



## CM Group Advisor FAQs

### THE CM ADVISOR OPPORTUNITY

#### 1. What do I get for the \$49 annual fee?

When you sign up as an Advisor, you'll receive:

- Your own personal link (URL). For example: [creativememories.com/user/susanjones](http://creativememories.com/user/susanjones). This is what you'll share with customers so they can order products from you. All sales coming through your link will be credited to your Advisor account.
- Electronic sales tools, like promotional banners/product offers to post on social media, a blog or website, or to send to customers via email.
- Access to the Advisor back office, which will include marketing tools Advisors can print...like product flyers, promotional flyers, a 'flippable' electronic catalog, order forms and more.
- Support from the CM Home Office customer service team.
- A weekly newsletter and resources to share and promote best practices.

#### 2. Is there a start-up Kit? How do we get initial product?

Other than the electronic Sales Tools mentioned, there is not a start-up Kit. If you'd like product to show customers, you can order whatever you'd like at your Retail Profit Rate.

#### 3. Are there personal websites, and if so, is there a monthly fee?

The new, modern ecommerce website at [www.creativememories.com](http://www.creativememories.com) will double as your Advisor website when customers click through your link to order. Your personal link, i.e., [www.creativememories.com/user/yourname](http://www.creativememories.com/user/yourname), will be the way for your customers to order from you and is included in your Annual Fee. *(This link does not require you needing to supply a photo or other content. If you would like to share that information with your customers, we recommend doing so via email and/or social media.)*

#### 4. When you say Advisors need to renew annually, is that from the date you sign up, or a calendar year?

Your Advisor term starts when you sign up and lasts for 12 months. So if you sign up November 10, you will renew the following November 10.



### Advisors

- \$49 annual fee\*
- Profit based on account balance
- \$100 credits for each \$2K/month (personal and/or group)
- Anyone can earn commissions on their group

Profit rate	Account balance	Commission rate
10%	\$1-550	2%
25%	\$551-2500	5%
30%	\$2501-7500	6%
35%	\$7501-15000	7%
40%	\$15001+	8%

\*annual fee to cover the cost of Advisor's URL and back office sales support



**5. How should Advisors refer to ourselves?**

We call Advisors “CM Advisors.” All CM Advisors are welcome to sell both Creative Memories and Ahni & Zoe products.

**6. How does the Advisor Account Balance (annual sales) work?**

Upon signup, every Advisor starts with a \$0 balance, which you can grow as quickly or as gradually as you like.

**Your Account Balance = your product orders at retail + your customers’ product orders at retail.** (An easy way to remember: your Account Balance will show what people paid for the product.)

**In this structure, all compensation is based on your Account Balance,** which will grow throughout your first year. After the first 12 months, it will become a rolling year, which means your account balance will reflect the current day plus 364 days of history.

**You will earn:**

- Profit at your Profit Rate (see example below) on your own retail purchases and your customers’ retail purchases.

**You may also earn a \$100 account credit when:**

- You have \$2000 in personal sales (at retail) in a calendar month (your purchases at retail + your customers’ retail purchases).

**Example:**

At the beginning of the month, Sarah is at level 1, earning 10% with an Account Balance of \$500. A customer follows her link and places a \$75 retail order. \$75 is added to Sarah’s Account Balance.

Because the order crossed to the \$551 level, Sarah will receive 10% profit on the first \$50 of the order and 25% profit on the rest of the order (\$25). *Her Retail Profits will be paid weekly.*

<u>Level</u>	<u>Profit rate</u>	<u>Account balance</u>	<u>Commission rate</u>
1	10%	\$0-550	2%
2	25%	\$551-2500	5%
3	30%	\$2501-7500	6%
4	35%	\$7501-15000	7%
5	40%	\$15001+	8%

Starting balance:  
\$500  
+ 75 order  
\$575 balance

+ 100 order  
\$675 balance

+1900  
\$2575 balance

Sarah’s Account Balance is now at \$575, so she is at level 2, earning 25%. The next day, Sarah places a \$100 order of her own. The amount that goes into her Account is \$100.



Sarah’s Account Balance now sits at \$675, and between customers ordering through her link (on which she’s now earning 25% profit), a few parties and a crop, Sarah’s Account Balance grows by additional \$1900, for a total of \$2575.

Sarah is now at level 3. She will earn 30% on the \$75 that is over \$2500 and 30% on future orders. And since Sarah added more than \$2000 to her Account Balance in a calendar month, she will receive a \$100 account credit.

**If you have Advisors who have signed under you, the commission rate you earn on your Group’s Account Balances is based on YOUR Account Balance.** So the higher your personal Account Balance, the higher Commission Rate you earn on your Group.

- You will receive Commissions on the growth of your downline Advisors’ Account Balances weekly.
- You may also earn \$100 Account Credits when:
  - The Advisors who have signed under you (your group) have \$2000 or more in sales in a calendar month. *(For Account Credits, it does not matter the level of your account balance.)*

<u>Level</u>	<u>Profit Rate</u>	<u>Account balance</u>	<u>Commission Rate</u>
1	10%	\$1-550	2%
2	25%	\$551-2500	5%
3	30%	\$2501-7500	6%
4	35%	\$7501-15000	7%
5	40%	\$15001+	8%

**Example:**

Sarah is at level 3, earning a 6% Commission Rate, due to her Account Balance of \$2575. She has 20 Advisors in her Group. In December, they purchase \$100 each (*her Advisors’ purchases at retail + their customers’ purchases at retail*), for a total of \$2000. In early January, Sarah will receive 6%, or \$120. She will also receive an automatic Account Credit of \$100 because her Group reached \$2000 in a calendar month.

[If those same 20 Advisors purchase \$200 each in December (\$4000 total in their accounts) Sarah would receive \$240 in Commissions plus \$200 in credits in early January.]

**7. How do I increase my account balance?**

The first thing we recommend is setting up your link/URL (*see pages 1-3*) and sending it out to everyone you know, sharing it via email\*, social media, putting it on your blog or website, etc. As customers order products from you and you place orders yourself, your Advisor Account Balance will start growing, and will grow throughout the year. *\*please see notes about email beginning on page 3*

Your balance will continue to build as you work to share with customer and increase your business during your first 12 months. As you cross different sales levels, you will earn at an increasingly higher Profit Rate on sales to customers and a higher Profit Rate on your own purchases. If you have Advisors who sign under you, as you reach new levels you’ll also earn higher Commission Rates on your Group.



**8. How does the rolling year work?**

As an Advisor, your first 12 months will be the period you build your Account Balance. So your work is cumulative.

When you've been an Advisor for more than 12 months, your Account Balance will reflect the current day plus 364 days of history. So as long as you continue the same level of activity consistently over time (your purchases and your customers' purchases), you should be able to maintain your level indefinitely.

Beginning with your renewal date, your account balance will begin going day-by-day. So if you had a few big orders in a month, you will want to plan for similar sized orders at the same time the following year to maintain the same Account Balance.

**Example:**

Debra, who started in November, does a consistent business all year, averaging about \$1,000 per month. Her peak month was November, with Holiday Open Houses and a large crop.

Debra's Account Balance is \$15,500 at the end of her first year, which puts her at Level 5, earning 40% profit and 8% on Advisors under her.

Level	Profit Rate	Account balance	Commission Rate
1	10%	\$1-550	2%
2	25%	\$551-2500	5%
3	30%	\$2501-7500	6%
4	35%	\$7501-15000	7%
5	40%	\$15001+	8%

Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Oct
\$4,500	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

When it's time for Debra to renew the following November, her account balance will begin looking back to the last 364 days. This means that as the calendar advances, the orders from the prior November will start to drop off.

For instance, let's say Debra's \$4,500 in orders were on three separate days, \$1,000 Nov. 2, \$2,000 Nov. 15 and \$1,500 Nov. 25.

- One year later, on Nov. 3 the prior year's Nov. 2 order will fall off.
- On Nov. 16, the prior year's Nov. 15 order will fall off.
- On Nov. 26 the prior year's Nov. 25 order will fall off.

So you can see that Debra will want to repeat or exceed what she did the prior year in order to maintain her Account Balance at level 5.

**9. If I have an account credit when it's my renewal time, can I use it to pay my annual fee?**

Account Credits can only be used to purchase product.



## 10. How often will I be paid, and how?

### Advisors are paid weekly. You receive:

- Retail Profit from that week's personal purchases
- Retail Profit from that week's customer orders
- Commissions on your group's weekly activity

### Profit/Commissions Checks

As we're working on getting everyone onto the direct deposit system, we are also cutting checks weekly.

1. Profits/commissions run each Sunday morning, 12:01 am.
2. We process the payments and send the information to the bank by the following Wednesday.
3. People who are signed up for direct deposit get their deposits Thursday or Friday.
4. The bank takes a few days to cut checks and mail (Friday).
5. Depending on where you live, you should receive your check 3-5 business days later.

You'll want to keep an eye out for a white, somewhat nondescript envelope. "Payment Processing Center" is the return address and "PAYMENT ENCLOSED" is on the top. Canadian payments have a Creative Memories logo on the envelope.

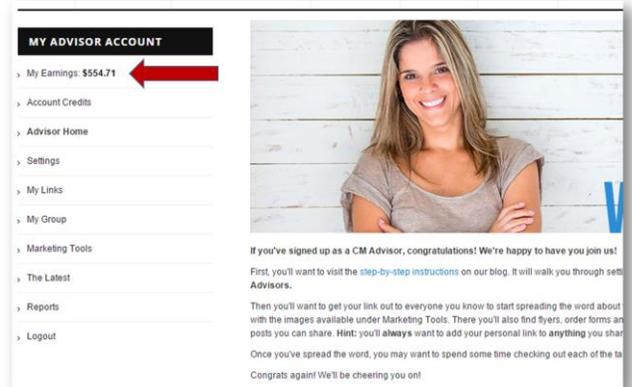
**Monthly:** If you're due to receive Account Credits, they will appear in your Account at the beginning of the next month, for the prior month's activity.

## 11. Do I have to sign up for direct deposit?

Yes, once direct deposit is available, Advisors will be required to sign up for direct deposit in order to be paid Retail Profits and Commissions.

## 12. Are levels retroactive? For example, if I reach the 30% profit level, can I get "back pay" for the prior two levels?

The levels are not retroactive. You'll receive Retail Profit (and Commissions, if you have Advisors under you) based on your level at the time orders come in. For example, once your Account Balance reaches \$2501, your next order will be at the 30% Retail Profit Rate, whether that's in your first month as an Advisor, your 5<sup>th</sup> month or your 11<sup>th</sup> month. If you have an order that crosses over a level threshold, the first portion of the order will be paid at your current level and the second portion at the next level.





**13. Can you tell me more about Account Credits? Are they redeemable as cash?**

You can earn \$100 Account Credits two ways:

1. You have \$2000 in purchases/sales in your Account in a calendar month, or
2. Your Group adds \$2000 or more in purchases to their Accounts (collectively) in a calendar month.

Account Credits can be used to purchase product. You can use them to reward hosts or favorite customers, for your own personal product purchases, or you can turn them into cash by collecting cash/checks for customer orders and using the Account Credit as payment. *(If you have questions about using your Account credits in a specific manner, please contact us.)*

Account Credits expire one year from the date of issue.

## CUSTOMERS

**14. When customers order through my link, are they paying full price (retail)?**

Yes, customers will pay retail prices. If there is a CM Home Office-initiated customer promotion (buy-one get-one, bundles, gift with purchase, etc.), the amount that goes into your Account Balance will be what the customer paid for the product.

**15. Will I be able to see the name of the customer who purchased from me?**

Yes, you'll receive an email when customers order from you and also see their name in your Advisor back office on the My Earnings page (see page 8).

**16. Will customers visiting creativememories.com (not coming through an Advisors' link), be forced to affiliate with an Advisor?**

The website will not force affiliation. We offer an Advisor lookup on the site, so in the event a customer intends to shop with an Advisor, they will be able to find their Advisor by name. If they're looking for an Advisor near them, there's also a zip/postal code search.

Again, when you're working with your customers, be sure they have your link and encourage them to bookmark it so they click through and order with you each time.

## GROUPS

**17. Is my Commission Rate, on the Advisors who sign under me, based on *their* Account Balances, or on *my* Account Balance?**

Your level of compensation, both Retail Profit Rate and Commission Rate, are always based on *your* Account Balance (*your purchases at retail + your customers' purchases at retail*). Your Commission Rate is not



calculated on your Advisors' Account Balances. So the more you do and the higher *your* Account Balance, the more you earn on the Advisors who have signed under you.

**18. Are there 'ranks' or titles?**

Everyone is a CM Advisor, whether or not you have Advisors who have signed under you. There are not any other titles or ranks.

**19. When Advisors sign up under me (join my Group), I understand I will earn a Commissions at my Commission Rate on their sales. If they bring Advisors into *their* Group, will I earn on that second level?**

This plan pays on one level, so you will not earn Commission on additional lines below your Group. However, because the Commission structure is based solely on each Advisor's Account Balance, Advisors in your group are motivated to increase their own Account Balances, which will in turn benefit you by adding to your Group Commissions.

**20. If there aren't "leaders," what is the role of an upline Advisor?**

It will be for each Advisor to determine how engaged they plan to be with their Group. If team dynamic, idea sharing and encouragement are important to you, you may want to talk with your potential upline Advisor and see what sort of support/team-building they plan to offer, to ensure the best fit before you sign under them.

**21. If one of the Advisors under me (call her Beth) chooses not to renew, will the Advisors Beth has signed up move under me (i.e., bump-up)?**

Bump-ups are not part of the plan. However, if one of the Advisors who signed under Beth would like you as an upline Advisor instead, she can request that change if Beth does not renew. Because there are no minimums, volume or leadership requirements for Advisors to stay active, many common reasons for deactivations no longer apply. As long as an Advisor pays her Annual Fee to cover the cost of the electronic Sales Kit he/she will remain in active status.

**22. Will we be able to have Advisors under us in different countries?**

We are approved to do business in the United States (+Puerto Rico, Guam, Virgin Islands) as well as Ontario and British Columbia, Canada. At this time, you may have Advisors in your group from any of those locations. As we work on a system with different currencies in different countries, this may change.

**23. When new Advisors join, do they have to sign under an existing Advisor?**

No. The Advisor opportunity is open to everyone, so people can sign up directly with CM if they wish. If someone wants to sign under a particular Advisor, they will need to come to the site through their desired upline Advisor's link.



**TAXES, SHIPPING, ETC.**

**24. Will I be responsible for submitting taxes to my city/state/province on the products I sell to my customers?**

You will not be responsible for remitting retail sales taxes. Because you will be placing your Advisor orders at full retail (and receiving your discount back in the form of weekly profit payments), our system will handle retail sales taxes on your behalf. You will, however, be responsible for accounting for, filing and remitting all income taxes.

**25. If I order products for personal use, will I be able to claim the difference on overpaid sales tax?**

You'll want to make note of the products you bought for personal use and the Retail Profits you received on those purchases and include that in the information you provide your tax adviser.

**26. What are the rates for shipping and handling?**

The rates are below, and also available from the footer of creativememories.com. We are planning to ship to APO/FPO addresses in the future (same rates as AK, HI, PR).

	U.S. 48 States		Canada (BC, ON)		AK, HI, PR, Guam, VI	
<u>Sales Amount</u>	<u>Ground Rates</u>	<u>2-Day Air</u>	<u>Ground</u>	<u>Ground</u>	<u>2-Day Air</u>	
0-\$150	\$8.95	\$18.95	\$18.95	\$28.95	\$38.95	
\$151-300	\$14.95	\$24.95	\$24.95	\$34.95	\$44.95	
\$301-500	\$18.95	\$28.95	\$28.95	\$38.95	\$48.95	
\$501+	Free	\$50	\$10	\$20	\$50	

**27. Can customers consolidate orders to reach free shipping minimums?**

Customers are free to combine multiple orders to one delivery destination to minimize the costs of shipping and handling. To note: the site allows one credit card for payment. And the product will arrive together (not packaged by individual customer), so it would be the responsibility of the order recipient to sort/distribute products to each respective customer.

**MARKETING TOOLS**

**28. What tools will be available for me to show products/market my business?**

Your most important tool is your personal link/URL. You'll want to make sure it's accurate and posted everywhere you represent your business online, is on your business cards and is included prominently in your emails. (Remember your link is case-sensitive, so be sure to share it just as you entered it – page 2.)

In the Advisor back office, you will have access to product flyers (we suggest printing and laminating or putting in protective pocket), banners to put on social media or your blog/website, branded images and messages you can share with customers, and blog posts you can share to help promote the products. We also provide videos for you to share and three versions of the product catalog: a low-resolution for home



printing, a high-resolution for professional printing and an electronic “flippable” version to share via email or posts. (Again, you’ll always want to add your personal link to everything you share.)

We’re also working on a print-on-demand service, so you can order personalized business cards, yard signs, car signs, banners and the like.

**CANADA – PLEASE NOTE: WE ARE WORKING ON GETTING A SEPARATE CANADIAN SITE UP AND RUNNING IN ORDER TO ACCEPT ORDERS IN CANADIAN CURRENCY, SO THIS SECTION IS SUBJECT TO CHANGE.**

**29. I understand you’re only opening in British Columbia and Ontario to start. How long until you can open in other provinces?**

We’re working as quickly as we can to satisfy the legal and regulatory requirements of the different provinces. Our legal team is estimating several months to get all of the necessary approvals.

**30. So for those of us in Alberta, Saskatchewan, Manitoba, etc., can we order as customers, even if we can’t sign as Advisors?**

We are sorry, as of now CM Group does not have the required permissions to sell products, sign Advisors or ship to any provinces other than British Columbia and Ontario.

**31. Will Canadians have different pricing for the Advisor annual fee and/or products?**

All pricing will be in U.S. dollars. Canadians’ credit card companies will convert to Canadian dollars as part of each transaction. Canadian Advisors will also be paid in U.S. dollars. Canadian banks will do the conversion to Canadian dollars based on the exchange rate. We are also working on a solution to facilitate this currency conversion at the most favorable possible rate.

## **SIGNING UP AS A CM ADVISOR**

**32. Can we have other businesses in addition to being a CM Advisor?**

Yes. CM Group will not restrict Advisors from having other businesses or being part of others’ affiliate programs. Our only requirements are that you renew each year and do not disparage CM Group, its products, or its Advisors.

**33. If I had an upline in Ahni & Zoe or Creative Memories, should I sign under them again?**

The choice is yours. You are welcome to sign up under the same person as before (just be sure they sign up first and you use their link). Or you can sign under someone new (again, through their link). Or you can sign up directly at [www.creativememories.com](http://www.creativememories.com).

**34. I did not have a leader at the end of Ahni & Zoe/Creative Memories, but like being part of a team. Can you help me connect with someone?**



You're welcome to use the Advisor locator to find someone near you, or ask for recommendations from other Advisors. People who love their upline are usually very happy to share who and why!

## PRODUCTS/ORDERS

### 35. How long does in-house processing take?

Our Operations team is amazing. Small-but-mighty, they manufacture, pack and ship hundreds of orders each day in a spectacularly efficient way. Generally orders go out the same business day. If orders arrive in the afternoon or evening, it's usually the next business day.



### 36. Is it possible to change or add something to an order after it's placed?

It's possible, but because orders are automated out to the Ops team and they act on them right away, generally it's not possible to intercept orders. We would suggest careful review of orders before they're placed to avoid reorders/returns.

### 37. Will we be able to do will call/call-in orders?

We will not be offering will call or call-in orders.

### 38. What about pricing? Is it the same/different?

Though there had not been price increases for several years, we are offering both Creative Memories and Ahni & Zoe products at or near their former prices.

### 39. Are the albums the same as they were before (both Creative Memories and Ahni & Zoe)?

Creative Memories coversets have the same construction, Flex-Hinge® binding and authentic bookcloth they have had in the past. They are in the True 12x12 size, so everything is interchangeable. The Ahni & Zoe albums\* feature the soft-touch laminate covers and also are sized True 12x12. Both are proudly made in the U.S.A., in St. Cloud, Minnesota. *\*The original Ahni & Zoe albums were slightly larger. We have resized them to True 12x12.*

Pages and Page Protectors are the same, authentic products and materials (manufactured in St. Cloud) as they were in the past, and they are available in both True 12x12 and 8x8.

### 40. What about tools? Can we expect things like the Border Maker (and cartridges), and Custom Cutting System blades to come back?

Blades have returned, and we're working on the Border Maker and cartridges.



**41. Will there be digital?**

We will explore the options for digital and how we can satisfy the need for people with that preference in a fun, modern way.

**42. If I have product suggestions or requests, where should I send them?**

We welcome them, and ask that you send them to [cmproductsuggestion@outlook.com](mailto:cmproductsuggestion@outlook.com)

## **CM HOME OFFICE**

**43. About how many people work at the Home Office?**

It's a very lean team - there are about 20 of us, which includes both front-office and operations (manufacturing, distribution and maintenance).

**44. Will you offer phone and email support?**

Yes. Hours of operation: Monday – Friday, 8:30 a.m. – 4:30 p.m. CT. We will make every effort to respond to you promptly.

Messages: (320) 281-1424

[customerservice@creativememories.com](mailto:customerservice@creativememories.com)

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We hope this Advisor Guide has answered all of your questions. If not, you're welcome to contact us.

Another great resource is our corporate-sponsored Facebook group

<https://www.facebook.com/groups/472377136236499/> where you can interact with other Advisors and where members of the home office staff occasionally share information.

We are excited that you've chosen to be a part of our fast-growing company and look forward to seeing you and your fellow Advisors thrive!