Each of them concerns different areas of earning.

The first stage – the **MAGNOLIA CLUB** – establishes rewards and bonuses that you get for the products you and the people invited to join your team sell.

The second stage – the **ORCHID CLUB** – is another phase of your adventure with FM GROUP. You will learn about the advantages which await you when you become one of the Sales Leaders.

In order to make the business manual more understandable for you, we will first familiarise you with some terms that are going to be used in it.



### **DISTRIBUTOR**

This is the person who sells FM products. He/she helps customers to become acquainted with the detailed FM GROUP offer and to choose the ideal product.

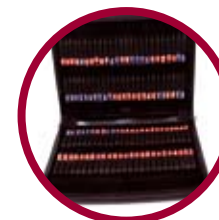
### **SPONSOR**

This is a person who helps new members join FM GROUP. The Sponsor looks after you and guides you through the business and rules of the company. Choosing the right sponsor is the most important decision, you can only do it ones.



### **STARTER KIT**

The Starter Kit includes: fragrance samples, a catalogue, a marketing plan, price list and a contract form. The FM Catalogue and Starter Kit are the main tools of every Distributor, allowing them to present FM GROUP's offer.

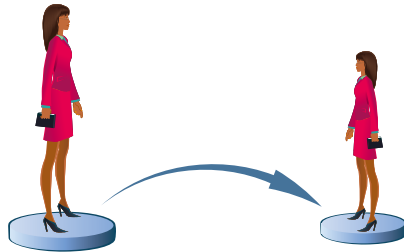


# Your road to **SUCCESS**

Are you ready for new challenges? That's great! Starting to work with FM GROUP means that you have decided what field to work in. Your future career depends only on you!

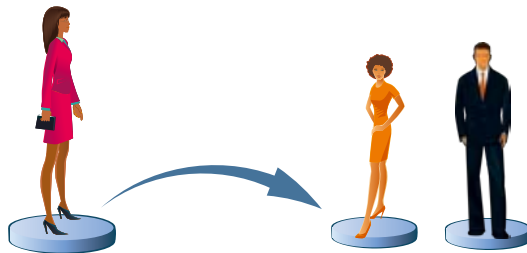
## 1. Step one:

Be your own first customer – save on your shopping. See details – page 11.



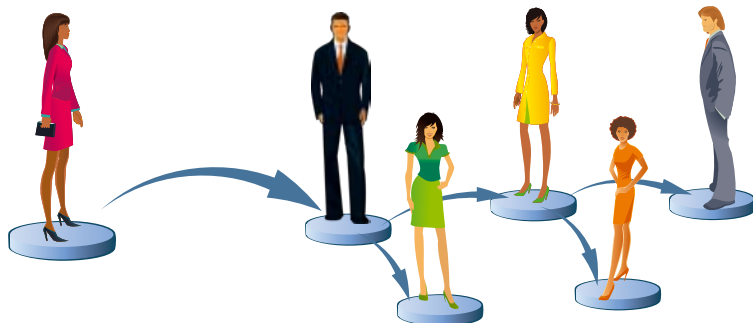
## 2. Step two:

Be an expert! Sell and earn the profit. See details – page 12.



## 3. Step three:

Be a leader! Create your own distribution network! See details – page 14.



**ZBYNEK BERNARD  
AND  
DAGMAR BERNARDOVA**  
*Diamond Orchid*

We were introduced to FM GROUP on 13 November 2004. The price and quality of its products fascinated us from the beginning. Strangely enough, we thought we wouldn't be suited to this kind of business. But, when our daughter, Alex, managed to get 17 orders on the first day of her 8th grade, we started to get involved. After our first Christmas with the company, we realised that this is a business of the millennium. FM GROUP has totally changed our lives. We have almost finished building our new house, we own nice cars, and we travel all around the world. Don't let this opportunity slip through your fingers. If you do not take advantage of what FM has to offer, somebody else will. If you invest your time and enthusiasm into doing business with FM, money and success will come your way.

# STEP ONE:

## Be your own first customer!

As a Distributor you can buy FM GROUP's products at reduced prices.

### Example

The product's catalogue price:	£10.50
As an FM Distributor you pay only:	£7.00
You save:	£3.50

**If you buy six bottles of perfumes a month (for your friends, family, for gifts, for yourself), you can save as much as £252.00 in a year!**



As you can see, you have already achieved your first step – you have access to a supply of high-quality products at very good prices. At the same time, you are learning more and more about the FM brand.

From our experience we know that most of our Distributors have gone further than buying products for themselves. Once they realise how unique these products are, they decide to share this knowledge with their families, friends, acquaintances, and others.

Our products are so easy to sell that you won't even notice that you are becoming an active Distributor. It's time to prepare for your new role...



**WANDA PRZEBIERALA**  
*Golden Orchid*

I have started my adventure with FM GROUP at the beginning of the FM GROUP and I have never expected it will grow so fast. FM GROUP is an international company now where anybody can work and reach the success. Either the products or the marketing plan are the highest quality and this is the most important thing in Network Marketing. My son is also working full time with FM GROUP reaching great success and he is a member of the Orchid Club as well. We can say that FM is a family business for us that's why I encourage everyone to cooperate with us because it is worth it! We wish FM GROUP last up to the end of the World and... one day more!

## STEP TWO :

### Be an expert! Sell and earn the profit!



**CHRISTIE NWABUISI**  
Sales Leader, Nigeria

I started to work with FM GROUP in March 2007, when an FM GROUP representative came into my store and showed me the offer. I am always willing to accept new challenges, and I like achieving something new, so it didn't take long to convince me. Wonderful scents, beautiful packaging and good prices – it's really easy to sell products like these. I managed to create a big team in quite a short time. It's my target – and my vision – to invite more and more Nigerians into FM GROUP. A spark is enough to start a fire, and FM GROUP is such a spark. With God's help, my team and I will keep delivering FM goods.

You already know the products offered by FM GROUP, and you know that they combine good quality with an attractive price. It's now time to show these products to others. It's a perfect way to start earning money!

Step two puts you on the road to creating your own business, together with FM GROUP.

Think of friends and acquaintances who have talked passionately to you about their hobbies or interests. Remember how absorbed they were! Recall their passion and enthusiasm! Think of how, without even consciously noticing, you became interested in what they were talking about. This is how you can earn from our products – by talking about them! It's really easy! Try it yourself!

You choose which path will lead you to success. We can help you get there by presenting the paths available:

- **Think of who you can offer products to.** Not just your family and friends, but people you work with, old school friends and neighbors – they're all ideal candidates for your customers.
- **Keep an open mind.** Every person you meet is a potential customer and possible team member.
- **Keep learning about the products.** You are your own best advertisement and the prime source of information about our product range. By learning more about them, you become an expert.

You already know who you want to show your products to? That's great! To do that, use our CATALOGUE and STARTER KIT. With these two tools you can offer your customers exactly what they need.

When you start distributing products, the sales margin will be your profit. We will explain this to you with a simple example.

While reading the catalogue, your customers become interested in one of the products. When you fill out their order, you buy the product for a lower price – the so-called Distributor's price.

The difference between the catalogue price and the Distributor's price is your

**DIRECT PROFIT.**



#### Example: LUXURIOUS PERFUME FOR WOMEN

The product's catalogue price:	£14.99
As an FM Distributor you pay:	£10.00

**YOUR PROFIT: £4.99**



However, selling products to your customers is not everything. If you are interested in other forms of earning money, read on.

## STEP THREE:

### Be a leader! Create your own distribution network!

A proper network marketing structure allows people you have invited to build their own networks. Remember, not everybody has to be a great seller; they may have organisational and management skills that make them great Sponsors.

You have an interesting new goal, and it's your decision if you want to go for it. Your goal is to build your own distribution network.

Let's start at the beginning: building a distribution network is nothing more than encouraging new people to do exactly what you do – sell FM GROUP products.

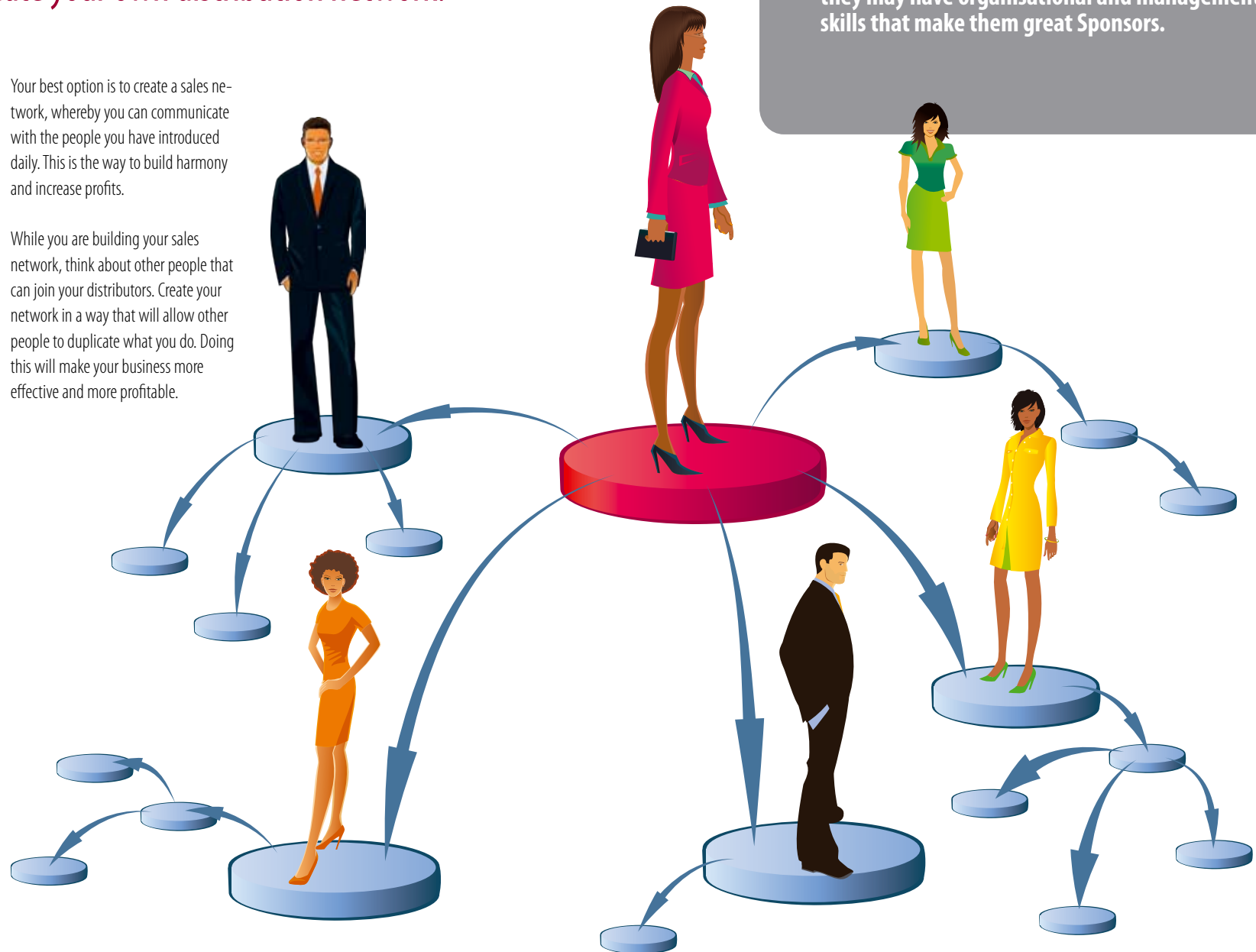
Up to now, you have been focusing on creating a list of your potential customers. Have you considered that some of them might be perfect candidates as Distributors? Don't worry about losing them as customers. As their Sponsor, you will not only earn the profit from selling products, but you will also gain new advantages from your new position.

Decide who you will invite into your network. They can be your customers, or anyone else you feel is suitable. It's your choice!

It is up to you how many people you introduce to join your network. But, while you are building your network, you have to remember a few basic rules:

Your best option is to create a sales network, whereby you can communicate with the people you have introduced daily. This is the way to build harmony and increase profits.

While you are building your sales network, think about other people that can join your distributors. Create your network in a way that will allow other people to duplicate what you do. Doing this will make your business more effective and more profitable.

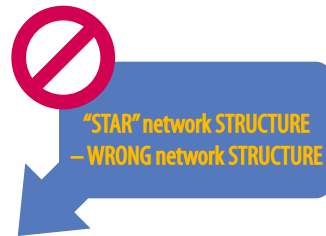


# How not to build a network **STRUCTURE?**

How you build your network is very important for its effectiveness. A well-built network will bring you additional profit.

**Below, we present examples of network structures which were not built properly.**

When you sponsor too many people personally, your sales network does not function properly and more importantly, it does not develop. It is more effective to create a network that allows other people to do what you do – to be a Sponsor.



When you sponsor one person, he/she encourages another person to sell perfume products, and then that person encourages another one, and so on. This is how you create a sales network with a linear structure. The success of every person in this network structure depends on one Distributor only – in one line. This is not a good way of building your sales network. Creating your network this way means that you will never experience the full opportunity that multi-level marketing offers to you.



When you build the sales network properly and it works effectively, your profits increase. In addition to the money from selling FM GROUP's products, you will also earn a bonus payment for what is sold by you and the people you introduced to the sales network. In other words, from the moment you invite new members, your success depends not only on you, but on them as well.

The monthly bonus payment you will receive depends on both your turnover and your group's turnover calculated in points each month. The current 1 point value = 0,195. The point value depends on the exchange rate between Polish Zloty and Pounds Sterling. Refer to the company website [www.fmcosmetics.co.uk](http://www.fmcosmetics.co.uk) for the current exchange rate.

## Example:

Your customer orders a 30 ml bottle of perfume. The catalogue price is £10.50. You buy it for a lower price – the Distributor's price (gross price - £7.00). For purchasing the perfume you receive points.

<b>The perfume's catalogue price:</b>	<b>£10.50</b>
<b>The perfume's distributor price:</b>	<b>£7.00</b>
<b>Your points:</b>	<b>29</b>



**HANNA REKS**  
**Golden Orchid**

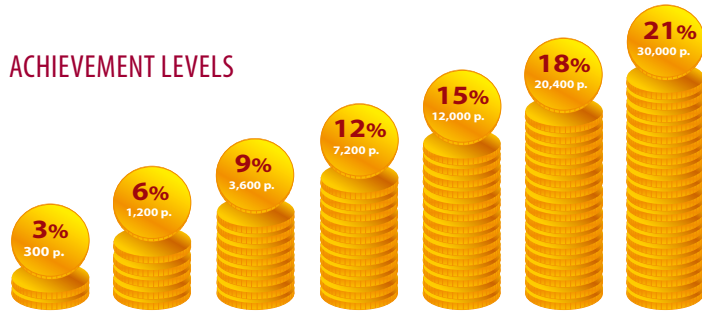
Working with other people it is what I like. That's why I am working with FM GROUP. I am happy with all my downtime with their success. Not only money are important. Contact with people can give a lot of joy and satisfaction.

**The points you and your group accumulated in a particular month qualify you for one of the seven achievement levels.**

For the current price list and points value refer to company website: [www.fmcosmetics.co.uk](http://www.fmcosmetics.co.uk)

# Building your SALES NETWORK

## ACHIEVEMENT LEVELS



**Achievement LEVELS** – Your Achievement Level is expressed as a percentage of the volume of points your group achieves in one month. You will see in the chart below that the more points your group total achieves, the higher your percentage.

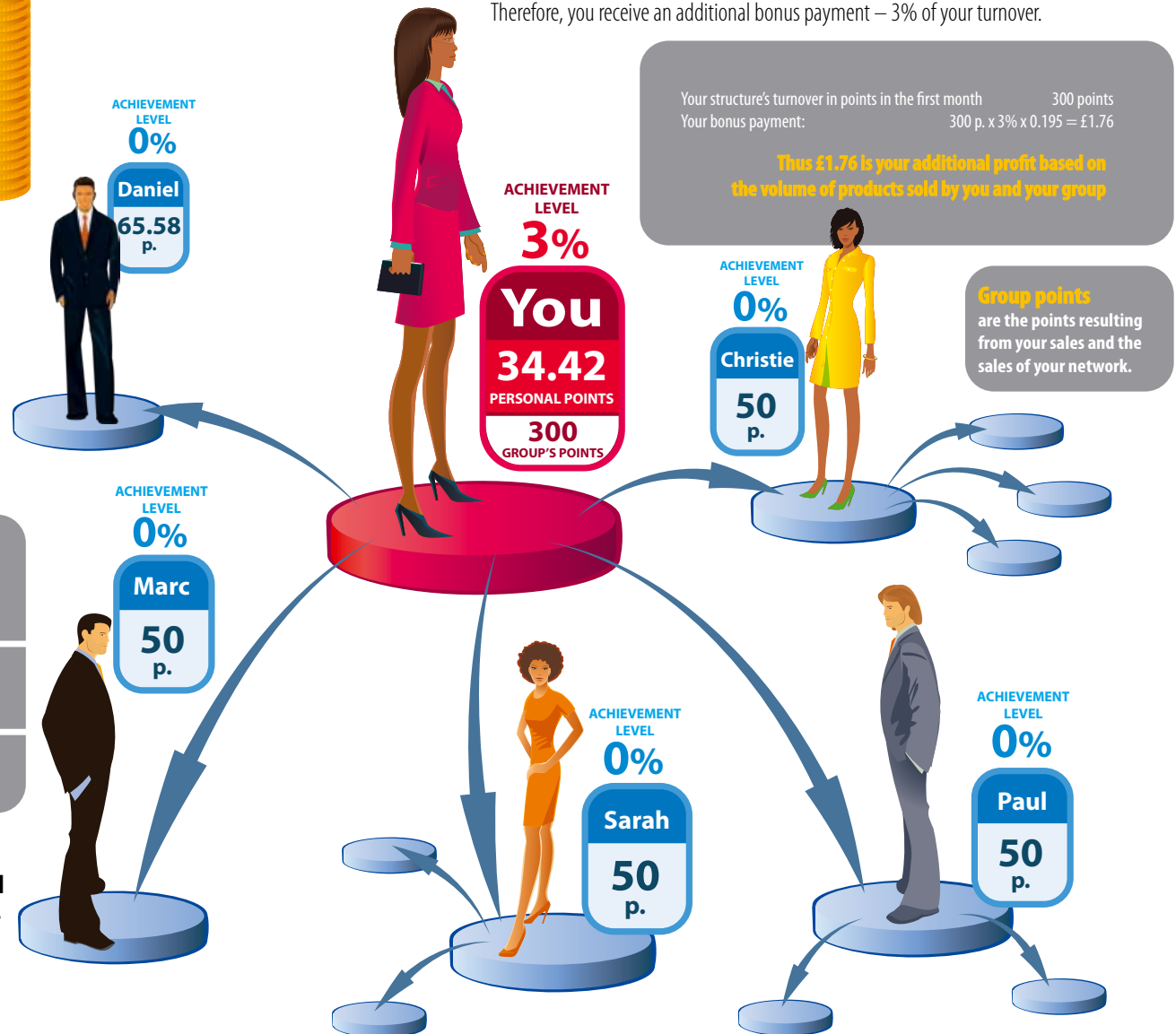
Classification	Achievement Level	Group Volume in points
Magnolia	3 %	300–1,199
	6 %	1,200–3,599
	9 %	3,600–7,199
Silver Magnolia	12 %	7,200–119,99
	15 %	12,000–20,399
	18 %	20,400–29,999
Golden Magnolia	21 %	30,000 and over

**If you want to receive a bonus payment, you have to fulfill one basic condition. In the month when you want to receive it, you have to purchase products worth at least 34.42 points (the equivalent of two - 30 ml bottles of perfume).**

To understand more clearly how your bonus payment will be calculated, study the following examples.

## EXAMPLE 1

In a given month you and the people you have invited to sell products have 300 points. According to our table (page 18), you have accomplished the first achievement level (3%). Therefore, you receive an additional bonus payment – 3% of your turnover.



Your structure's turnover in points in the first month 300 points  
 Your bonus payment:  $300 \text{ p.} \times 3\% \times 0.195 = \text{£}1.76$

**Thus £1.76 is your additional profit based on the volume of products sold by you and your group**

**Group points** are the points resulting from your sales and the sales of your network.

## EXAMPLE 2 Model of a 6% network structure

To help you better understand how to calculate your bonus payment, let's look at another example. Suppose there are 6 people in your network and their turnover in points is as follows:

Daniel	150 points
Paul	200 points
Christie	250 points
Anne	600 points
Marc	700 points
Sarah	900 points

In addition, you sold products worth the minimum value necessary to get the commission – 34.42 points.

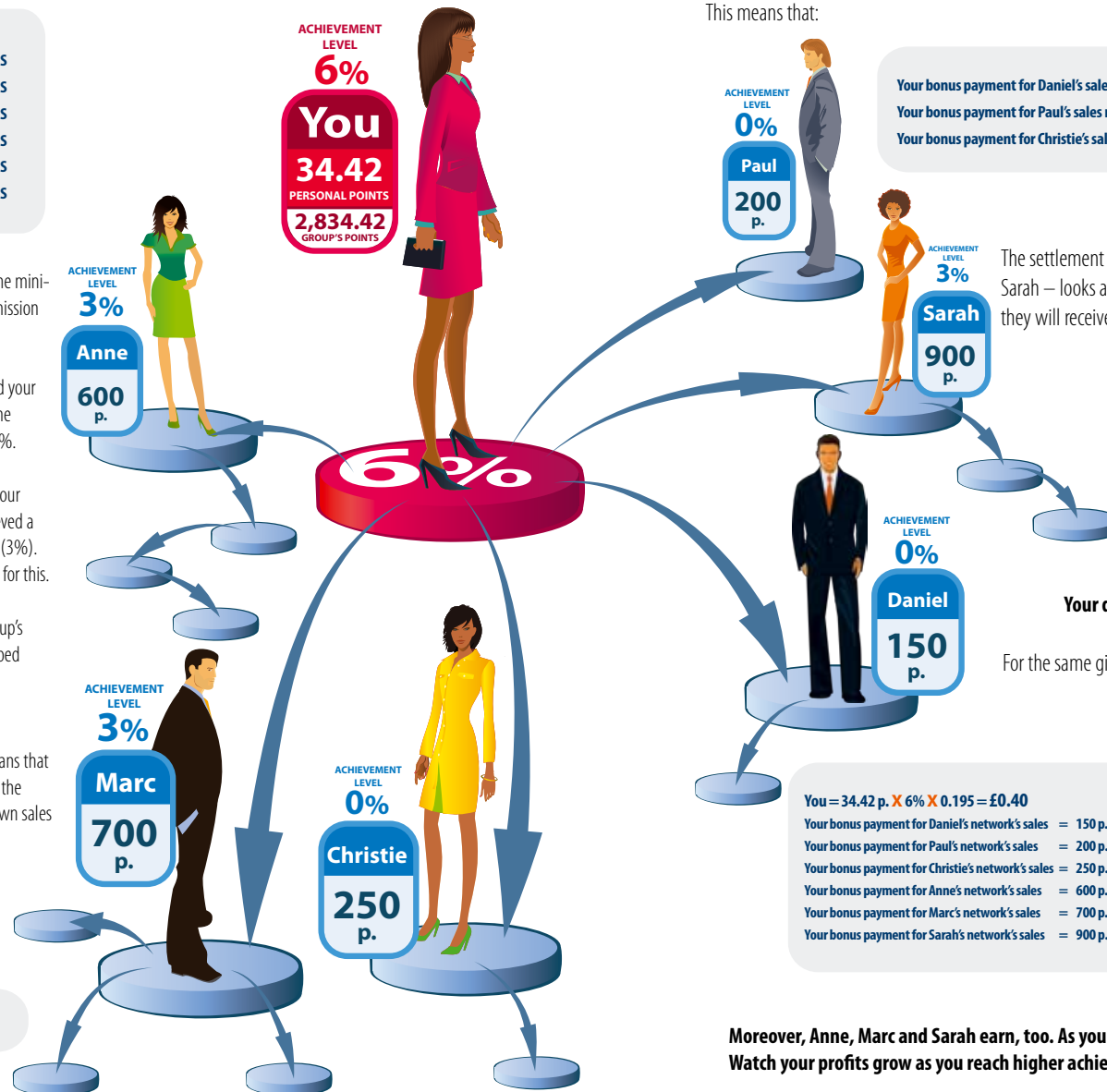
The total of points gathered by you and your group is 2,834.42. You have attained the second achievement level, equalling 6%.

One more thing: three Distributors in your network (Anne, Marc and Sarah) achieved a turnover at the first achievement level (3%). They too will receive a bonus payment for this.

Let's look at the settlement of your group's sales in the particular month as described above.

Your achievement level is 6%. This means that you receive 6% of 34.42 points (this is the value of products you sold). For your own sales you receive:

$$34.42 \text{ p.} \times 6\% \times 0.195 = \text{£}0.40$$



Besides the bonus payment for your personal sales, you receive a bonus for your group's sales.

We will analyse your group members' achievements one by one: Daniel sold products and received 150 points. He did not reach any achievement level, so he will not receive any additional payment. The same goes for Paul (200 points) and Christie (250 points).

This means that:

$$\begin{aligned} \text{Your bonus payment for Daniel's sales network} &= 150 \text{ p.} \times 6\% \text{ (your achievement level)} \times 0.195 = \text{£}1.76 \\ \text{Your bonus payment for Paul's sales network} &= 200 \text{ p.} \times 6\% \times 0.195 = \text{£}2.34 \\ \text{Your bonus payment for Christie's sales network} &= 250 \text{ p.} \times 6\% \times 0.195 = \text{£}2.93 \end{aligned}$$

The settlement of the achievements of the rest of the group – Anne, Marc and Sarah – looks a little different. Because they reached an achievement level of 3%, they will receive a bonus payment for products they sold – just like you:

$$\begin{aligned} \text{Anne's profit} &= 600 \text{ p.} \times 3\% \times 0.195 = \text{£}3.51 \\ \text{Marc's profit} &= 700 \text{ p.} \times 3\% \times 0.195 = \text{£}4.10 \\ \text{Sarah's profit} &= 900 \text{ p.} \times 3\% \times 0.195 = \text{£}5.27 \end{aligned}$$

**Your distributors earned an additional total of as much as £12.87!**

For the same given month, let's now calculate your bonus payment resulting from your sales and the sales of your group:

$$\begin{aligned} \text{You} &= 34.42 \text{ p.} \times 6\% \times 0.195 = \text{£}0.40 \\ \text{Your bonus payment for Daniel's network's sales} &= 150 \text{ p.} \times 6\% \times 0.195 = \text{£}1.76 \\ \text{Your bonus payment for Paul's network's sales} &= 200 \text{ p.} \times 6\% \times 0.195 = \text{£}2.34 \\ \text{Your bonus payment for Christie's network's sales} &= 250 \text{ p.} \times 6\% \times 0.195 = \text{£}2.93 \\ \text{Your bonus payment for Anne's network's sales} &= 600 \text{ p.} \times 3\% \text{ (your achievement level minus Anne's achievement level)} \times 0.195 = \text{£}3.51 \\ \text{Your bonus payment for Marc's network's sales} &= 700 \text{ p.} \times 3\% \text{ (your achievement level minus Marc's achievement level)} \times 0.195 = \text{£}4.10 \\ \text{Your bonus payment for Sarah's network's sales} &= 900 \text{ p.} \times 3\% \text{ (your achievement level minus Sarah's achievement level)} \times 0.195 = \text{£}5.27 \end{aligned}$$

**For your network's sales you earn a total of £20.29**  
Moreover, Anne, Marc and Sarah earn, too. As you can see, you can earn money by sponsoring new people. Watch your profits grow as you reach higher achievement levels!

## EXAMPLE 3 Model of a 12% network structure

Suppose there are six people, besides you, in your network and each of them sells a particular amount of point-granting products in a given month. The points they have accumulated for selling products are as follows:

Paul	400 points
Christie	600 points
Sarah	800 points
Marc	1,500 points
Daniel	1,800 points
Anne	4,800 points

In addition, you have sold products worth the minimum value necessary to receive the commission – 34.42 points.

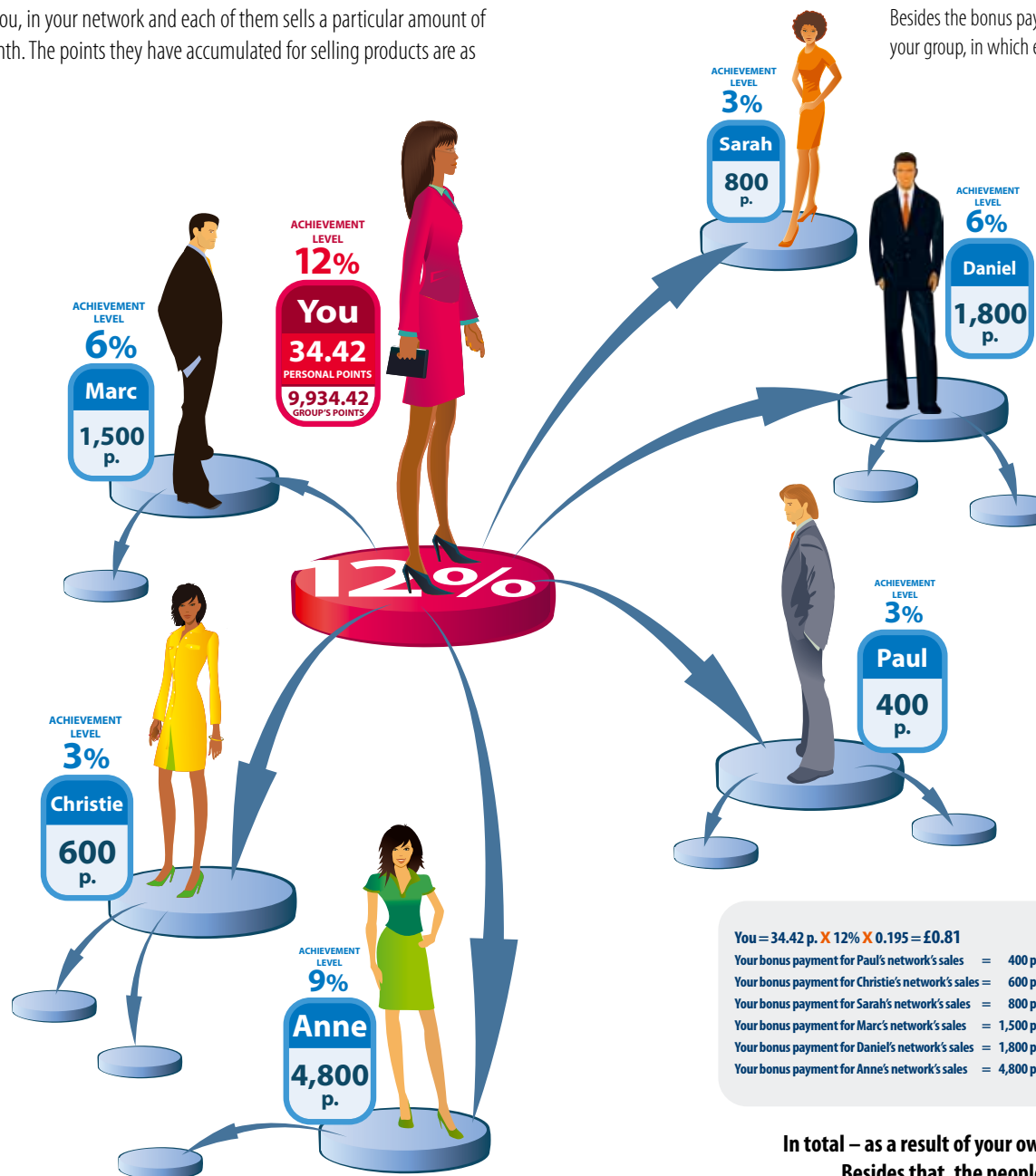
The total number of points accumulated by you and your group is 9,934.42. This places you at the fourth achievement level which is 12%.

See how dynamic your group is: all the Distributors in it achieved a certain achievement level as well. The most efficient Distributor was Anne. She has collected 4,800 points, which puts her at the third, achievement level of 9%. You can be really proud of her!

Let's look at the settlement of your group's sales in this particular month.

Your achievement level is 12%. This means that you receive 12% of 34.42 points (this is the value of products you sold). For your own sales you receive:

$$34.42 \text{ p.} \times 12\% \times 0.195 = \text{£}0.81$$



Besides the bonus payment for your own sales, you also receive a bonus for the sales of your group, in which everybody has also reached an achievement level themselves:

- Paul	3%
- Christie	3%
- Sarah	3%
- Marc	6%
- Daniel	6%
- Anne	9%

The members of your network are entitled to a bonus payment as well:

Paul's profit	=	400 p. X 3% X 0.195	=	£2.34
Christie's profit	=	600 p. X 3% X 0.195	=	£3.51
Sarah's profit	=	800 p. X 3% X 0.195	=	£4.68
Marc's profit	=	1,500 p. X 6% X 0.195	=	£17.55
Daniel's profit	=	1,800 p. X 6% X 0.195	=	£21.06
Anne's profit	=	4,800 p. X 9% X 0.195	=	£84.24

**Your distributors earned an extra £133.38!**

Now, for the same month, let's calculate your bonus payment, resulting from your own sales and the sales of your group:

You = 34.42 p. X 12% X 0.195 = £0.81	
Your bonus payment for Paul's network's sales	= 400 p. X 9% (your achievement level – Paul's achievement level) X 0.195 = £7.02
Your bonus payment for Christie's network's sales	= 600 p. X 9% (your achievement level – Christie's achievement level) X 0.195 = £10.53
Your bonus payment for Sarah's network's sales	= 800 p. X 9% (your achievement level – Sarah's achievement level) X 0.195 = £14.04
Your bonus payment for Marc's network's sales	= 1,500 p. X 6% (your achievement level – Marc's achievement level) X 0.195 = £17.55
Your bonus payment for Daniel's network's sales	= 1,800 p. X 6% (your achievement level – Daniel's achievement level) X 0.195 = £21.06
Your bonus payment for Anne's network's sales	= 4,800 p. X 3% (your achievement level – Anne's achievement level) X 0.195 = £28.08

**In total – as a result of your own sales and those of your group – you earned £99.09!  
Besides that, the people in your group received a bonus payment of £133.38!**

## EXAMPLE 4 Model construction of a 21% network structure

Suppose you are a Sponsor of a well-functioning distribution network with a turnover of as much as 43,134.42 points. The members of your group have earned the following points for selling products:

Sarah	2,000 points
Paul	2,800 points
Anne	5,500 points
Daniel	6,200 points
Christie	9,600 points
Marc	17,000 points

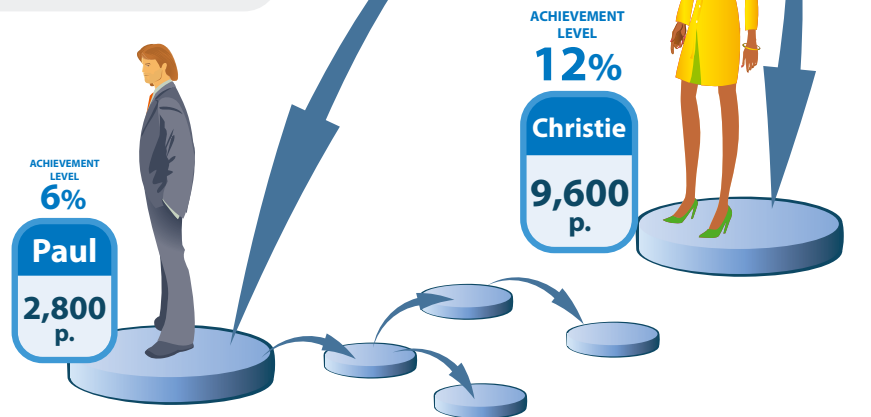
In addition, you have sold products worth the minimum value necessary to receive the commission of 34.42 points.

The 43,134.42 points you and your group have accumulated put you at the seventh, achievement level of 21%! An impressive turnover like this will directly affect the amount of the bonus payment to both you and your group.

Your achievement level is 21%. This means that you receive 21% of 34.42 points (this is the value of products you sold).

For your own sales you receive:

$$34.42 \text{ p.} \times 21\% \times 0.195 = \text{£}1.41$$



Besides the bonus payment for your own sales, you also receive a bonus for the sales made by your excellent group, in which each person has reached their own achievement level:

- Sarah	6%
- Paul	6%
- Anne	9%
- Daniel	9%
- Christie	12%
- Marc	15%

As all the members of your group reached achievement levels, they are all entitled to a bonus payment as well:

Sarah's profit	= 2,000 p. X 6% X 0.195 = £23.40
Paul's profit	= 2,800 p. X 6% X 0.195 = £32.76
Anne's profit	= 5,500 p. X 9% X 0.195 = £96.53
Daniel's profit	= 6,200 p. X 9% X 0.195 = £108.81
Christie's profit	= 9,600 p. X 12% X 0.195 = £224.64
Marc's profit	= 17,000 p. X 15% X 0.195 = £497.25

**Your distributors earned additionally a total of as much as £983.39!**

Let's calculate now your bonus payment in the given month, resulting from your sales and the sales of your group:

You = 34.42 p. X 21% X 0.195 = £1.41
Your bonus payment for Sarah's network's sales = 2,000 p. X 15% (your achievement level – Sarah's achievement level) X 0.195 = £58.50
Your bonus payment for Paul's network's sales = 2,800 p. X 15% (your achievement level – Paul's achievement level) X 0.195 = £81.90
Your bonus payment for Anne's network's sales = 5,500 p. X 12% (your achievement level – Anne's achievement level) X 0.195 = £128.70
Your bonus payment for Daniel's network's sales = 6,200 p. X 12% (your achievement level – Daniel's achievement level) X 0.195 = £145.08
Your bonus payment for Christie's network's sales = 9,600 p. X 9% (your achievement level – Christie's achievement level) X 0.195 = £168.48
Your bonus payment for Marc's network's sales = 17,000 p. X 6% (your achievement level – Marc's achievement level) X 0.195 = £198.90

**In total, due to your group, you earned £782.97!**

**And that's not all! Good sales generated a profit for all the other members of your group as well – altogether they earned £983.39.**



THE ORCHID CLUB

## The Exclusive **Orchid Club**

The Orchid Club is a prestigious, international association of Leaders, who are ranked at the highest achievement levels in FM GROUP's hierarchy. We invite all distributors who reached any orchid level to the Orchid Club membership.

We have prepared numerous privileges and extra financial rewards for the Leaders, including an additional bonus payment from the second stage of the marketing plan. In this program as much as 8.5% of FM GROUP worldwide turnover calculated in points is shared between all the members of the Club.

The honor is linked not only to financial profits, but also to other privileges, including prestigious positions and attractive events.

The members of the Club participate in Leaders' Councils at FM GROUP branches worldwide. The Leaders' Council is a valuable consultation and influences the company's strategy and development.

All Orchid Group members meet regularly and not only for professional activities. FM GROUP organises additional gatherings, including balls, parties and picnics, where they can share their opinions and experiences and discuss their successes.

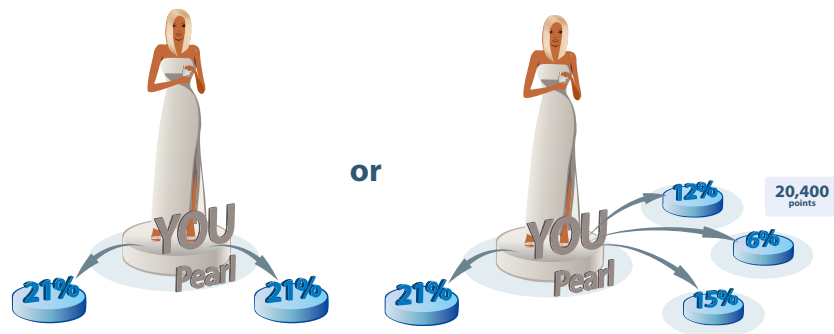
In the Orchid Club you can have various honorary titles: Pearl, Amaranth, Golden and the most prestigious Diamond Orchid.



# Entry criteria of the Orchid Club

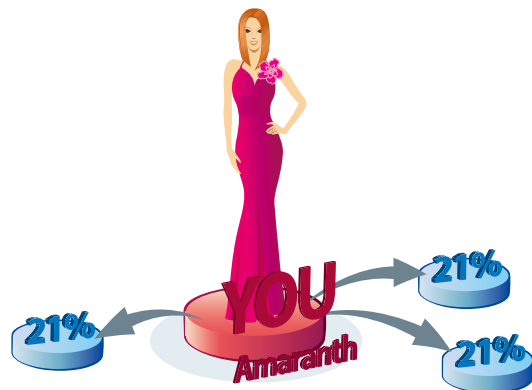
## PEARL ORCHID

You receive the Pearl Orchid title if you sponsor at least one group with an achievement level of 21%, while the rest of your network has at least 20,000 points of turnover. Alternatively, you can also receive the title if you sponsor two groups that have an achievement level of 21% each.



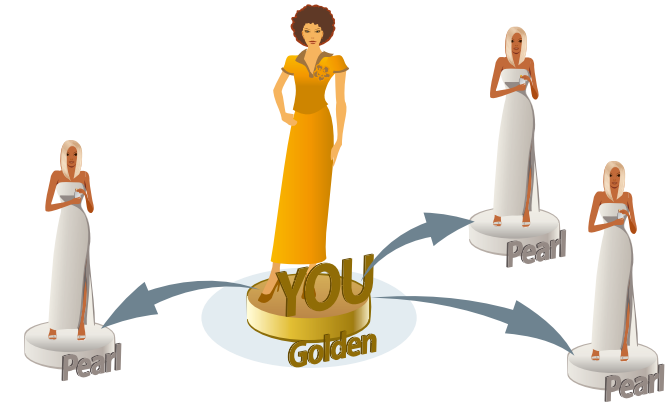
## AMARANTH ORCHID

You receive the Amaranth Orchid title if you sponsor at least three groups (3 different legs) with an achievement level of at least 21% each.



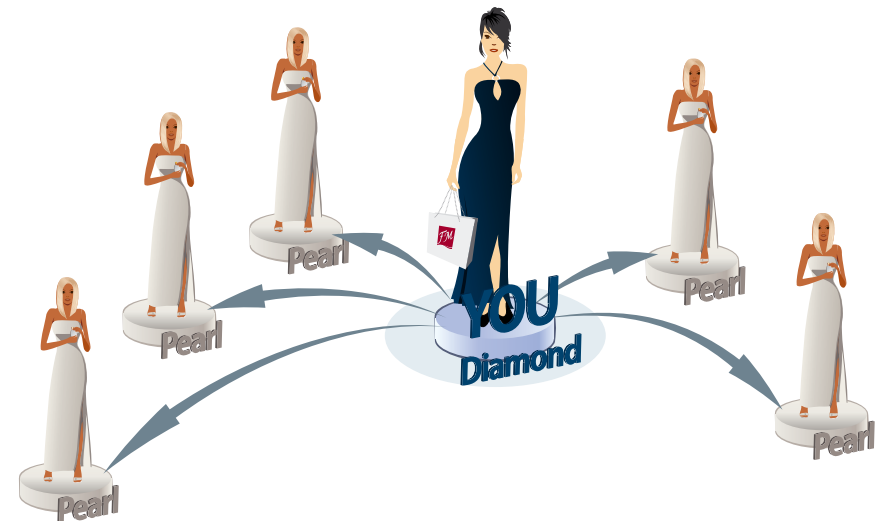
## GOLDEN ORCHID

You receive the Golden Orchid title if you sponsor at least three groups in three different legs that have each reached an Orchid level.



## DIAMOND ORCHID

You receive the Diamond Orchid title if you sponsor at least five groups in five different legs that have each reached an Orchid level.



# Amount of BONUS PAYMENT



**HALINA AND HENRYK WITKOWSKI**  
Diamond Orchid

FM GROUP is not the first company we cooperate with. We have reached success in previous companies as well but we have reached our life success with FM. FM gives us high quality products at affordable price. Earning a lot of money is possible for everyone, no matter their age, education or time when they join FM. We are working with people with positive attitude and willing to reach more than average results. We don't train our new members, we just tell them what we do. If you are not member yet think about it. You dreams may come true with FM GROUP.

In any given accounting month, 8.5% of the FM GROUP worldwide turnover in points is allocated for sharing between all the members of the Orchid Club. The amount of the bonus payment you get as a member of the Club depends on the level you achieve in a given month. The money for Leaders is divided as follows:

- The DIAMOND ORCHID title:** 1.5% of FM GROUP World's points turnover
- The GOLDEN ORCHID title:** 1.5% of FM GROUP World's points turnover
- The AMARANTH ORCHID title:** 1.5% of FM GROUP World's points turnover
- The PEARL ORCHID title:** 4% of FM GROUP World's points turnover

4% of FM GROUP World's points turnover will be shared between all the members who are Pearl Orchids and above. People who have achieved the Diamond Orchid, Golden Orchid and Amaranth Orchid titles all share 1.5% of FM GROUP worldwide points turnover for each Orchid level.

The money is divided between all the members at the particular level in proportion to their points turnover. The money for the particular level is paid on the condition that at least one person achieves it.

There's another privilege and advantage for members of the Club: the accumulation of bonus payments of particular levels. For instance, the Diamond Orchid receives, as a bonus, a sum of bonus payments of all the Orchid levels – that is: Pearl, Amaranth, Golden and the current Diamond title.

Our computer system will calculate your bonus payment for sales in the network you have created. As a distributor, you will receive a login and a password for our Internet site, where you will have access to your current tree and statements.

**An accounting month** is a calendar month. In every accounting month you and your group have to accumulate the number of points required for a particular level.

# Accumulated POINTS

To better understand how your bonus payment is calculated, you need to familiarise yourself with the terms that will be used later in the plan.

### The Distributor's personal group's points

These are the Distributor's group's points minus the group points of the Orchid subordinate to the Distributor. Remember that if you have several Orchid members in one leg, you use the group points of the Orchid located closest to you in your calculations.

### Orchid points

These are the points granted, according to the plan indicated below, to your Group's Distributors who have achieved an achievement level of 21% or more.



### Accumulated points are the sum of:

- Distributor's personal group points
- Orchid points

# The Distributor's personal GROUP POINTS



**GIUSEPPE BRACCIODIETA**  
Diamond Orchid

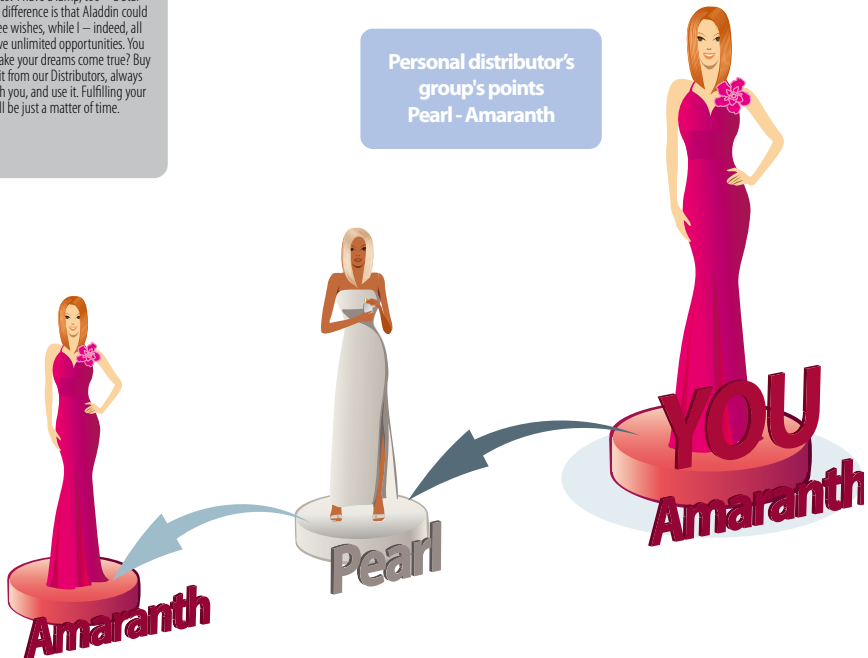
This photo was taken when Ela, Artur and Sebastian, my Sponsor, offered me a chance to work with FM GROUP. It was in a place where I always sat and smoked a cigarette before making pizza for my clients – in a place, where I will never sit again. I would like to thank all the Distributors – those in the first line, and those who have started today – for, without their help, I couldn't have achieved the Diamond Orchid title in just over nine months. I've heard it said that I use magic in my work. So I'll try to unveil the mystery of my success... Remember Aladdin, who had the wonderful lamp and three wishes? I have a lamp, too – a Starter Kit. The difference is that Aladdin could ask for three wishes, while I – indeed, all of us – have unlimited opportunities. You want to make your dreams come true? Buy a Starter Kit from our Distributors, always keep it with you, and use it. Fulfilling your dreams will be just a matter of time.

## EXAMPLE

You have built a network in which one of the downlines (one leg) is extremely efficient. Two of your members have achieved the levels of Pearl and Amaranth Orchid respectively. To calculate your bonus payment correctly, you have to count the Distributor's personal group's points.

Your direct subordinate has achieved Pearl Orchid status. The Distributor's personal group's points are the points collected by the Pearl Orchid, decreased by the points collected by the Amaranth Orchid below it (see the definition of the Distributor's personal group's points).

Personal distributor's group's points  
Pearl - Amaranth



# The DOWNLINE rule

Another important rule that will help you calculate your sales bonus payment correctly is the downline rule.

## The downline rule

If there are several Orchid members on different levels in one downline (one leg), the points value needed for your calculation is the number of orchid points for the highest-Orchid level located closest to you.

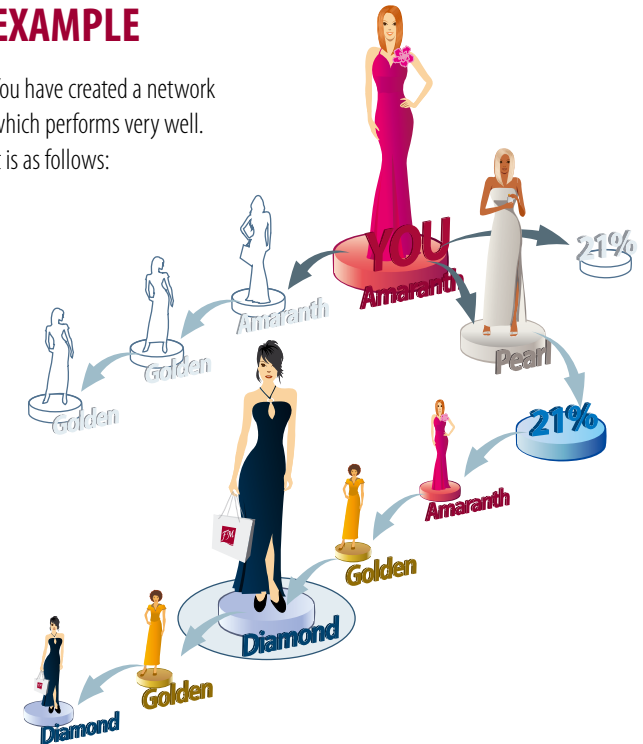


**DARIUSZ RESPONDEK**  
Golden Orchid

My adventure with FM GROUP started at the end of 2004. After 25 years I have spent in Germany I decided to come back to Poland and try to work in traditional business. I heard about FM GROUP by accident. I thought it was a perfect way to offer new products to customers I already had. I didn't know a lot about Network Marketing at the beginning. I put a lot of effort into this business. Now I know it was a great decision. I work with fantastic people I would like to thank. Special thanks to 3 leaders in my group: Natalia Rynska, Slawomir Knapik and Krzysztof Rebisz. I wish good luck to all my downline and I know that you are going to the right direction reaching your goals and dreams. I thank FM GROUP for a fantastic service and management. I am proud I can be on FM board and create a huge success. Setting up your goal is a half of success and success is 90 % of your effort being continued.

## EXAMPLE

You have created a network which performs very well. It is as follows:



In the middle downline you have two people who have achieved Diamond Orchid status. According to the downline rule, the points value for your calculation is the number of orchid points earned by the Diamond Orchid, who is located the closest to you in the network. Remember that you must consider the member who is at the highest level. In this case, it is someone at the Diamond Orchid level.

## How to calculate points value for the PEARL ORCHID level

You receive the Pearl Orchid title if you sponsor at least one group with an achievement level of 21%, while the rest of your network has at least 20,000 points of turnover. There's also another possibility: if you sponsor two groups (in two different legs), who have an achievement level of 21% each.

The following example shows you how to calculate the point value for the PEARL ORCHID level for the given example.

- 1 For each 21% group you receive 30,000 orchid POINTS for calculation (see the downline rule).
- 2 The group points of all the directly-sponsored groups below the achievement level of 21% are included in your calculation.
- 3 The personal group's points from all the directly-sponsored groups which have achieved an achievement level of 21% (and are not Orchids at the same time), are included in the calculation (see the definition of the Distributor's personal group's points).

### Calculation:

(1) 30,000 (Pearl A)

(2) 20,400 (12%, 6%, 15%)

(3) 135,000 - 122,000 = 13,000 (21% - Pearl A)

Accumulated points = (1)+(2)+(3) = 30,000+20,400+13,000 = 63,400

Remember, 4% of FM GROUP's worldwide points turnover is allocated for sharing between all the Distributors who are at the first Pearl Orchid level in the given month.

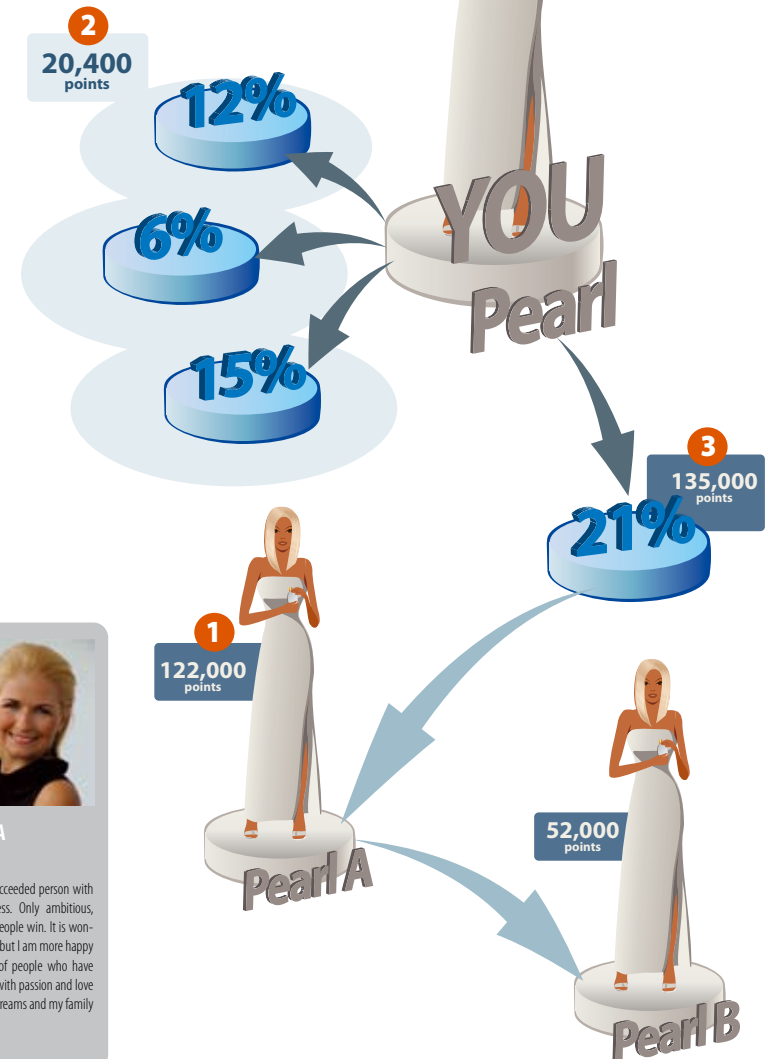
Your accumulated points are 63,400.

To work out the amount of your bonus payment we will now calculate your percentage share.

$$\frac{\text{Your accumulated points:}}{\text{The total accumulated points of all the Pearl Orchids:}} \times 100 = Y\%*$$

\*Y% - your share

$$4\% \times \text{the company's worldwide turnover} \times Y\% \times 0.195 = \text{your net bonus payment}$$



**NATALIA RYŃSKA**  
Golden Orchid

You need to feel you are a succeeded person with long term vision of success. Only ambitious, systematic and consistent people win. It is wonderful to enjoy your success but I am more happy seeing joy and happiness of people who have trusted me. While working with passion and love to other people I make my dreams and my family dreams come true.

## How to calculate points value for the **AMARANTH ORCHID** level

The honor of Amaranth Orchid is granted to those who sponsor at least three groups with an achievement level of at least 21% each.

The following example shows you how to calculate the point value for the AMARANTH ORCHID level for the given example.

- 1 For each group which is at the Pearl Orchid level (and is not Amaranth, Golden or Diamond Orchid at the same time) you receive 60,000 orchid POINTS for calculation (see the downline rule).
- 2 For each group which is at the Amaranth, Golden or Diamond Orchid level, you receive 90,000 orchid POINTS for calculation (see the downline rule).
- 3 For each five (or multiples of five) directly-sponsored groups at an achievement level of 21% or more, you receive 60,000 orchid POINTS for calculation or for each seven (or multiples of seven) directly-sponsored groups with an achievement level of 21% or more, you receive 90,000 orchid POINTS for calculation.
- 4 All the personal group's points (see definition) from all the Pearl Orchids (which are not Amaranth, Golden or Diamond Orchids at the same time) are included in the calculation.
- 5 All the personal group's points (see definition) from all the directly-sponsored groups with an achievement level of 21% (which are not Orchids at the same time) are included in the calculation.

### Calculation:

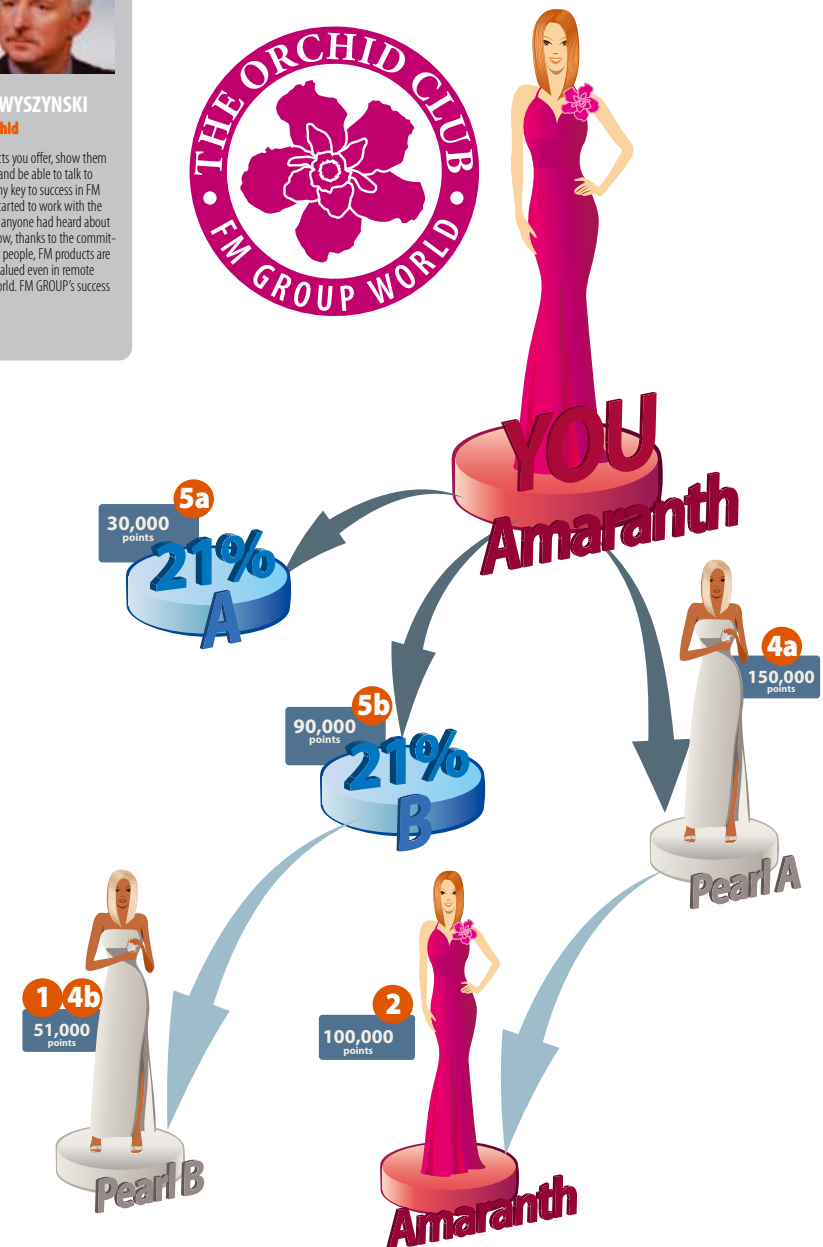
- (1) 60,000 (Pearl B)
- (2) 90,000 (Amaranth)
- (3) 0 (is not present in the example)
- (4) (4a) 150,000 - 100,000 = 50,000 (Pearl A - Amaranth)
- (4b) 51,000 (Pearl B)
- (4a)+(4b) = 50,000+51,000 = 101,000
- (5) (5a) 30,000 (21% A)
- (5b) 90,000 - 51,000 = 39,000 (21% B - Pearl B)
- (5a+5b) = 30,000+39,000 = 69,000
- Accumulated points = 60,000+90,000+101,000+69,000 = 320,000**

Remember, 1.5% of FM GROUP's worldwide points turnover is allocated for sharing between all Distributors who are at the Amaranth Orchid level in the given month. To work out the amount of your bonus payment we will now calculate your percentage share.

$$\frac{\text{Your accumulated points}}{\text{The total accumulated points of all the Amaranth Orchids}} \times 100 = Y\%*$$

\*Y% - your share

$$1.5\% \times \text{the company's worldwide turnover} \times Y\% \times 0.195 = \text{your net bonus payment}$$

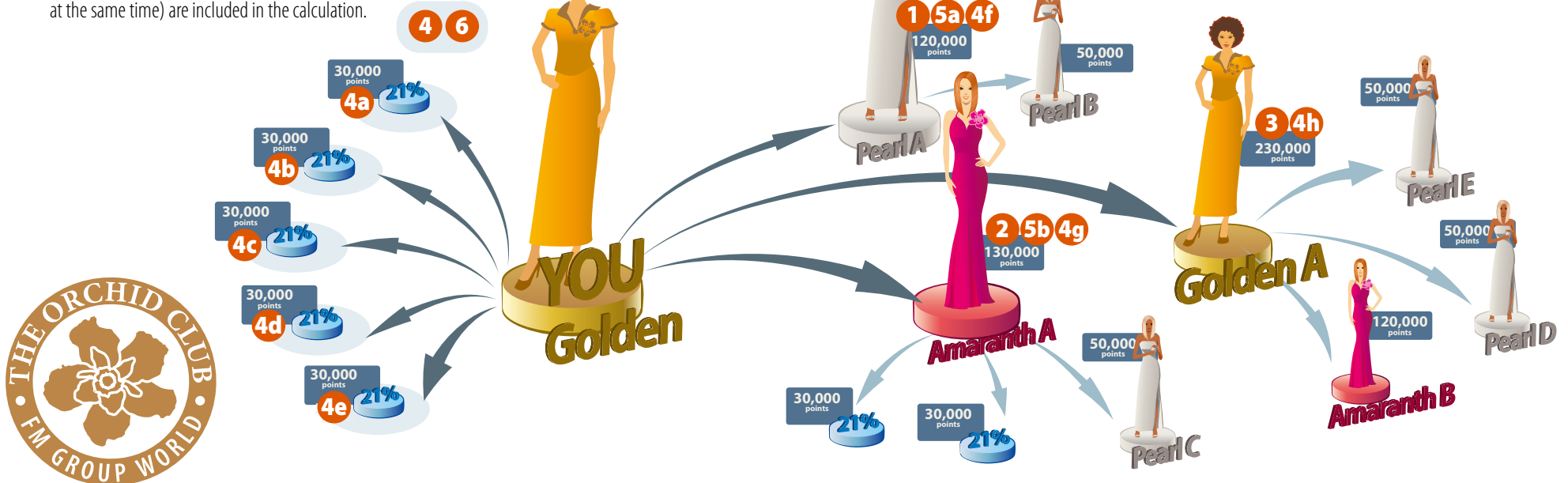


## How to calculate points value for the **GOLDEN ORCHID** level

You achieve the title of the Golden Orchid by sponsoring at least three people in separate legs that have reached any Orchid level.

The following example shows you how to calculate the points value for the GOLDEN ORCHID level.

- 1 For each group which is at the Pearl Orchid level (and is not Amaranth, Golden or Diamond Orchid at the same time) you receive 60,000 orchid POINTS for calculation (see the downline rule).
- 2 For each group which is at the Amaranth Orchid level (and is neither Golden nor Diamond at the same time) you receive 90,000 orchid POINTS for calculation (see the downline rule).
- 3 For each group which is at the Golden or Diamond Orchid level, you receive 120,000 orchid POINTS for calculation (see the downline rule).
- 4 For every five (or multiples of five) directly-sponsored groups at an achievement level of 21% or more, you receive 60,000 orchid POINTS for calculation or for every seven (or multiples of seven) directly-sponsored groups with an achievement level of 21% or more you receive 120,000 orchid POINTS for calculation.
- 5 All the personal group's points (see definition) from all the Pearl and Amaranth Orchids (who are neither Golden nor Diamond at the same time) are included in the calculation.
- 6 All the personal group's points (see definition) from all the directly-sponsored groups with an achievement level of 21% (which are not Orchids at the same time) are included in the calculation.




**WACLAW PIECIULKO**  
Golden Orchid

Before I began to work with FM GROUP in 2004, I had had several years of experience in MLM, but I hardly expected that by joining this company, I'd become a consultant in the most dynamic company in MLM's world history. There's a universal MLM rule: in building this business we succeed only if we help others. So I focused only helping my partners in this organisation achieve their dreams and their goals. Some, for instance, are now at the 21% or even at the Diamond Orchid level. I know everything is possible! Achieving your goal is something wonderful, but you need a goal to try to achieve it. Only then can you say you are free to choose – every day.

**Calculation:**

- (1) 60,000 (Pearl A)
- (2) 90,000 (Amaranth A)
- (3) 120,000 (Golden A)
- (4) 120,000 = (4a+4b+4c+4d+4e+4g+4h)
- (5) (5a) 120,000 - 50,000 = 70,000 (Pearl A - Pearl B)
- (5b) 130,000 - 50,000 = 80,000 (Amaranth A - Pearl C)
- (5a)+(5b) = 70,000+80,000 = 150,000
- (6) 5x21% (30,000) = 150,000

**Accumulated points = (1)+(2)+(3)+(4)+(5)+(6) = 690,000**

Remember, 1.5% of FM GROUP's worldwide points turnover is allocated for sharing between all Distributors who are at the Golden Orchid level in the given month. To work out the amount of your bonus payment we will now calculate your percentage share.

$$\frac{\text{Your accumulated points}}{\text{The total accumulated points of all the Golden Orchids}} \times 100 = Y\%*$$

\*Y% - your share

$$1.5\% \times \text{the company's worldwide turnover} \times Y\% \times 0.195 = \text{your net bonus payment}$$

## How to calculate points value for the **DIAMOND ORCHID** level

The Diamond Orchid title is reserved for those members of the Club who have sponsored at least five groups of any Orchid level in five different legs.

The following example shows you how to calculate the points value for the DIAMOND ORCHID level.

- 1 For each group which is at the Pearl Orchid level (and is not Amaranth, Golden or Diamond) you receive 60,000 orchid POINTS for calculation (see the downline rule).
- 2 For each group which is at the Amaranth Orchid level (and is neither Golden nor Diamond at the same time) you receive 90,000 orchid POINTS for calculation (see the downline rule).
- 3 For each group which is at the Golden Orchid level (and is not a Diamond Orchid at the same time) you receive 120,000 orchid POINTS for calculation (see the downline rule).
- 4 For each group which is at the Diamond Orchid level, you receive 150,000 orchid POINTS for calculation (see the downline rule).
- 5 For each five (or multiples of five) directly-sponsored groups with an achievements level of 21% or more, you receive 60,000 orchid POINTS for calculation or for every seven (or multiples of seven) directly-sponsored groups with an achievement level of 21% or more, you receive 120,000 orchid POINTS for calculation.
- 6 The total personal group's points (see definition) from all the Pearl, Amaranth and Golden Orchids (which are not Diamond at the same time) are included in the calculation.
- 7 All the personal group's points (see definition) from all the directly-sponsored groups with an achievement level of 21% (which are not Orchids at the same time) are included in the calculation.

Remember, 1.5% of FM GROUP's worldwide points turnover is allocated for sharing between all Distributors who are at the Diamond Orchid level in the given month.

### Calculation:

- (1)  $60,000 + 60,000 = 120,000$  (Pearl A + Pearl B)
- (2) 90,000 (Amaranth A)
- (3) 120,000 (Golden)
- (4) 150,000 (Diamond A)
- (5)  $60,000 = (5a + 5b + 5c + 5d + 5e)$
- (6) (6a)  $120,000 - 50,000 = 70,000$  (Pearl A - Pearl C)
- (6b) 62,000 (Pearl B)
- (6c)  $130,000 - 50,000 = 80,000$  (Amaranth A - Pearl D)
- (6d)  $260,000 - (140,000 + 60,000 + 50,000) = 10,000$  (Golden - (Amaranth B + Pearl E + Pearl F))
- (6a)+(6b)+(6c)+(6d) =  $70,000 + 62,000 + 80,000 + 10,000 = 222,000$
- (7)  $70,000 - 62,000 = 8,000$  (21% - Pearl B)

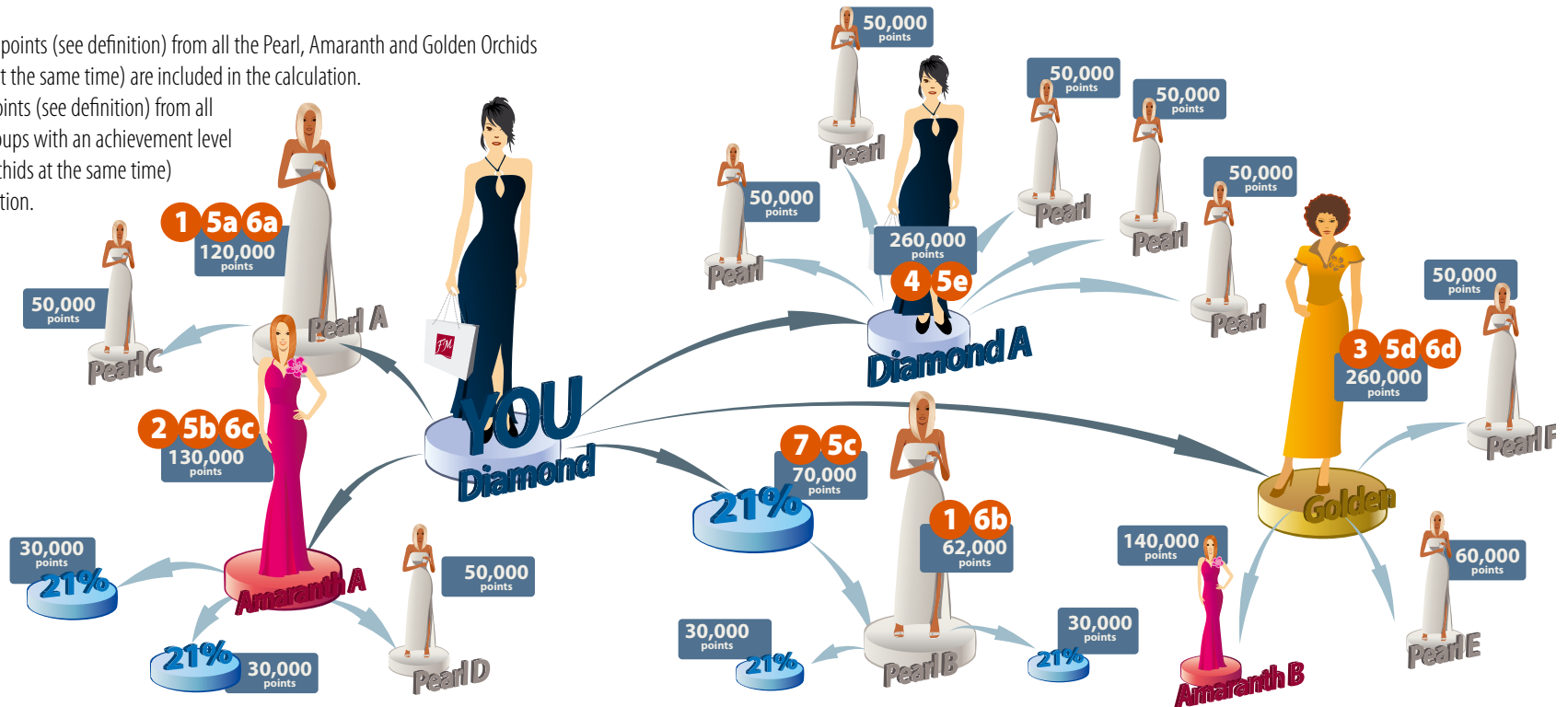
Accumulated points = (1)+(2)+(3)+(4)+(5)+(6)+(7) = 770,000

**To work out the amount of your bonus payment we will now calculate your percentage share.**

$$\frac{\text{Your accumulated points}}{\text{The total accumulated points of all the Diamond Orchids}} \times 100 = Y\%*$$

\*Y% - your share

**1.5% x the company's worldwide turnover x Y% x 0.195 = your net bonus payment**



You have now learned about the exceptional opportunity the FM GROUP offers you, and the potential for unlimited earnings. Coupled with this it is your own business and you have no bosses, so you can work when and where you please.

Remember, your success depends only on you!  
We wish you good luck and good fortune!

FM GROUP





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