



U.S.A.
JULY
2019

BUSINESS GUIDE

*Policies and Procedures
for administering your business*

RENA WARE

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CONTACTING RENA WARE

Rena Ware Corporate Website:

renaware.com

U.S.A. RenaResources

renakit.com

U.S.A. Administrative Office

Rena Ware Home Office

Rena Ware International, Inc.

15885 NE 28th Street

Bellevue, WA 98008

Service Centers

Rena Ware Santa Fe Springs Service Center

10928 Bloomfield Avenue (PO Box 2603)

Santa Fe Springs, CA 90670

Phone Number: (425) 881-6171

Rena Ware Chicago Service Center

5124 Pearl Street

Schiller Park, IL 60176

Phone Number: (847) 678-6448

Office Hours:

Monday to Friday

7:45 a.m. – 4:30 p.m. PST

Phone Number: (425) 881-6171

Fax Number: (425) 882-7500

Email Address: cs@renaware.com

This guide has important information to help you administer your business such as:

- Standards of Doing Business
- Code of Ethics
- Sales and Credit Policies
- How You Receive Your Earnings

Keep this manual handy and refer to it often. Your team leader will be able to answer any questions you may have regarding Rena Ware's policies and procedures.

YOUR REGISTRATION WITH RENA WARE

To register with Rena Ware, you need to submit the following to the Administrative Office:

1. Independent Consultant Agreement (RW1)
2. Any associated application fees

Upon acceptance, you will be considered an Independent Consultant, referred to throughout this manual as "Independent Representative", and not an employee of Rena Ware, and you will receive the Rena Ware Guarantee (RW553), which authorizes you to receive customer orders for the Company, as well as a debit card that Rena Ware will use to deposit your earnings. Refer to the "How You Receive Your Earnings" section of this guide for details.

- **Rena Ware ID Code:** You will be assigned a Rena Ware ID Code that will be used to identify you and the group you belong to, as well as determine the people who join your personal group. Only one Rena Ware ID Code will be assigned per person.
- **Self-Evaluation on Direct Selling Best Practices:** Once you enroll with Rena Ware, you will be required to take the Self-Evaluation on Direct Selling Best Practices (RW32) to assure that you understand direct selling laws. "Direct Selling Practices (RW33) is a study guide that will help you learn the information. Failure to submit a 100% correctly completed Self-Evaluation (RW32) will prevent you from receiving commissions or bonuses. Speak to your Sponsor or team leader as soon as possible if you have not already taken the Self-Evaluation and submitted it to the Administrative Office.
- **Starter Kit:** Each person who joins Rena Ware will receive a Starter Kit (either the Digital RenaKit or printed Literature Kit) with marketing and other materials to use during sales and recruiting presentations.
- **Literature Kit Return Policy:** If you received the printed Literature Kit when you joined Rena Ware, you will be eligible to receive a refund equal to 90% of the application fee paid if the Literature Kit materials are returned in their entirety in new or like new and commercially marketable condition within 12 months from the date of your registration. No partial credit will be given. You will need to submit a claim providing the details of your request.
- **Promotion and Business Supplies:** Additional literature, recruiting and sales supplies are available through your team leader using the Business and Promotion Supplies Order Form (RW780).
- **Annual Renewal:** Each year on the anniversary of your start date with Rena Ware, you must renew your association with Rena Ware by paying your annual renewal fee.
- **Submissions Release:** By agreeing to the terms in the Independent Consultant Agreement (RW1), you are also granting Rena Ware International or any Rena Ware subsidiaries to use your name, testimonials and/or likeness in Rena Ware advertising and promotional materials with no remuneration. Additionally, you consent to and authorize the use and reproduction of any and all photographs taken by and/or supplied to Rena Ware, direct quotes, testimonials, stories, conversations on social media networking sites and/or Rena Ware sites for any print or electronic publicity, marketing or promotional purposes, without remuneration. Refer to Rena Ware's Internet and Social Media Policy for additional information.

STANDARDS OF DOING BUSINESS

Rena Ware has a proud tradition of honesty and integrity in its dealings with customers and with its Independent Representatives. As an Independent Representative with your own Rena Ware business, you are responsible for upholding this tradition. The customer who discovers that Rena Ware products are even better than you said they were will refer other customers to you indefinitely. Rena Ware products have so many benefits that they can and should only be sold on their own merits. Therefore, only official Rena Ware approved sales, recruiting and training messages and materials may be used.

Code of Ethics and Standards of Doing Business

1. Be honest in all dealings with Rena Ware and with customers.
2. Conduct activities in compliance with applicable direct sales laws.
3. Identify yourself as a Rena Ware Independent Representative and explain the purpose of your contact to a future customer or Recruit. Tell why you are approaching them and what you are selling. Provide your name and contact information as well as the contact information of Rena Ware.
4. Respect privacy by calling at a time that is convenient for the customer.
5. Promptly deliver any incentive offered to a prospective customer for attending or hosting a sales demonstration.
6. Be truthful with customers as to price, quality, value, performance, quantity, warranty and availability. Do not exaggerate or quote pricing or special offers that do not exist, offer a product for free or claim a price is 'for today only' when it is not.
7. Offer a complete description of any warranty.
8. Promptly end a demonstration or presentation at the customer's request.
9. Use only sales literature produced by Rena Ware. Do not deviate from Rena Ware approved messages or modify existing materials or create any new sales materials, training materials, PowerPoint presentations, videos or audio CDs/DVDs without the prior consent of Rena Ware.
10. Do not make health claims about aluminum or Teflon® (or any other type of cookware). Making untrue statements against other cookware is unlawful. Rena Ware can be sold by comparison to other types of cookware due to its durability, utility, warranty and other benefits as contained in Company literature.
11. Inform the customer that Rena Ware advocates a healthy diet and promotes the benefits of the "water-less" cooking method, which uses less fats and oils and helps preserve the vitamin and mineral content of foods. You may not claim that doctors recommend cooking with surgical stainless steel. Rena Ware cookware, water filters, and other products do not cure or treat cancer, diabetes or any other disease, and you must not make any such claims.
12. Do not make any representations regarding the potential earnings from a Rena Ware business that are not contained in Company literature. No Independent Representative is guaranteed specific earnings.
13. Do not use Rena Ware's name in any telephone listing, web site, advertisement, promotion, email address or other publication without the prior written consent of Rena Ware.

In the preparation of contracts:

14. Complete every required blank of a contract in the presence of the customer. Signing for customers, regardless of whether or not they give you permission, is prohibited. Any changes to the contract must be made in the presence of the customer and must be initialed by the customer. Do not make any changes to the customer order/installment contract after the customer has signed it.
15. Always give the customer a copy or copies of the signed contract. The contract must be in the same language in which the presentation was given. All copies of the contract must be identical. Safeguard all private customer information from unauthorized use.
16. Always verbally advise the customer of the 3-day Cancellation Policy at the time of signing the contract. The customer must be given 2 copies of the Contract with the Cancellation date clearly written in immediately upon signing.
17. Turn in all funds collected from the customer and indicate them on the contract.

DIRECT SELLING LAWS

It is important to understand and abide by general Direct Selling Laws. You should check the local Direct Sales Laws in your city for more information.

Direct Selling Association

Rena Ware International is proud to be an ongoing active member of the Direct Selling Association (DSA). DSA members endorse and subscribe to the highest standards of customer service and satisfaction as embodied in the DSA Code of Ethics (click the link on the Rena Ware Web site to go the DSA web site and view the full code and how to file a complaint.) This membership is your assurance of Rena Ware's high ethical standards.

The DSA Code of Ethics: Rena Ware, as a member of the Direct Selling Association, is required to comply with the DSA Code of Ethics. As such, you as the direct seller are required to comply with the DSA Code of Ethics as it relates to consumers.

As a salesperson, you should expect a DSA member company to:

- Provide you with legal and accurate information on the company's earnings plan, products and sales methods.
- Refrain from any unlawful or unethical recruiting practice and exorbitant entrance or training fees.
- Base all actual and potential sales and earnings claims on documented facts.

In all interactions a salesperson must:

- Contact customers at a convenient time
- Provide accurate information on products and services.
- Provide company and salesperson contact information
- Protect customer privacy
- Ensure product and earnings claims are clearly documented and defined, and substantiated by competent and reliable evidence.
- Respect a customer's wish to end a demonstration or sales interaction

Contingent or Referral Sales: You may not promise a future gift or discount to a customer, which they will receive only if one of their referrals buys something. You may, however, offer a small gift in return for referrals, but it cannot depend on a purchase by the referred person.

LEGAL AND SPECIAL STATE REQUIREMENTS

Rena Ware International, Inc. complies with the following Federal and/or State regulations:

- **Privacy Notice:** We restrict access to non-public information about customers and consumers to those employees who need to know that information to provide products or services to you.
- **The National Do Not Call Registry:** The law is meant to protect individuals against unwanted solicitation calls from telemarketing companies; it may affect calls to prospects and customers that you may wish to make.
- **The Federal Equal Opportunity Act:** Prohibit creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, (provided that the applicant has the capacity to enter into a binding contract); because of all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any rights under the Consumer Credit Protection Act.
- **Notice Concerning Harassment:** California law prohibits sexual harassment and harassment based on pregnancy, childbirth, all related medical conditions, race, religious creed, color, national origin or ancestry, physical or mental

disability, medical condition, marital status, age, sexual orientation, or any other basis protected by Federal, State, or local law or ordinance or regulation. All such harassment is unlawful. Refer to RW1 Agreement for details.

- **Product Data Sheets for water filters:** California requires that a Water Filter Performance Data Sheet be made available for customers to see upon request. You must present this information sheet to anyone who requests it during a water filter presentation and also provide a copy if requested. This form is in the Starter Kits and additional copies may be ordered through your team leader.
- **Debt Collection Practices:** Rena Ware adheres to the Federal Fair Debt Collection Practices Act and California Rosenthal Fair Debt Collection Practices Act. From time to time, you may be asked to assist with locating a customer with an outstanding account balance with Rena Ware. Although you are generally prohibited from collecting customer installment payments, you may on occasion receive installment payments, which are to be applied to the customer's account with Rena Ware. Any such payments must be given to Rena Ware without delay. In serving customers with debts to Rena Ware, you must remember that debtors have certain rights that, by law, must be respected. Please read the following information:
- **Communicating with a Debtor:** The following apply in the event that you need to contact a customer in connection with a debt that he or she has with Rena Ware.
 - You may not communicate with a consumer debtor at any unusual time or place, or at a time or place (known or which should be known) to be inconvenient to the consumer. You may assume that communicating between the hours of 8 a.m. and 9 p.m. local time is convenient.
 - You may not communicate with a customer at their place of employment if you know or have reason to know that the customers' employer prohibits their receiving such communications.
 - When contacting a customer's employer, friends or relatives, you may not reveal to them that the reason for the contact is the collection of a debt. This is required to protect the customers' privacy. You should only let them know that you would like to get into contact with the customer. By law, with very narrow exceptions, only one call is permitted for this purpose. You should therefore, only contact a customer's employer, friends, or relatives one time in an attempt to locate the customer, unless the employer, friend, or relative asks you to call them back or you have a reasonable belief that the earlier response of that person was erroneous or incomplete and that person now has correct or complete location information that was not available or not provided to you in the first call. You may discuss an individual's debt with their spouse. Otherwise, generally, anyone who is not the debtor may not receive any communication disclosing that the customer owes any debt to Rena Ware.
- **Harassing or Abusive Conduct:** You must not engage in any conduct to harass or abuse any customer in connection with the collection of a debt. You must never use profane language or threaten to use violence or to cause damage to their reputation or property. If a customer asks that you not make any further contact with them, you must respect their request and notify Customer Service.
- **The Federal Fair Credit Reporting Act Red Flag Program:** Requires creditors to create, approve, implement, oversee, and update a written program that is designed to detect, prevent and mitigate identity theft in connection with any new or existing financed customer account. Implementation and management of the Rena Ware Red Flag Program will be the responsibility of the Independent Consultants, as well as the Credit, Customer Service, and Collections departments of Rena Ware. A detailed description is available on the Rena Ware Consultant website under the Other Items section of the Company Documents.

COMPANY COMMUNICATIONS

Until you reach the Senior Leader level, all correspondence will be sent to you via your team leader who will be responsible for keeping you informed of all the latest news about Rena Ware and information sent by Administration.

Office Code: You will be requested to include the Office Code for the Senior Leader in charge of your group on various forms to ensure proper mailing. Once you achieve Senior Leader status, you will have the right (but not the obligation) to

deal directly with the Administrative Office in all matters. Once you have your own office, you will be able to request your own Office Code.

SALES AND CREDIT POLICIES

- a) **Cash Sales:** A cash sale is one for which the customer pays the full amount of the order prior to or at the time of delivery of the merchandise. If either the person who made the order or his/her team leader delivers the merchandise corresponding to a cash sale, the cash paid by the client must be immediately reported to Administration. **Note:** The minimum deposit requirement for a cash sale is 20%, as indicated in the Price List (RW59).
- b) **Credit Cards:** As part of the conveniences that Rena Ware offers its Independent Representatives and customers, we have made agreements with the VISA, MasterCard, Discover, and American Express financial services companies to accept their credit cards as a payment choice for purchases. **Note:** It is never necessary for you, the seller, to get an authorization code from the credit card company prior to accepting a credit card payment. This step is handled by the Credit Department.
- c) **Financed Orders:** Rena Ware offers a financing option for customers to make monthly payments over time to pay for their purchase. This makes it easier for customers to purchase the products they want and increases the number of sales you make. Use the Monthly Payment Calculator (RW956) or the online Payment Calculator to obtain the finance charge amount and monthly payment amount to complete a financed order.
- **Minimum Down Payment and Minimum Monthly Payment:**
 - The minimum down payment for financed orders is 10% of the purchase price.
 - Financed orders are also subject to a minimum amount financed and a minimum monthly payment amount. See the Retail Price List (RW59) for current amounts.
 - **Payment Terms:** You may offer the following payment terms:
 - Maximum of 18 months for contracts that meet the minimum amount financed and the minimum monthly payment amount.
 - **3-Pay Plan:** 1/3 Deposit, 1/3 COD, and 1/3 final payment due 30 days after delivery of merchandise.
 - **Monthly Billing Cycle:**
 - For financed orders, the first monthly payment will be due approximately 30 days after the date of delivery of the merchandise.
 - Payments are due on the third day of each month.
 - Billing statements will be mailed to the customer each month arriving 15 days prior to the payment due date.
 - Payments received after the 13th day of the month are subject to a \$10.00 late fee, and the account will accrue additional interest on the unpaid principal balance.
 - The customer can make his or her monthly payment by sending a check or money order (no cash please) to the billing address noted on the billing statement. **Note:** The customer may also pay the total amount of the contract or any part of it at any time by making a credit card payment via the online payment system at www.renaware.com/payments/
 - **Credit Verification System:** You may use the Credit Verification System to check if a potential customer qualifies for financing at the time of the sale. Before dialing the toll-free 800 number to access the system, have your potential customer grant you permission to check his or her credit by having him/her sign and date the Credit Application (RW621) and be sure to verify the person's ID. Both of these steps are required to use the system. To check your prospect's credit:
 1. Dial 1-855-210-5409 for Spanish or 1-855-210-5421 for English.

2. Enter your Rena Ware ID Code and the order number.
 3. Respond "Yes" or "No" to the question the system asks.
 4. Enter the customer's complete Social Security Number.
- **Credit approval:** Once the contract is submitted to the Administrative Office, the Credit Department will have four working days to verify and approve or reject the credit. If additional information is required, this information will be communicated via RenaWeb. Rena Ware will hold the order for 30 days awaiting the requested information. In some cases, customers will be asked for a co-signer. Situations where a co-signer may be requested are:
 - Non-verifiable income
 - No business references
 - No credit file
 - **Not Approved Orders:** When a credit order is refused, the Company will refund any deposit received, and the customer will receive notification by mail (Statement of Credit Denial) advising why the order could not be approved.
 - If the deposit was paid by credit card, the credit card will be credited back the amount of the deposit paid and a non-negotiable check will be issued for the same amount and mailed directly to the customer.
 - If the deposit was paid by check or money order, the customer will be mailed a negotiable check refunding the deposit amount.
 - d) **Add-on Sales:** After completion of 6 payments and if the account is current, the customer may qualify for an add-on account. Additional merchandise may be added to their existing contract, with an adjustment to the payment amount and term. The new order is combined with the existing account.
 - e) **Deposit:** The Company will not return the deposit to the customer, except in cases when the order has been rejected by the Credit Department or was cancelled within any statutorily defined "cooling off" period. The deposit will be retained in the customer's name for future purchases of equal or greater value.
 - f) **Bad Debt Charge-Back:** Commissions and/or bonuses not covered by money received from a customer at the time an account reaches six (6) months past due shall be subject to charge-back on a prorated basis. The calculation will be: total commissions/bonuses paid minus total money received equals dollar amount subject to charge-back. The commission/bonus portion subject to charge-back is divided by the total commissions/bonuses paid to determine a percentage that will be applied to everyone that received commissions and bonuses on such an order. Every bonus and/or commissions that was paid on the order will be reduced by 40% as the pro-rated charge-back.

Example:

Total commissions/bonuses paid	200.00
Total money received	- 120.00
Dollar amount subject to charge back	= 80.00
% of commissions/bonuses to be charged-back (\$80.00 divided by \$200.00)	40%

HOW TO PLACE AN ORDER

You must use the Retail Installment Contract/Customer Order (RW620). Orders that are not presented using the correct form will not be processed.

In the preparation of contracts and purchase orders:

1. Every blank of a contract must be completed in the presence of the customer. Any changes to the contract must be made in the presence of the customer and must be initialed by the customer.
2. Do not make any changes to the customer order/installment contract after the customer has signed it.
3. All funds collected from the customer must be turned in and must be indicated on the contract.
4. All copies of the contract must be identical.
5. The customer must be given 2 copies of the Contract with the Cancellation date clearly written in immediately upon signing.
6. Always verbally advise the customer of the 3-day Cancellation Policy at the time of signing the contract. Customer must initial in the box provided acknowledging they were orally informed of their right to cancel.
7. Signing for customers, regardless of whether or not they give you permission, is prohibited.
8. Use the appropriate contract for the jurisdiction in which you are doing business.
9. The contract must be written in the same language in which the presentation is made.
10. For example, if a customer is bilingual in English and Spanish and the presentation is given in Spanish, then the contract must be written in Spanish.
11. Advise customers of the correct, published pricing of the products and the specials without embellishment or exaggeration.
12. Credit Applications (RW621) must be fully and correctly completed.
13. Advancing the deposit is prohibited (non-refundable to Independent Consultant).

Financed Orders: Fully complete the Retail Installment Contract/Customer Oder (RW620) and have the customer sign and date it. Complete the Credit Application (RW621). Refer to the Guide to Forms and Contracts (RW530) for detailed instructions. The customer must provide the following basic information on the Credit Application, which Rena Ware will verify.

- Name, address, and telephone number.
- Social Security number and date of birth.
- Workplace address, telephone and income level.
- Personal references.
- Business references.

Additionally, you must ask the customer to show his or her government issued photo ID, such as a driver's license or passport. To comply with Federal Law protecting consumers from identity theft, you must compare the photo on the ID to the appearance of the individual presenting it. Indicate on the Credit Application (RW621) the type of photo identification used to verify the individual's identity.

Rewrites: When a contract has been filled-out incorrectly, a new correctly completed contract signed by the customer will be required.

Consultant Personal Order: A Retail Installment Contract/Customer Oder where the Independent Representative is also the customer is a "Consultant Personal Order". This type of order should be written using the Retail Prices shown on the Price List (RW59). When the order is processed, the total purchase price will automatically be reduced by 20%, equivalent to the commission that would have been paid on a regular order. Additionally, the amount to be financed and monthly payments will be reduced and be less than what the contract shows. The Independent Representative on the order will not be paid commissions, however he /she will receive any associated bonuses. When processing a Consultant Personal Order on the web, select "existing customer" and enter the ID code for the Independent Representative.

Note: An Independent Representative may not sell to another Independent Representative nor host a Party and receive Hostess Rewards. If a person who hosts a Party wants to join Rena Ware, he/ she should sign the Independent Consultant Agreement (RW1) **after** the Party has been processed.

Hostess Party Processing Guidelines

- Customer orders listed on the Hostess Order Form (RW322) must be processed no later than 15 days after the date of the Party.
- Orders cannot be used as qualifying orders for more than one Party.
- A booking Party must be created and assigned to the original Party in order for the Hostess to qualify for the Gran Cacerola reward.
- Independent Representatives may not be a Party Hostess or use a personal sale towards meeting the minimum Party sales for a Hostess to earn the Hostess rewards.
- Hostess claim forms faxed to Administrative Office for processing may not have any missing information that is required to successfully process the Party.

Order Turn-In

- **Leader Turn-In:** You can turn in your contract(s) and any deposit money collected from your customers to the team leader in charge of your group who will submit them to the Administrative Office
- **Web Turn-In:** You may enter your orders directly online in the following situations:
 - COD or cash orders where the customer deposit is paid with a credit card or wire transfer.
 - Orders where the total purchase is paid with a credit card.
 - Orders paid in full by checks, including post-dated checks.

Only Senior Leaders and above may process orders online where customer cash must be remitted to the Company. Access to the Web Turn-In will be provided by the Administrative Office upon request of the Senior Leader in charge of the group. The Senior Leader should also provide you with initial system training. You are rewarded for entering online orders through a small order processing credit. See the Leader Section for additional information concerning Web Turn-In.

Disposal of Retail Installment Contract/Customer Oder (RW620) and Credit Application (RW621): To ensure the security of sensitive customer information, all contracts and credit applications must be destroyed once they have been processed and final coded. Team leaders may shred the documents themselves, or if they do not have access to a shredder, they may mail or drop off the documents for disposal at the nearest Service Center or the Administrative Office.

DELIVERY OF MERCHANDISE

By default, all approved customer orders will ship via UPS. In the case of cash sales only, Senior Leaders and above may request authorization to personally deliver the merchandise to the customer by contacting the Credit Department prior to the merchandise being shipped via UPS. See the Leader Section for details regarding Special Release Delivery (SRD). **Note:** In cases of significant or prolonged shortages of merchandise, the sales field will be informed by memo to suspend the sale of the product or sell the product with a specific future delivery date. Orders processed during the period of shortage may not ship or earn bonuses until stocks are replenished.

PRODUCT WARRANTIES

The Administrative Office must evaluate and approve any claims under the warranty before providing any service or replacement. Rena Ware provides the following product warranties against defects in workmanship and materials.

Lifetime	3 Years	1 Year
All cookware sets and individual pieces. All large utensils of 6 liters and higher capacities. Ancillary cookware: Little Jewel, Renita, Gran Cacerola, Princesa, and Classics. Cutlery and Flatware. Coffee Press/ Chocolatera (2 years on replaceable parts) Contessa (2 years on Rack) Double Burner Griddle	Kitchen Tool Set	Water Filters Induction Cooker Spoonula Set Multi Cooker Replacement parts for: Water Filters Air Purifier Juicers Nutrex Cooker

The warranty duration is listed in the Product Catalog next to the picture of the product. The text of the warranty is in the back of the Product Brochure. Some products carry more detailed warranties in the Use and Care manual.

COMPANY APPROVED SALES AND TRAINING TOOLS

- All business presentations and training sessions shall be conducted in strict conformity with Company produced scripts, audio visual aids, and printed materials.
- These materials take into consideration legal requirements for your protection and may not be altered or deviated from in any way. They have been developed and refined to insure that recruits and prospects have accurate information upon which to base their decisions and to assist new Recruits in learning proven techniques for achieving success within the prescribed guidelines.
- Any alteration of scripts, audio visual aids, price lists or printed materials or any deviation in the prescribed presentation thereof which compromises the integrity and/or intent of the Company program may result in termination of the Independent Consultant Agreement (RW1).

USE OF THE RENA WARE LOGO AND TRADEMARKS

The Rena Ware trademark is part of the Company's intellectual property and should be treated with respect at all times. In order to protect its trademarks and preserve the quality image of Rena Ware and maintain consistency in the appearance of all Rena Ware materials, you may only use Company approved resources and materials according to the guidelines for their usage. Remember, by only using official Company provided resources and materials, you help to avoid accidental misstatements of fact and inadvertent violations of law.

Prohibited Uses

You are NOT authorized to use the Rena Ware name (including modified versions such as renaware, rena/ware, etc.), the Rena Ware Logo, or any Rena Ware registered trademarked product names (i.e., Nutrex Juicer TM, etc.) in any non-Company approved materials or media such as, but not limited to:

- Personal websites
- Social media sites such as Facebook, Twitter, web-blogs, YouTube and other video channels, except when used in compliance with Internet and Social Media policy.
- Email addresses
- Telephone listings (except as noted in Leader section)
- Sales and/or training circulars

- Newspaper, magazine, or any other advertising medium, promotion, or publication.

It is never permissible to use the Rena Ware Logo or Independent Representative Logo in any manner whatsoever that may lead anyone to believe you are acting on behalf of the Company. It is never permissible to create any promotional pieces that include product packages or prices.

Approved Materials and Usage Guidelines

You may use the approved Rena Ware logo, which identifies you as an Independent Representative for some limited uses including: correspondence with your personal group regarding your local organization's events, meetings, and congratulatory letters. This logo and additional pre-approved items for your use are available online from RenaResources.

INTERNET AND SOCIAL MEDIA POLICY

Rena Ware is committed to providing people with the opportunity to change their lives through building an independent business. The growth of the Internet and the emergence of social media sites offer incredible possibilities as avenues to reach prospective recruits and customers if used correctly and with integrity.

The international scope of the Internet creates an excellent resource. At the same time, however, it poses a challenge in the development of a policy, which ensures that this resource supports, promotes and, at the same time, protects Independent Representatives as well as Rena Ware International and the image of both the Rena Ware Corporation and Rena Ware Independent Representatives. To that end, Rena Ware has developed the following Internet and Social Media Policy, which is in addition to the Standards of Doing Business and the Code of Ethics.

General Internet Policy and Guidelines

The following guidelines must be applied when using online and electronic as well as any traditional communication methods.

- Each social media site has terms of use regarding what communications are allowed. It is your responsibility to find out what these rules are and comply with the site's requirements.
- You may not represent yourself in any business profile, username, URL, domain name, email address or in any form of electronic advertising or communication as the Rena Ware Company or as an employee of Rena Ware or as Rena Ware of any geographical location (such as but not limited to: country, state, province, county, city, area, or abbreviations of these geographical locations). For example, you may not represent yourself as Rena Ware US, or Rena Ware Northeast or Rena Ware Bogotá. Such designations are confusing to the consumer and may lead them to believe you are part of the Rena Ware Corporation.
- You may not use the Rena Ware name (including modified versions such as renaware, rena/ware, rena, or any derivative etc.), the Rena Ware International logo or any Rena Ware registered trademarked product names or any proprietary name (i.e. Nutrex Juicer™, etc.) to identify yourself in any business profile, URL, domain name, username, email address, electronic advertising or communication.
- Rena Ware provides an Independent Representative logo for your use. This can be displayed on any social media site. Your photo should be the profile photo on any social media sites. Remember to make it professional and appropriate for your Rena Ware Business.
- On any social media site or business profile, you must identify yourself with your full name and the phrase Rena Ware "Independent Representative" (or appropriate title such as "Rena Ware Independent Team Builder" or "Rena Ware Independent Gold Executive Leader."). For example: Maria Ramirez, Rena Ware Independent Representative or Maria Ramirez, Rena Ware Independent Gold Executive Leader.
- To promote your Rena Ware business, you may create a local business page on Facebook. You should use this page to exclusively promote your Rena Ware business. When doing so, you must always identify yourself with your full name and as a Rena Ware Independent Representative, including the company page name. For example: Maria Ramirez, Rena Ware Independent Representative. Rena Ware provides guidelines and content for creating these pages, please review the available training for further suggestions.

- You may mention and promote Rena Ware products or the Opportunity on your social networking sites. When doing so, you must always identify yourself with your full name and as a Rena Ware Independent Representative.
- When mentioning or promoting Rena Ware products or the Opportunity, you must identify that you are selling and / or endorsing Rena Ware. It should be clear to the end consumer that you are endorsing the company and may receive compensation. You may:
 - #ad
 - State: "Contact me to enroll or purchase"
 - Invite them to visit your Rena Ware Personal Website
- Simply stating that you are a Rena Ware Independent Representative on your page or your profile is not enough. This clarification must be done every time you are promoting Rena Ware products or the Rena Ware Opportunity.
- Use a professional and respectful manner when engaging on social media for your business. Ensure you check spelling and grammar on all posts. Use of offensive language is prohibited.
- You may only do or solicit business (this includes advertising and promotion) in your country of residence.
- You may not advertise or conduct business (either offering the Rena Ware Opportunity or the product) on Craigslist. This is against Rena Ware's and Craigslist's policy.
- You may not monetize your Rena Ware Personal Website or any external personal websites/blogs used to promote your Rena Ware business via outbound links to sites such as affiliate programs, Google AdSense or use other similar monetizing methods.
- You may advertise corporate pricing and specials, promotions and programs. Changes to Rena Ware official pricing are never allowed. You may NOT advertise personal programs/contests on any open site. These personal contests, challenges, etc. should be shared only on closed or secret customer, hostess, team or special groups sites.
- You may not make any earnings claims, including statements about your own earnings, nor may you post pictures of checks or earnings statements.
- You must not state that you are offering others an employment opportunity, marketing or other position with Rena Ware.
- You must not make statements saying a Recruit will earn a specific amount if they join Rena Ware.
- Rena Ware can be sold by comparison to other types of cookware due to its durability, utility, warranty, and other benefits described in the company literature, but you should not make health claims about aluminum or Teflon® (or any other type of cookware). Making untrue statements about other cookware is unlawful.
- You may not offer Rena Ware products for sale through any online auction sites or retail sites including but not limited to: Amazon.com, Craigslist, eBay, Betsy, etc.
- All social media sites used to promote your Rena Ware business must be taken down or all Rena Ware business references removed within 3 days should you separate (voluntarily or involuntarily) from Rena Ware.

Important to remember:

- If you choose to use social media to promote your Rena Ware business always keep in mind that all content you post reflect on your Rena Ware business, on the businesses of all other Rena Ware Independent Representatives and the Rena Ware brand. Never post any content or materials that violate any laws, are threatening or derogatory, obscene, malicious or are disparaging to anyone in any way.
- Social Media offers tremendous opportunity but it is NOT the only method to building your business. Successful direct selling requires that you network and interface with those in your community in person as well as through social networks. While social media connects you with many new people, it is not as powerful as face-to-face interaction in selling, recruiting and successfully asking for referrals.

Official Rena Ware Social Media Sites/Pages: Rena Ware International has a corporate presence on many social media sites. This is a marketing resource that promotes the Rena Ware brand. Independent Representatives are encouraged to "like", "share", "follow" and interact with the official Rena Ware social media sites. When you promote these corporate sites, you are promoting YOUR business.

- Do post positive comments; “like” or “react” to posts and share them.
- You may share, repost or favorite anything Rena Ware International has posted on Rena Ware Official social media sites.

It is also best if you:

- Do not post negative comments on the official Rena Ware Fan Page. Such actions hurt the brand and as a result, hurt your own business.
- Do not converse with one who places a negative post against you, another Independent Rena Ware Independent Representative or Rena Ware International. Report negative posts to Rena Ware at: social@renaware.com. Allow the administrative office to handle it.

Prohibited Postings to any Rena Ware corporate social media sites include: (Note: Any posts that contain the following on Rena Ware corporate social media sites, will be deleted and corrective action may be taken.)

- You may not advertise, solicit business, post your telephone number, Rena Ware Personal Website or any personal contact information on any Rena Ware corporate page.
- You may not solicit business or correspond via direct message with anyone who has shown interest in our products or opportunity on any Rena Ware corporate page.
- You may not post, link to or upload material that is:
 - Sexually explicit, obscene, or pornographic;
 - Is offensive, profane, hateful, threatening, harmful, defamatory, libelous, harassing or discriminatory (whether based on race, ethnicity, creed, religion, gender, sexual orientation, physical disability or otherwise);
 - Is graphically violent, including any violent video game images;
 - Is solicitous of any unlawful behavior
 - Engages in personal attacks on any individual, group or entity;
 - Is in violation of any intellectual property rights of Rena Ware or any third party.

Your Rena Ware Personal Website: This is a web-based tool offered by Rena Ware to Independent Representatives for use in promoting their independent Rena Ware business. If any unauthorized websites or contents are discovered, you will be required to remove those sites and/or content immediately or the company may seek legal recourse.

External Personal Websites: You may not set up your own external personal website to promote your Rena Ware business. Should you have an external personal website established, you may occasionally mention your Rena Ware business, opportunity or products, but you may not use this site to solely promote your Rena Ware business.

- You should use your social media sites to promote people visiting your company provided Rena Ware Personal Website, where your customers and prospects can access your story, contact you directly and access any company-approved information.
- You may not sell products or enroll new recruits directly from any external website (including but not limited to: eBay, Craigslist, Betsy, Amazon, etc.).

Linking to Your Personal Website: Linking to your Rena Ware Personal Website from another website or blog can be a great way to direct customers to you and generate additional sales and recruiting. The sites linking to your Personal Website:

- Should not imply, either directly or indirectly, that Rena Ware International endorses the content of that site.
- Should not contain content or material that can be construed as offensive, controversial or distasteful.
- Should contain only material that is appropriate for all age groups.
- Should not disparage Rena Ware or reflect negatively in any way on Rena Ware, or cause harm to Rena’s Ware’s reputation.
- Final determination of what is offensive, controversial, distasteful, negative or inappropriate is at the sole discretion of Rena Ware.

Linking from your Personal Rena Ware Website to other sites: The goal of all your business social media sites, external websites, profiles, ads etc., is to drive traffic to your Rena Ware Personal Website. Once a potential Recruit or customer has reached your Rena Ware Personal Website, your goal is to engage with them and keep them there.

Guidelines for special groups: Any groups you set up through Facebook or any other Social Media site for the purpose of communicating with your team or customer base:

- Must be either Closed or Secret. We recommend Secret for team groups, and Closed for customer groups.
- We request that you notify Rena Ware Corporate Office when you set up a Closed or Secret Group and invite us to access your group.

Paid Online and Social Advertising: Rena Ware Independent Representatives are permitted to conduct advertising and promotional activity on Social Media Sites including but not limited to Facebook, Twitter, Personal Websites, LinkedIn, YouTube, Pinterest, Instagram, forums, blogs, etc.

- Any advertising you choose to do will be at your own expense.
- Any advertising must include the phrase Rena Ware "Independent Representative". You may not lead someone to believe that they are being directed to a Rena Ware corporate site.
- You may advertise on other websites such as those that host party planning, network marketing, direct sales and other home business directories as long as the advertisement links directly to your Rena Ware Personal Website or to your social media sites which then link to your Rena Ware Personal Website and have been approved in advance by the Administrative Office.
- You may not advertise your personal Rena Ware business, post your URL, phone numbers or solicit recruits or sales on any Rena Ware corporate social media sites.
- Sponsored links, Facebook Fan Pages and banner ads are permitted. Rena Ware Business Resources provides approved banner ads, as well as other ads, Independent Representative logos and product images for your use. You should only use these approved materials. When using these tactics, you must direct people to your Rena Ware Personal Website, or to social media sites you are using for your Rena Ware business, all of which ultimately send people to your Rena Ware Personal Website. You may not direct people to any other sites that do not exclusively promote the Rena Ware Opportunity or Products.
- Pay-per-click (PPC) ads are permitted. The destination URL must be to your Rena Ware Personal Website. You may not use any tactics, URLs or links that lead the consumer to believe that they are being led to a Rena Ware corporate site or be misleading or inappropriate in any way. If you would like to create your own pay-per-click ad, you must submit the ad for approval to social@renaware.com. Once the ad is posted, you must send a link to social@renaware.com.
- You are permitted to set up business profiles in online directories. The Independent Representative logo may be displayed in place of a personal photo in directories where a photo is permitted. In all cases:
 - You must list your full name
 - You must list the term “Rena Ware "Independent Representative"” (or “Rena Ware Independent” plus your title, for example “Rena Ware Independent Senior Leader”)
 - You must never imply that you are the Rena Ware Corporation, a Rena Ware subsidiary or an employee of Rena Ware
 - Any ads, any listings in business directories, any business profiles, etc. must be removed at the first available opportunity should you separate (voluntarily or involuntarily) from Rena Ware.

Spam Linking: Spam linking is defined as multiple consecutive submissions of the same or similar content into blogs, wikis, guest books, websites or other publicly accessible online discussion boards or forums and is not allowed. This includes: blog spamming, blog comment spamming and/or spamdexing. Any comments you make on blogs, forums, sites, guest books, etc. must be unique, informative, and fall under the aforementioned company guidelines.

Photo/Video Sharing Sites: Sites such YouTube, Pinterest, and Instagram allow sharing of photos and/or videos. Independent Representatives may use these sites for sharing their Rena Ware photos and videos with the following restrictions:

- Each photo and/or video-sharing site has terms of use regarding what communications are allowed. It is your responsibility to find out what these rules are and comply with the site’s requirements. Vimeo does not allow for-profit businesses or representations of a for-profit business to post on any of their basic features. Vimeo requires a paid subscription for any videos promoting or representing a brand.
- You may not upload, publish or submit any material that contains Rena Ware proprietary information, Trademarks, etc.
- You may not upload, publish, or submit, as your own, any videos or photos that are the intellectual property of someone else without their permission.
- You may not upload, publish or submit photos or videos that contain content which is not appropriate for all ages or contains language, or images that are embarrassing to any Rena Ware Independent Representative or to the reputation of Rena Ware.
- Always get prior authorization from the Administrative Office before uploading photos or video from Rena Ware sponsored events.
- You should always ask permission before posting any photos or videos of other people.
- If you would like to create your own video content, you must submit a script for approval to social@renaware.com. Once your script is approved, you may produce your video. You must then re-submit the completed video for Rena Ware’s final approval prior to uploading on any website or social media site.

Use of Third Party Intellectual Property: If you use the trademarks, trade names, service marks, copyrights or intellectual property such as photos of any third party in any posting, it is your responsibility to ensure that you have received the proper license to use such intellectual property, and paid the appropriate license fee. All third-party intellectual property must be properly referenced as the property of the third-party and you must adhere to any restrictions and conditions the owner of the intellectual property places on the use of its property.

Media Inquiries or Solicitation: Any media inquiries or blogger interview requests (bloggers with 1,000 or more unique visitors a month) about Rena Ware should be directed to Rena Ware International at social@renaware.com. You may not reach out to the media or to celebrities to endorse your business or distribute any form of a press release about Rena Ware, its products or the opportunity without prior written consent from Rena Ware International.

Submissions for Posting: We like to hear from you! We appreciate receiving your submission of personal success stories and other interesting Rena Ware material for us to post on the Official Fan Page. You may do so by emailing you submission to social@renaware.com. We will review all submissions and post those that will be of general interest.

- **Policies:**
 - By submitting photos, video and comments, you are granting Rena Ware permission to use, publish, edit, translate and reformat them in any manner Rena Ware considers appropriate.
 - By providing your submission you are warranting that you have the right to post and use such submission.
 - No compensation will be paid with respect to the use of your submissions. Rena Ware is under no obligation to use any submission you may provide.

Compliance: Because everything posted about Rena Ware on the Internet reflects on every Rena Ware Independent Representative and on the Rena Ware brand, Rena Ware monitors the worldwide web to ensure that any violations are found and corrected immediately. If you are found to be in violation of this policy, you will be notified and required to take immediate corrective action. Failure to correct the violations or repeated violations will result in disciplinary action, including possible termination of your Independent Consultant Agreement (RW1).

RENAWARDS PROGRAM

With Rena Ware, you can earn exciting awards and recognition through organization building and sales excellence. Rena Ware rewards your achievements through our comprehensive RENAwards Program that recognizes outstanding personal and group achievements at both the national and international level.

PROMOTION CERTIFICATES AND PINS

Beginning with your Team Builder promotion, you will receive an attractive Promotion Certificate and a new Promotion Certificate each time you achieve a new title! When you reach the title of Leader, you will also receive a handsome Promotion Pin for each new title achieved.

TITLE	PIN DESCRIPTION
Leader	Bronze with simulated ruby
Senior Leader	Bronze with simulated sapphire
Executive Leader	Bronze with simulated emerald
Silver Executive Leader	Silver-tone with simulated diamond
Gold Executive Leader	Gold-tone pin with three simulated diamonds
Platinum Executive Leader	Platinum-tone pin with three simulated diamonds

PLATINUM EXECUTIVE LEADER STARS

We are proud of the achievements of our Platinum Executive Leaders worldwide and want to recognize their success via Stars that represent the growth in their organizations. Once you reach the Platinum Executive Leader level, you will be rewarded with “Stars” for the first highest-level Elite Leader in each of your Qualified Groups. You will receive 4 stars for a Platinum, 2 stars for a Gold and 1 star for a Silver Executive Leader. For example: If you have a Qualified Group with a Silver Executive Leader (A) who also has a Gold Executive Leader underneath him (B), stars will only be given for the highest level Elite Leader (B).

NATIONAL AWARDS

If you are one of the top achievers in your country in one or more of five different categories, you will receive special recognition for your outstanding results.

Certificate Awards

Personalized Certificates will be awarded at designated intervals during the year.

Trophy Awards

Trophy awards will be awarded to the top yearly achievers. Competition Period: Bonus Periods 1-26.

AWARD	AWARDED TO
Top Sales	Top 5 in accumulated PPV (Consultants and Team Builders only)
Top Sponsor	Top 5 in personal qualified recruiting* (open to all levels)
Top POV Organization	Top 5 in accumulated POV (open to all levels)
Top GPV – Leader level	Top 5 in accumulated GPV (open to Executive Leaders and below as of 1 st BP of competition)
Top GPV - Elite Leadership level	Top 5 in accumulated GPV (open to Silver Executive Leaders and above as of 1st BP of competition)

*A qualified Recruit must be recruited and achieve 500 PPV during the contest period.

INTERNATIONAL AWARDS

If you are in good standing with the Company, you may compete on a worldwide basis to earn prestigious International Awards. The competition period for International Awards is Bonus Periods 1-26.

Million Club Rings

Those who excel in leadership can earn Million Club Rings. Each ring is distinctively fashioned in 10K gold and will be engraved with the winner's last name (or initials) and the year the ring is earned. Each ring may be earned only once, but once earned is yours to keep forever as a lasting symbol of your achievement.

CLUB	QUALIFICATIONS	RINGS
500,000	500,000 POV in one sales year. Must have title of Silver Executive Leader or higher at the end of the sales year.	Gold ring with ruby base stone
1 Million	1 Million POV in one sales year. Must have title of Gold Executive Leader or higher at the end of the Sales year.	Gold ring with 1 diamond set in the sapphire base stone
2 Million	2 Million POV in one sales year. Must have title of Platinum Executive Leader at the end of the Sales year.	Gold ring with 2 diamonds in bezel and 1 diamond set in the emerald base stone
10 Million	10 Million POV within 5 sales years. Must have title of Platinum Executive Leader at the time obtain 10 million.	Gold ring with diamonds

Rings to be ready approximately 90 days after the year-end.

Ring Program Transition Notes

- If you previously earned up to a 1/3-carat ring under the old ring program, you are eligible to earn any ring under the new program.
- If you previously earned a 1/2 -3/4 carat ring under the old ring program, you are eligible to earn the 1, 2 and 10 Million Club rings only.
- If you previously earned a 1 carat ring or higher under the old ring program, you are eligible to earn the 2 Million Club ring after your all-time production record is met or exceeded. You are also eligible to earn the 10 Million Club ring.
- If you earn a ring at a higher level, you may not earn a ring at a lower level in the future.

Medal of Honor

The Medal of Honor is awarded to the top achiever in six different categories. Earning a Medal of Honor is an achievement never to be forgotten! Besides the thrill of winning, Medal of Honor champions receive the elegant Medal of Honor plaque, the luxurious Tour Elite Zylstra for themselves and their spouse; and first-time winners earn the Medal of Honor lapel pin.

Medal of Honor Categories

- **Leader Group Development (based on GPV):** Those who hold the title of Executive Leader (or lower) as of Bonus Period 1 will compete at this level. Note: To be considered a winner, you must promote to and maintain the title of Silver Executive Leader by the end of the sales year. You must also be in the top 5 in GPV in your category.
- **Elite Level Group Development (based on GPV):** Be a Silver Executive Leader or higher as of Bonus Period 1 and compete at this level. Note: To be considered a winner, you must have the title of Silver Executive Leader or higher at the end of the sales year. You must also have an increase in POV from the prior year.
- **Silver Executive Leader:** Be a Silver Executive Leader as of Bonus Period 1 (or promote to Silver Executive Leader during the year) and accumulate the most points associated with orders on which you receive the 1.5% Silver Executive Leader Bonus.

- **Gold Executive Leader:** Be a Gold Executive Leader as of Bonus Period 1 (or promote to Gold Executive Leader during the year) and accumulate the most points associated with orders on which you receive the 1.5% Gold Executive Leader Bonus.
- **Platinum Executive Leader:** Be a Platinum Executive Leader as of Bonus Period 1 (or promote to Platinum Executive Leader during the year) and accumulate the most points associated with orders on which you receive the 1.5% Platinum Executive Leader Bonus.
- **Top Organization (based on total POV):** Those who hold the title of Platinum Executive Leader as of Bonus Period 1 or who earn their Platinum Executive Leader promotion during the year may compete at this level. POV will count only in Bonus Periods when you are “Paid As” a Platinum Executive Leader.

Medal of Honor Additional Rules

1. The same person may earn Medals of Honor in more than one category in the same year.
2. The Medal of Honor may only be earned once ever in the following categories:
 - Silver Executive Leader
 - Gold Executive Leader
 - Leader Group Development

Note: The Top Builders report follows the same rules as the Medal for Honor when determining the top achievers for the Bonus Period.

Platinum Elite Champions

Platinum Elite Champions are those who achieve 1.5 Million in the Platinum Executive Leader Medal of Honor category during the year. All Platinum Elite Champions earn the Tour Elite Zylstra. First time Platinum Elite Champions also win the Rena Ware White Jacket.

Platinum Million Award

The top Leaders in Rena Ware will earn the Platinum Million Award by achieving 2 million POV or more during the competition period and by having the achieved title of Platinum Executive Leader at the end of the sales year.

TRAVEL AWARDS

National Trips

You will have opportunities to earn exciting National Trips each year. Watch for announcements of trip contest rules, locations, and travel dates so you can plan to win and travel with Rena Ware!

Tour Elite Zylstra

The Tour Elite Zylstra is Rena Ware's ultimate travel award. Winners of the Tour travel to a fantastic dream location where they meet with Rena Ware's owners (the Zylstra family), top Company executives and other Rena Ware champions from around the world. All Medal of Honor and Platinum Elite Champions earn the Tour Elite Zylstra.

TRAVEL AWARD POLICY

As a condition for receiving any Rena Ware travel award, the participant acknowledges that the award is exclusively limited to the specific travel, lodging, and meals as described in the contest, promotion, or meeting outline. All other expenses incurred by the participant including but not limited to the following are the responsibility of the participant:

- Airport taxes and departure taxes assessed by airport or governmental authorities as a condition of passage.
- Transportation, mileage, parking or other expenses incurred in traveling to the point of departure designated by the Company.

- Movies, mini bar or other room charges incurred at the discretion of the participant during the stay or event.
- Personal expenses of all kinds including emergency medical treatment, hospital or doctors care, unscheduled departure, special accommodations during the trip. The Attendee may wish to purchase travelers insurance to cover the expense of any unexpected medical emergency.
- Local or long distance telephone calls.
- Any changes from the company-arranged itineraries will be at the participants' effort, risk and expense.

In addition, all Rena Ware travel awards are subject to the following stipulations:

- All guest rooms will be double occupancy, unless otherwise noted.
- The guest of a Rena Ware travel participant must be the spouse of the participant.
- All participants and guests must be at least 18 years old, unless otherwise specified.
- All participants must be active with Rena Ware at the time of trip to actually travel.
- Rena Ware travel awards are not transferable, nor are any cash awards given in lieu of the trip.
- All travel awards are subject to substitution as some uncontrollable factors may affect the ability of Rena Ware to fulfill them as originally intended.
- The value of the trip will be reported as taxable to the winners.

General Contest Rules:

- Results listed are not final until confirmed in writing by the company.
- Rules are subject to change.
- Winners must be active and in good standing in Rena Ware at the time the prizes are awarded. The prize is not transferable, nor is there any cash award given in lieu of the prizes.
- The value of the prizes will be made taxable to the winners.
- The company reserves the right to verify all contracts and agreements. Anyone who has excessive suspensions, an unusually high delinquency rate, or anyone falsifying orders or agreements will be disqualified from the competition.
- Where multiple people are promoted to Leader status using the same Point Volume, the GPV may not be duplicated.
- All prizes are subject to substitution.

ENROLLING A NEW RECRUIT

- In order to enroll a new Recruit, the Recruiter must be in good standing with the Company.
- A new Recruit may not have more than one Sponsor.
- Only one Rena Ware ID Code will be created per individual and individuals may not have an interest in more than one Independent Representative position.
- Another person's name and/or Rena Ware ID Code may not be used to derive any financial benefit or gain from the Company.
- You may sign up a new recruit in person or have him or her sign up directly through your Rena Ware Personal Website.

INACTIVITY AND TERMINATION OF AGREEMENT

- If you elect not to renew your Independent Consultant Agreement (RW1), all rights to bonuses and commissions

- cease. A voluntarily terminated leader's sales organization can only be transferred in accordance with the policies of the Earnings Plan.
- You will be officially declared "inactive" if you do not deliver 250 personal points (PPV) within 13 Bonus Periods (approximately six months). If you have been declared "inactive" and received an inactivation date, you may still apply to rejoin Rena Ware. See "Rejoining Rena Ware" for more information.
- You should understand that this is a business of creating relationships and that the Company generally does not permit changing of Recruiters. Once a person is recruited, the Company believes in maximum protection of that relationship. The only potential exception will be in the case of an Independent Representative using unethical means to recruit someone.

REJOINING RENA WARE

- When you rejoin after having been inactivated, you will pay any required application fee and receive a new Starter Kit.
- If you re-enter the program, you may not recruit any active members from your original organization.
- Any amounts due Rena Ware related to your prior association will be debited to your opening statement balance.
- If it has been less than six months after your inactivation date, AND your lifetime GPV is 3,000 or more, you must rejoin under your previous organization. Your previous organization begins with the first active person in your upline starting with your sponsor at the time of inactivation. This person will be your sponsor. If that person was also your original recruiter, they will also be reflected as your recruiter.
- If it has been six months or more after your inactivation date, OR you have less than 3,000 lifetime GPV, and wish to rejoin Rena Ware, you may be sponsored as though you were new to Rena Ware and may rejoin under any recruiter.

LEADER SECTION

Once you achieve the title of Senior Leader, you will have the right (but not the obligation) to turn in and deal directly with the Administrative Office in all matters regarding your organization.

Leader Responsibilities:

- All contracts must be reported through the team leader responsible for the group.
- All Company communications, product purchases, literature, and correspondence will be distributed via the Senior Leader who processes sales reports and turn-ins for the group.
- Requests for Rena Ware supplies for your group should be submitted online via Online Turn-In or by submitting the Promotion and Business Supplies Order Form (RW780) with payment to the Administrative Office. (See Earned Literature Credit Program for details).

Office Code: All Senior Leaders and above may request a unique Office Code and Office Name. The Office Code will ensure that correspondence from the Administrative Office is sorted and mailed to the appropriate address. The Office Name provides the leader with the opportunity to personalize his/her organization.

Office Signage: Senior Leaders and above who maintain offices may use signs or lettering using the Rena Ware Independent Representative Logo.

Telephone listings: You may use the following for local telephone listings: Your name, Rena Ware Independent Representative, your office address and phone number.

Example:

John Doe, Rena Ware Independent Representative

123 X Street, City

Phone : (123) 456-7890)

Self-Evaluation on Direct Selling Best Practices (RW32)

- Senior Leaders and above must administer the Self-Evaluation on Direct Selling Best Practices to all new Recruits, as well as reinstated Recruits who do not have a complete Self-Evaluation on file. These pieces are designed to assure that each and every Recruit understands the Direct Selling Laws.
- If a correctly completed, signed and dated Self-Evaluation is not received in the Administrative Office, the Recruit's commissions will be held until the Self-Evaluation on Direct Selling Best Practices is received.
- Additional forms can be downloaded from Company Documents on RenaWeb or ordered using the Earned Literature Credit program.

How to administer the Self-Evaluation

- Review the study guide "Direct Selling Best Practices" (RW33) with all recruits and have them take the Self-Evaluation on Direct Selling Best Practices (RW32).
- Review the completed Self-Evaluations to verify that each question was answered correctly. If any questions were answered incorrectly, explain the correct response to your Recruit who must make any and all corrections before signing and dating the RW32 form.
- Turn in the completed Self-Evaluation (RW32) with the RW1 and other paperwork to the Administrative Office.

Reinstating Consultants

- If you have a recruit who was previously a Rena Ware Independent Representative, you must contact the Credit Processing Department to get the person's original Rena Ware ID Code activated so that all new orders submitted are processed under the correct number.
- All paperwork including the reinstatement fee must be submitted to the Administrative Office for processing.

Submitting Orders

- Senior Leaders and above may enroll new Recruits, enter new orders, submit customer deposits and other payments, and order literature, for themselves and the people in their groups, using Web Turn-in. Refer to the "How to use RenaWeb" (TS11) training piece posted in RenaResources for detailed instructions on how to enroll new recruits and enter orders using Web Turn-In.
- Senior Leaders and above may submit customer rewrite contracts and related payment information to the Credit Department for processing.
- Participating Senior Leaders and above will be assigned a deposit-only bank account and a Bank of America deposit ATM card allowing them to deposit the funds related to their turn-in transactions. Be sure to keep your ATM deposit card in a safe place. If your card is lost or stolen, notify the Credit Department immediately. Your Earnings Statement will be charged \$5.00 for any replacement card issued.
- Contracts must be submitted showing the entire deposit amount paid by the customer.
- Any contract received after 3:00 p.m. on Monday may not be processed the same week received.

Special Release Delivery (SRD): Requests for delivery via Senior Leader (SRD) must be requested from the Customer Service Department. SRD's will be limited to cash orders only. Senior Leaders must report all confirmation of delivery (SRD's) receipts to the Administrative Office within a maximum of 10 days. Merchandise not accepted by customer must be returned to the Service Center within a maximum of 10 days.

Earned Literature Credit Program

- You may pay for sales and recruiting literature (including administrative forms) using earned literature credits. You will need to order enough sales contracts as well as sales and recruiting literature to support your organization's sales and recruiting efforts.
- **Accruing credits:** Senior Leaders and above with an Office Code will accrue credits. Credits will equal 0.4% of the commissionable value of your total organization's "Approved" sales, down to the next Senior Leader or higher, for each Bonus Period in which you are "Paid As" a Senior Leader or higher. These credits will be posted as an online Certificate every Bonus Period. You will not receive credits when you are not "Paid As" a Senior Leader even though you hold the title.
- **Redeeming credits:** You may purchase literature supplies up to the total credits on all accumulated certificates. Any literature ordered above your earned credit balance must be paid for with a credit card or bank deposit. Any unused credits on each Certificate will be saved for up to a year.
- Only sales and recruiting materials and forms may be paid for through the Earned Literature Credit Program. Other items such as incentive items or any type of merchandise must be paid for via the web entry form with a Credit Card or bank deposit. Refer to the Promotion & Business Supplies Order Form (RW780) for details on items you can and cannot purchase using the Earned Literature Credit Program.
- Once you have accumulated literature certificates, you may redeem them at any time up to a year. You do not have to be "Paid As" a Senior Leader at the time of redemption.

Conditions

- In order to receive earned literature credits, you must be active and without an outstanding balance in your earnings statement.
- Credits may only be used to purchase sales supplies and materials, have no cash value and may not be transferred.
- Should you become inactive, your credits will expire and will not be added to your upline leader's account.

Additional Support Materials: Senior Leaders and above may request additional sales support materials from the Sales Department including the Rena Ware Logo. The Rena Ware Logo without "Independent Representative" or "International" may be used for items such as banners, clothing (t-shirts, hats, etc.), pens, pencils, balloons, and for flyers, posters or signs used for local meetings.

Wealth Builder Program: Because a Rena Ware business is an asset that reflects the cumulative efforts of the Leader who built it, Rena Ware has developed the Wealth Builder Program. This program allows Rena Ware's most successful Leaders to realize even greater financial benefits by having reached the highest levels with their organizations.

- Silver Executive Leaders and above have the prospect of taking advantage of the accumulated financial value of their organizations when they are ready to cease having an active role in their organization.
- A person holding the Achieved Title of Silver Executive Leader or higher may, upon approval from the Company, transfer or sell his or her business to a qualified buyer who holds the Achieved title of Gold Executive Leader or higher.
- In order for an Elite Level Leader to transfer or sell their organizations, he/she must conform to the criteria detailed in the Wealth Builder Program Conditions (RW192).

HOW YOU RECEIVE YOUR EARNINGS

You will receive Commissions and/or Bonuses on retail sales made by you and others in your organization that are accepted by the Company under the terms of the Earnings Plan. Commissions and Bonuses are based upon retail sales made to consumers and **NOT** upon recruiting others to join Rena Ware.

- Commissions are paid daily on approved personal orders.
- Bonuses are calculated on "Approved" sales during each two-week Bonus Period. They are paid Biweekly (every two weeks) following the closure of the Bonus Period.
- 10% extra points may be applied to orders credit approved by Monday of the 1st week of the Bonus Period when the Points Plus Program is in effect. The extra 10% will not affect the CV of approved orders.

"Approved" Sale: An "Approved" sale is an order that meets the criteria for you to be paid Bonuses. An order that is submitted to the Credit Department and credit approved is considered to be an "Approved" sale.

Bonus Period: The Bonus Period is a two-week time period that starts every other Tuesday and ends two weeks later on Monday. Bonuses as well as promotion qualifications are calculated based on production generated during each Bonus Period.

Payment Options: There are two options for receiving your commission and bonus payments; either via the U.S. Bank Focus Card™ or payment using direct deposit to your personal checking or savings account.

U.S. Bank Focus Card™: You will be issued a U.S. Bank Focus Card™ card. Once activated, all of your commissions and bonuses will be credited directly to this card. Commission payments will be credited daily; bonus payments will be credited bi-weekly. In both cases, funds credited will be available to you the following business day. **Note:** Fees and conditions may apply. Refer to the cardholder agreement that comes with your card for a complete listing of terms and conditions. A Spanish copy of the agreement is available upon request from U.S. Bank.

You may use your card to make purchases, withdraw cash for free at U.S. Banks and U.S. Bank ATM's (other ATMs may charge a fee), and receive cash back with purchases from many Interlink® merchants. Each time you use your card, the amount of your purchase or cash withdrawal is automatically subtracted from the card balance. You can therefore only use it up to the balance available. Only Rena Ware may deposit money to this card; you may not make additional deposits. **Note:** Your US Bank Focus Card is **NOT** a credit card and cannot be used to purchase anything on credit.

- **Activating Your Card:**
 1. To activate your card, call U.S. Bank customer service at **1-877-474-0010**.
 2. U.S. Bank will confirm the account number on your debit card, the pass code received with the card, and your date of birth provided on the Independent Consultant Agreement (RW1) prior to activating the card. You then create your own PIN number and customer service pass code.
 3. Once your card is activated, Rena Ware will begin to deposit your commissions and bonuses.
- **Checking Your Card Balance:** Your card is safe, secure, and confidential. Only you can access your balance and use your card. While Rena Ware can add funds to your card, Rena Ware cannot view the balance. Balance or other card inquiries must be made directly to U.S. Bank. You will be able to check the balance on your card in several ways:
 - View your account online at www.usbankfocus.com
 - Perform a balance inquiry at a U.S. Bank ATM (other ATM's may charge a fee).
 - Call the toll free automatic service number on the back of the card (Spanish or English).
 - Call the toll free customer service number on the back of the card to talk with a live customer service representative.

Personal Bank Account Direct Deposit: Instead of using the U.S. Bank Focus Card, you may choose to have your commissions and bonuses payments deposited directly to your personal checking or savings account. A voided personal check and completed Authorization for Commission Deposit form (RW749) must be submitted to the Credit Department to establish a direct deposit account with Rena Ware.

EARNINGS PLAN

Rena Ware pays you for your personal sales ability and for your ability to develop and lead a strong organization. The Rena Ware Earnings Plan encourages you to recruit others and help them learn how to sell the products, as well as recruit and train other new Recruits. Your leadership abilities, demonstrated by your success in training others to succeed, will qualify you to participate in the Bonus program and contribute greatly to your success.

You Can Earn 7 Ways!

1. Commissions
2. Personal Recruiting Bonus
3. Group Development Bonus (GDB)
4. Leader Bonuses
5. Elite Leadership Bonuses
6. Business Development Fund (BDF)
7. Infinity Pool

Abbreviations and Special Terms: Each Rena Ware product is assigned a retail price, plus a Commission Value (CV) and a Point Value (PV). The following abbreviations will be used often, so you will want to remember their meanings.

- **CV = Commission Value:** The value assigned to each product on which Commissions on sales and all Bonuses are paid.
- **PV = Point Value:** The value assigned to each product that is used to determine your sales volume as it counts towards qualifying for promotions and Bonuses.
- **PPV = Personal Point Volume:** The total points (PV) accumulated on products personally sold by you.
- **GPV = Group Point Volume:** The total points (PV) accumulated on products sold by you and others in your Personal Group.
- **POV = Paid On Volume:** The total points (PV) accumulated on sales for which you were paid Commissions and/or Bonuses. **Note:** POV does not include any Commission Value related to Infinity Pool payments.
- **TOV = Total Organizational Volume:** The total points (PV) accumulated on products sold by you or anyone below you in your organization through unlimited levels.

Seven Ways to Earn

In Rena Ware, you are rewarded not only for what you do, but also for what your team does. You earn Commissions on products that you personally sell, and you can earn Bonuses on sales made by both you and others in your organization.

Qualify for Bonuses: To be eligible to receive any Bonuses, you must be Bonus Qualified by having a minimum of 50 PPV* per Bonus Period (or average 50 PPV over the current and prior Bonus Periods). If you fall below that amount, you will not receive any Bonuses for the Bonus Period. Failing to be Bonus Qualified will not affect your Commissions. You are always eligible to receive Commissions as long as you remain Active with the Company.

* When you become a Silver Executive Leader, or above, you will no longer be required to have 50 PPV per Bonus Period to be eligible to receive Bonuses as long as you retain the "Achieved Title" of Silver Executive Leader.

1. **Commissions**

- You earn a base Commission of 20% of the total Commission Value (CV) of the sale. Refer to the current Price List, for the Commission Value (CV) and Point Value (PV) of each product.

2. **Personal Recruiting Bonus**

- Earned in addition to your Commission.
- Paid on the "Approved" sales of your personal recruits only.
- Paid at the Consultant level only.

3. **Group Development Bonus (GDB)**

- Earned by Team Builders and above. Eligibility for payment and the Team Builder title begins with the 2nd consecutive Bonus Period of achieving 2,000 GPV and 50 PPV in each Bonus Period.
- Paid on the CV of "Approved" sales made by those in your Personal Group.
- You do not receive Group Development Bonus on your personal purchases.
- Once someone promotes to Team Builder, that person and the person's group form your 1st Generation Qualified Group and are no longer included in your Personal Group.
- Group Development Bonus is based on your total Group Point Volume (GPV) for the Bonus Period in which the order is approved and is paid according to the following table:

Group Development Bonus (GDB) Schedule

	GPV	Bonificación %
Level 1	0-2,999	3%
Level 2	3,000-4,999	6%
Level 3	5,000-6,999	9%
Level 4	7,000-9,999	12%
Level 5	10,000 +	15%

Note: When "Paid As" Team Builder or above, you will no longer receive the Personal Recruiting Bonus, as the Group Development Bonus will replace it. You will receive a minimum of 3% GDB on the "Approved" sales made by your personal recruits, as long as they remain in your Personal Group.

4. **Leader Bonuses**

When you reach the leader level by promoting to Leader or above, you will be eligible to be paid Leader Bonuses on qualified Generations.

- A Qualified Group that promotes from your Personal Group becomes a Generation to you. Those that promote directly from your Personal Group become your 1st Generation; those that promote from your first Generation are 2nd Generation to you, etc., to three Generations.
- Leader Bonuses are paid on the accumulated Commission Value (CV) of the "Approved" sales made by the people in your Qualified Groups, down to a maximum of three Generations. Refer to Earnings Plan Summary for details.
- To be paid Leader Bonuses, you must have a minimum of 50 PPV and 2,000 GPV per Bonus Period, or average over the current and prior Bonus Period (50 PPV minimum waived for Silver Executive Leaders and above). If you do not meet these requirements, your GPV for the Bonus Period will revert back to the person from whose group you promoted.

Leader Level Bonus Basic Schedule

	Leader	Senior Leader	Executive Leader
Bonus paid on 1st Generation	5%	5%	5%
Bonus paid on 2nd Generation		3%	3%
Bonus paid on 3rd Generation			2%

Leader Level Bonus Premium Schedule

	Leader	Senior Leader	Executive Leader
Bonus paid on 1st Generation	7%	7%	7%
Bonus paid on 2nd Generation		5%	5%
Bonus paid on 3rd Generation		3%	3%

In order to receive the higher generation pay, you must achieve a certain average (current and prior period) level of GPV per Bonus Period based on your “Paid As” title in the current period, as shown below:

Average of current and prior period GPV requirements

Leader to Silver Executive Leader	5,000 GPV
Gold Executive Leader	7,000 GPV
Platinum Executive Leader	10,000 GPV

Following your first time promotion to Gold or Platinum Executive Leader, you have 6 periods of grace for calculating generation pay. During these first six Bonus Periods you can be paid at the premium generation pay schedule if you meet the requirements for the next lower position.

For example: for 6 periods following promotion to Gold Executive Leader, only the average of 5,000 GPV per Bonus Period will be required to be paid at the “Premium” generation pay schedule (for a new Platinum the requirements would remain at the average of 7,000 GPV for 6 Bonus Periods). This is available only upon your first time promotion.

5. *Business Development Fund*

You may receive additional support in the growing stages of your business with the Business Development Fund (BDF).

- The BDF is paid to anyone who maintains an office and who is “Paid As” an Executive Leader, Silver Executive Leader, or Gold Executive Leader in the current Bonus Period.
- A 2% BDF will be paid on the approved CV of your first generation qualified groups.
- You must be Bonus Qualified to receive the BDF.

6. *Elite Leadership Bonuses*

Once you reach the Elite Leadership Level, you will be eligible for Bonuses on your entire organization down through unlimited levels.

- Silver Executive Leader: Earn a 1.5% Silver Elite Leadership Bonus on the CV of "Approved" sales made by those in your total organization down to the next Silver Executive Leader.

- Gold Executive Leader: Earn the Silver Elite Leadership Bonus, plus an additional 1.5% Gold Elite Leadership Bonus on the CV of "Approved" sales made by those in your total organization down to the next Gold Executive Leader.
- Platinum Executive Leader: Earn the Silver Elite Leadership and Gold Elite Leadership Bonuses, plus an additional 1.5% Platinum Elite Leadership Bonus on the CV of "Approved" sales made by those in your total organization down to the next Platinum Executive Leader.

7. Infinity Pool

- The Infinity Pool equals 0.5% of the CV of gross sales for each individual Rena Ware country.
- You must be a Platinum Executive Leader to qualify for shares in your country's Infinity Pool.
- If you are a Platinum Executive Leader who is "Paid As" a Platinum Executive Leader during a Bonus Period, you will earn one share of the Infinity Pool for each Platinum Executive Leader directly under you, as long as they are also "Paid As" a Platinum Executive Leader during the same Bonus Period.
- Maximum share value is 25% of the total Infinity Pool for your country.

You Can Achieve Promotions Up to Seven Levels

Start as a Consultant; grow your business through recruiting, selling and training to qualify for promotions, up to 7 levels:

1. Team Builder
2. Leader
3. Senior Leader
4. Executive Leader
5. Silver Executive Leader
6. Gold Executive Leader
7. Platinum Executive Leader

Paid for Performance

You must qualify each Bonus Period to be "Paid As" your Achieved Title by meeting certain maintenance qualifications. If you do not meet the maintenance qualifications, you will be "Paid As" the highest level for which you do qualify.

Start as a Consultant

This is the first level in Rena Ware. As a Consultant, you are paid Commissions on personal sales. You are also eligible to receive the Personal Recruiting Bonus as long as you remain Bonus Qualified.

Benefits:

- Earn a 20% Commission on the CV of all new "Approved" personal sales.
- Earn 3% Personal Recruiting Bonus on "Approved" sales of personal Recruits.

Qualifications to become a Consultant:

- Complete your registration with Rena Ware by submitting all required paperwork, pay any application fee and receive a Starter Kit.

Qualifications to be "Paid As" a Consultant:

- Have a minimum of 50 PPV in "Approved" sales per Bonus Period, or average 50 PPV per Bonus Period over the current and prior Bonus Period.

Team Builder

In the **second** consecutive Bonus Period that your Personal Group has a minimum of 2,000 GPV and you have a minimum of 50 PPV in "Approved" sales, you will become a Team Builder, and your Personal Group will become a Qualified Group. Your immediate reward is that you are eligible to earn the Group Development Bonus (GDB).

Benefits:

- Earn a 20% Commission on the CV of all new "Approved" personal sales.
- Become eligible for up to a 15% Group Development Bonus (dependent on your GPV) available to Team Builders and above. Note: The Group Development Bonus replaces the 3% Personal Recruiting Bonus.

Qualifications to become a Team Builder:

- Achieve Qualified Group Status by having a minimum of 2,000 GPV and 50 PPV in "Approved" sales in each of two consecutive Bonus Periods. You become a Team Builder in the second Bonus Period.

Qualifications to be "Paid As" a Team Builder:

- Have a minimum of 50 PPV in "Approved" sales per Bonus Period, or average 50 PPV per Bonus Period over the current and prior Bonus Period.
- Maintain a minimum of 2,000 GPV in "Approved" sales in each Bonus Period or average 2,000 GPV per Bonus Period over the current and prior Bonus Periods.

Leader Level

Once you promote to Leader or above, you will be eligible to be paid Leader Bonuses.

Leader**Benefits:**

- All the benefits of a Team Builder.
- Earn 5%-7% Leader Bonus on the CV of "Approved" sales of all first Generation Qualified Groups.

Qualifications to become a Leader:

- Have Qualified Group Status.
- Have developed and promoted a minimum of one first Generation Qualified Group.

Qualifications to be "Paid As" a Leader:

- Have a minimum of 50 PPV in "Approved" sales per Bonus Period, or average 50 PPV per Bonus Period over the current and prior Bonus Period.
- Maintain a minimum of 2,000 GPV in "Approved" sales in each Bonus Period or average 2,000 GPV per Bonus Period over the current and prior Bonus Periods.
- Maintain one first Generation Qualified Group.

Senior Leader**Benefits:**

- All the benefits of a Leader.
- Earn 3% -5% Leader Bonus on the CV of "Approved" sales of all second Generation Qualified Groups.

Qualifications to become a Senior Leader:

- Have Qualified Group Status.
- Have developed and promoted a minimum of two first Generation Qualified Groups.

Qualifications to be "Paid As" a Senior Leader:

- Have a minimum of 50 PPV in "Approved" sales per Bonus Period, or average 50 PPV per Bonus Period over the current and prior Bonus Period.
- Maintain of a minimum of 2,000 GPV in "Approved" sales in each Bonus Period or average 2,000 GPV per Bonus Period over the current and prior Bonus Periods.
- Maintain at least two first Generation Qualified Groups

Executive Leader

Benefits:

- All the benefits of a Senior Leader.
- Earn 2%-3% Leader Bonus on the CV of "Approved" sales of all third Generation Qualified Groups.
- Eligible to participate in Business Development Fund (2% BDF on 1st generation).

Qualifications to become an Executive Leader:

- Have Qualified Group Status.
- Have developed and promoted a minimum of 3 first Generation Qualified Groups.

Qualifications to be "Paid As" an Executive Leader:

- Have a minimum of 50 PPV per Bonus Period in "Approved" sales, or average 50 PPV per Bonus Period over the current and prior Bonus Period.
- Maintain a minimum of 2,000 GPV in "Approved" sales in each Bonus Period or average 2,000 GPV per Bonus Period over the current and prior Bonus Periods.
- Maintain at least 3 first Generation Qualified Groups.

Elite Leadership Level

At the Elite Leadership level, you are eligible to be paid Elite Leadership Bonuses.

Silver Executive Leader

Benefits:

- All the benefits of an Executive Leader.
- Earn 1.5% Silver Elite Leadership Bonus on the CV of "Approved" sales made by your total organization, to the next Silver Executive Leader or above.

Qualifications to Become a Silver Executive Leader:

- Have Qualified Group Status.
- Have developed and promoted a minimum of 4 first Generation Qualified Groups.
- Maintain 4 Qualified Groups and have a minimum of 20,000 TOV in "Approved" sales per Bonus Period for 2 consecutive Bonus Periods.
- Be "Paid As" an Executive Leader in the Bonus Period before your two Bonus Period Silver Executive Leader qualification.

Qualifications to be "Paid As" a Silver Executive Leader:

- Maintain a minimum of 2,000 GPV in "Approved" sales in each Bonus Period or average 2,000 GPV per Bonus Period over the current and prior Bonus Periods.
- Have a minimum of 20,000 TOV in "Approved" sales for the Bonus Period.
- Maintain at least 4 first Generation Qualified Groups for the Bonus Period.

Gold Executive Leader

Benefits:

- All the benefits of a Silver Executive Leader.
- Earn an additional 1.5% Gold Elite Leadership Bonus on the CV of "Approved" sales made by your total organization, to the next Gold Executive Leader or above.

Qualifications to Become a Gold Executive Leader:

- Have Qualified Group Status.
- Have developed and promoted a minimum of 6 first Generation Qualified Groups.

- Maintain 6 Qualified Groups and have a minimum of 40,000 TOV in "Approved" sales per Bonus Period for 2 consecutive Bonus Periods.
- Be "Paid As" a Silver Executive Leader in the Bonus Period before your 2 Bonus Period Gold Executive Leader qualification.

Qualifications to be "Paid As" a Gold Executive Leader:

- Maintain a minimum of 2,000 GPV in "Approved" sales in each Bonus Period or average 2,000 GPV per Bonus Period over the current and prior Bonus Periods.
- Have a minimum of 40,000 TOV in "Approved" sales for the Bonus Period.
- Maintain at least 6 first Generation Qualified Groups for the Bonus Period.

Platinum Executive Leader

Benefits:

- All the benefits of a Gold Executive Leader.
- Earn an additional 1.5% Platinum Elite Leadership Bonus on the CV of "Approved" sales made by your total organization, to the next Platinum Executive Leader.
- Eligible to earn 1 share in the Infinity Pool for every Platinum Executive Leader directly under you who is "Paid As" a Platinum Executive Leader during the Bonus Period.

Note: Platinum Executive Leaders do not participate in the Business Development Fund.

Qualifications to become a Platinum Executive Leader:

- Have Qualified Group Status.
- Have developed and promoted a minimum of 9 first Generation Qualified Groups.
- Maintain 9 Qualified Groups and have a minimum of 80,000 TOV in "Approved" sales per Bonus Period for 2 consecutive Bonus Periods.
- Be "Paid As" a Gold Executive Leader in the 2 Bonus Periods before your 2 Bonus Period Platinum Executive Leader qualification.

Qualifications to be "Paid As" a Platinum Executive Leader:

- Maintain a minimum of 2,000 GPV in "Approved" sales in each Bonus Period or average 2,000 GPV per Bonus Period over the current and prior Bonus Periods.
- Have a minimum of 80,000 TOV in "Approved" sales for each Bonus Period.
- Maintain at least 9 first Generation Qualified Groups for the Bonus Period.

Maintaining Qualified Group Status and Your Achieved Title

In order to qualify for any promotion or "Paid As" status, you must maintain good standing with the Company by complying with all policies and procedures!

Maintaining Qualified Group Status:

To be paid any Leader or Elite Leadership Bonuses, you must have Qualified Group Status.

- To maintain your Qualified Group Status, you must have a minimum of 50 PPV* and 2,000 GPV in "Approved" sales each Bonus Period, or average over the current and prior Bonus Period.
- If you do not meet this requirement for any single Bonus Period, you will lose Qualified Group Status and will be "Paid As" a Consultant for that Bonus Period, although you may regain Qualified Group Status by meeting the requirements within one or two Bonus Periods.
- If you do not meet the requirement for three consecutive Bonus Periods, you will need to have a minimum of 50 PPV* and 2,000 GPV in "Approved" sales for two consecutive Bonus Periods before you will regain Qualified Group Status.

*Elite Leadership levels are excluded from the PPV requirement, but must meet the GPV requirement.

Maintaining Your Achieved Title: Team Builder through Executive Leader:

- As long as you maintain Qualified Group Status, you will be listed as your highest "Paid As" title in the prior six Bonus Periods.
- If you fail to have a minimum of 50 PPV and 2,000 GPV per Bonus Period, or average over the current and prior Bonus Period for three consecutive Bonus Periods, you will lose your Achieved Title and will need to re-earn it by meeting all of the qualifications for promotion to that level.

Maintaining Your Achieved Title: Silver through Platinum Executive Leader:

- As long as you maintain Qualified Group Status, you will be listed as your highest "Paid As" title in the prior 13 Bonus Periods.
- If you fail to be "Paid As" your highest Achieved Title for 13 consecutive Bonus Periods, you will lose your Achieved Title, plus the ability to be "Paid As" that title, and will need to re-earn it by meeting all qualifications for promotion to that level.

Grace Period

Rena Ware recognizes that a highly productive person in your Personal Group can represent a large part of your GPV, and when they develop a Qualified Group and promote from your Personal Group, you may not be able to immediately meet the normal qualifications to be "Paid As" your Achieved Title. To help you meet those qualifications, you will have a Grace Period lasting four consecutive Bonus Periods during which your GPV requirements will be temporarily lowered.

- This Grace Period begins the Bonus Period following the Bonus Period in which the person promotes from your Personal Group.
- During the Bonus Period that the promotion occurs, the GPV from the new Qualified Group will be included for both you and the person who promoted. You will be paid level 1 Leader Bonuses on the sales from the new Qualified Group, the new Team Builder will be paid GDB. This duplication of GPV applies only when a person promotes directly from Consultant to Team Builder or higher.
- If one person promotes from your Personal Group during a Bonus Period, the temporary minimum GPV requirement to be "Paid As" your title will be 1,000 GPV per Bonus Period or an average of 1,000 GPV over the current and prior Bonus Periods.
- If more than one person promotes from your Personal Group during a Bonus Period, the temporary requirement to be "Paid As" your title will be 650 GPV per Bonus Period or an average of 650 GPV over the current and prior Bonus Periods.
- A Grace Period is allowed only for the first time someone promotes from your group. It will not apply if the same person demotes and promotes from your group again.

Note: The Grace Period does not apply to the requirements for the Group Development Bonus (GDB), which is based on "actual" GPV of each period.

EARNINGS PLAN SUMMARY

Bonus Period criteria to earn Promotion	Consultant	Team Builder	Leader	Senior Leader	Executive Leader	Silver Executive Leader*	Gold Executive Leader*	Platinum Executive Leader*
PPV (average)	—	50 (1)	50	50	50	—	—	—
GPV (average)	—	2,000 (1)	2,000	2,000	2,000	2,000	2,000	2,000
1st Generation Qualified Groups	—	—	1	2	3	4	6	9
TOV	—	—	—	—	—	20,000	40,000	80,000

(1) Minimum in each of 2 consecutive Bonus Periods for promotion from Consultant to any higher level (no averaging).

*Elite Leadership levels must meet the requirements for 2 consecutive Bonus Periods and have been "Paid As" the previous level title in the prior Bonus Period (In the prior 2 Bonus Periods for Platinum Executive Leader). NOTE: Failing to be "Paid As" your title for 6 consecutive Bonus Periods (13 for Elite Leadership levels) will result in the loss of that title. You will be listed as your highest "Paid As" level achieved in the prior 6 Bonus Periods (13 for Elite Leadership levels).

Earnings (when "Paid As" your title)

20% Commission on the CV of personal "Approved" sales.	20%	20%	20%	20%	20%	20%	20%	20%
Personal Recruiting Bonus on the CV of "Approved" sales of your personal Recruits.	3%	—	—	—	—	—	—	—
Group Development Bonus on the CV of "Approved" sales of your Personal Group.	—	up to 15%	up to 15%	up to 15%	up to 15%	up to 15%	up to 15%	up to 15%
Leader Bonus on the CV of "Approved" sales of 1st Generation Qualified Groups.	—	—	5-7%	5-7%	5-7%	5-7%	5-7%	5-7%
Leader Bonus on the CV of "Approved" sales of 2nd Generation Qualified Groups.	—	—	—	3-5%	3-5%	3-5%	3-5%	3-5%
Leader Bonus on the CV of "Approved" sales of 3rd Generation Qualified Groups.	—	—	—	—	2-3%	2-3%	2-3%	2-3%
Business Development Fund on approved CV of 1st generation Qualified Groups.	—	—	—	—	2%	2%	2%	—
Silver Elite Leadership Bonus on the CV of total Organization "Approved" sales down to the next Silver Executive Leader or above.	—	—	—	—	—	1.5%	1.5%	1.5%
Gold Elite Leadership Bonus on the CV of total Organization "Approved" sales down to the next Gold Executive Leader or above.	—	—	—	—	—	—	1.5%	1.5%
Platinum Elite Leadership Bonus on the CV of total Organization "Approved" sales down to the next Platinum Executive Leader.	—	—	—	—	—	—	—	1.5%
Infinity Pool of 0.5% of country sales. One share per blocked "Paid As" Platinum Executive Leader.	—	—	—	—	—	—	—	varies

Group Development Bonus (GDB) Schedule*

	GPV	Bonus %
Level 1	0-2,999	3%
Level 2	3,000-4,999	6%
Level 3	5,000-6,999	9%
Level 4*	7,000-9,999	12%
Level 5	10,000 +	15%

*Eligibility for payment and the Team Builder title begins with the second consecutive Bonus Period of achieving 2,000 GPV and 50 PPV in each Bonus Period.

FREQUENTLY ASKED QUESTIONS

1. *What happens if I fail to meet my Qualified Group Status for a given Bonus Period?*

If you do not meet the qualifications during a Bonus Period, you will not be eligible to be paid any Leader Bonuses for the current period. You will retain your Achieved Title but will not be "Paid As" that title.

You will receive your personal Commissions, Personal Recruiting Bonuses and Group Development Bonuses, as long as you are Bonus Qualified, but no Leader Bonuses on your Qualified Groups' sales. Your sales volume for the current period will be counted in the GPV of the group from which you were promoted. See Maintaining Your Status for details.

2. *What happens if someone in my group promotes to Team Builder?*

When a person in your Personal Group becomes a Team Builder and promotes from your group, along with any recruits in the person's downline, you will have a Grace Period lasting four consecutive Bonus Periods during which time your GPV requirement will be temporarily reduced. This will allow you to be "Paid As" your Achieved Title while you build the remainder of your group to replace the GPV lost due to the promotion. See Grace Period for details.

3. *What happens if someone promotes from my group and fails to be "Paid As" a Team Builder in a given Bonus Period?*

When someone in your Personal Group promotes from your group, that person's GPV is no longer included in your GPV. If that person fails to meet the requirements to be "Paid As" a Team Builder for the Bonus Period, their GPV will revert back to your group. After three consecutive Bonus Periods of failing to meet the requirements, the person will be Compressed into your group and must re-earn the promotion.

4. *Am I still paid on my second Generation if my first Generation fails to qualify in a given Bonus Period?*

A person who develops a Qualified Group will promote from your group and become your first Generation. If that person fails to qualify to be "Paid As" their Achieved Title in a given Bonus Period, the person's GPV for the Bonus Period will revert back to you. This temporarily compresses your organization effectively making your second Generation your first Generation.

5. *How can I keep my Active status?*

You will remain Active as long as you have had at least 250 points in accumulated PPV during the prior 13 Bonus Periods (approximately 6 months). Maintaining Active status ensures that your organization stays intact. If you go for 13 Bonus Periods without having at least 250 points, you lose your Active status and your organization.

If you wish, you may be able to rejoin the Company after losing your Active status, but must start again as a Consultant. You must build a new organization, since you cannot regain your previous organization upon rejoining. See Rejoining Rena Ware rules for ways you may rejoin Rena Ware.

6. *Does the two-period averaging of GPV for Qualified Group Status purposes affect the calculation of the Group Development Bonus?*

No, averaging of GPV for maintaining Qualified Group Status does not affect the calculation of the Group Development Bonus. These bonuses are paid based on your GPV each period.

GLOSSARY

1. **ACTIVE:** You are considered Active as long as you have had at least 250 points in accumulated (PPV) during the 13 prior Bonus Periods.
2. **INDEPENDENT CONSULTANT AGREEMENT (RW1):** A legally binding agreement between you and the Company, which covers your rights, duties, and responsibilities and those of the Company. This is vital and necessary information. The Policies and Procedures is an extension of the agreement and should be read carefully.
3. **PROMOTION:** When you achieve the qualifications to reach a higher-level title, you will automatically promote to that title. This entitles you to a one-time promotion pin for Leaders and above and the right to be listed as that title until you reach a higher level. To be paid at your title level, you must meet the "Paid As" qualifications each Bonus Period as defined in the Earnings Plan. Note: To achieve a Promotion, you must meet the PPV and GPV requirements in each of the qualifying Bonus Periods. Averaging may not be used to qualify for a promotion.
4. **INDEPENDENT REPRESENTATIVE:** A generic term used by Rena Ware that refers to an independent contractor who receives compensation from Rena Ware by means of Commissions and Bonuses for selling the Company's products and developing others who also sell the Company's products. An Independent Representative is not an employee of Rena Ware. Note: The term for an Independent Representative in your country for legal purposes is indicated in the RW1 that each Recruit signs upon joining.
5. **BONUS:** You receive Bonuses by meeting specific sales or organization building criteria. They are earned per Bonus Period and paid on the CV of "Approved" sales made by you or by others in your organization. You must be Bonus Qualified to receive any Bonuses.
6. **LEADER BONUSES:** Bonuses paid to Leaders and above on the "Approved" sales from Qualified Groups in the Leader's organization, down to a maximum of three Generations. The number of Generations on which you will be paid Leader Bonuses and the Bonus percentages are determined by your "Paid As" level. You must maintain Qualified Group Status in order to be paid Leader Bonuses.
7. **ELITE LEADERSHIP BONUSES:** See individual entries for Silver Elite Leadership Bonuses, Gold Elite Leadership Bonuses and Platinum Elite Leadership Bonuses.
8. **PLATINUM ELITE LEADERSHIP BONUS:** A 1.5% Bonus paid on the CV of your entire organization's "Approved" sales down to the next Platinum Executive Leader.
9. **GOLD ELITE LEADERSHIP BONUS:** A 1.5% Bonus paid on the CV of your entire organization's "Approved" sales down to the next Gold Executive Leader or above.
10. **SILVER ELITE LEADERSHIP BONUS:** A 1.5% Bonus paid on the CV of your entire organization's "Approved" sales down to the next Silver Executive Leader or above.
11. **GROUP DEVELOPMENT BONUS (GDB):** The Group Development Bonus is a percentage of the CV of "Approved" sales made by people in your Personal Group. The bonus percentage you receive is determined by your total GPV and paid according to the Group Development Bonus Schedule. Note: GDB is paid only to Team Builders and above.
12. **RECRUITING BONUS:** A 3% Bonus paid to you on the sales of your personal Recruits as long as they remain Active. This Bonus is paid to the original Recruiter when Bonus Qualified and is non-transferable. For recruits who become Inactive after 13 Bonus Periods of inactivity and rejoin under a different Recruiter, the Recruiting Bonus will be paid to the new Recruiter.
13. **PERSONAL RECRUITING BONUS:** A bonus paid on the "Approved" sales made by your personal recruits. Paid at the Consultant level only or when "Paid As" a Consultant.

- 14. BONUS QUALIFIED:** To be eligible to receive Bonuses, you must have a minimum of 50 PPV in "Approved" sales per Bonus Period, or average 50 PPV over the current and prior Bonus Periods (50 PPV minimum waived for Silver Executive Leaders and above). When you fall below that amount, you will not receive any Bonuses for that Bonus Period. This does not affect Commissions; you are always eligible to receive Commissions as long as you remain Active.
- 15. QUALIFIED GROUP STATUS:** You have Qualified Group Status when your Personal Group meets the requirements to be a Qualified Group.
- 16. COMMISSION:** The amount of money that you earn when you personally sell a product. Commissions are calculated as a percentage of the product's Commission Value (CV).
- 17. COMPRESSION:** When someone fails to meet the Qualified Group maintenance requirements in any Bonus Period, that person's GPV will be combined with the GPV of the next qualified person above him or her. This is referred to as "Compression". Compression is a temporary condition and is reversed once the person again meets the qualification to form a Qualified Group.
- 18. BUSINESS DEVELOPMENT FUND (BDF):** The Business Development Fund is used to help leaders with offices grow their business. Paid only to those who are "Paid As" an Executive Leader, Silver Executive Leader, or Gold Executive Leader.
- 19. COPYRIGHT:** Materials such as industry publications, books, manuals, brochures, videos, audiotapes, application forms, etc. belong to the person creating those materials. Changing a few words does not change the copyright. It is illegal to copy such material, even by changing a few of the words or rearranging them. All materials offered by Rena Ware, or bearing the Rena Ware name or logo are copyrighted and may not be reproduced without express permission.
- 20. STARTER KIT:** Tools, forms, brochures and information needed to start a Rena Ware business. No Commissions or Bonuses are paid on the sales of Starter Kits.
- 21. INFINITY POOL:** The Infinity Pool equals 0.5% of the CV of gross sales for each individual Rena Ware country. A "paid-as" Platinum Executive Leader gets 1 share of the Infinity Pool every Bonus Period for each first "Paid As" Platinum Executive Leader directly under them. Shares are limited to 25% of the total Pool.
- 22. GENERATION:** When someone you have recruited promotes to Team Builder or above and forms a Qualified Group, their group will become a first Generation Qualified Group to you. A group that promotes from your first Generation will become a second Generation to you, etc.
- 23. QUALIFIED GROUP:** In the second consecutive Bonus Period that you have a minimum of 50 PPV and 2,000 GPV in "Approved" sales, you will promote and form your own Qualified Group. To maintain Qualified Group Status, you must continue to have a minimum of 50 PPV and 2,000 GPV each Bonus Period or average 50 PPV and 2,000 GPV over the current and prior Bonus Periods.
- 24. PERSONAL GROUP:** The people that you have recruited, plus those recruited by the people in your group, etc. Your Personal Group does not include those who have developed their own Qualified Group and promoted to Team Builder and above.
- 25. INACTIVE:** You are considered Inactive if you go for more than 13 Bonus Periods with less than 250 total PPV. If you become Inactive, you will lose your Organization.
- 26. POLICIES AND PROCEDURES:** The governing rules of Rena Ware that define the relationship between you and the Company, as well as between you and the people in your organization. The Policies and Procedures are specifically referenced and incorporated into the Independent Consultant Agreement (RW1) that each recruit must sign upon enrollment.
- 27. GRACE PERIOD:** When one or more people in your Personal Group forms a Qualified Group and promotes from your group in a given Bonus Period, you are allowed a temporary reduction in the minimum GPV requirement to maintain

your Qualified Group status. A Grace Period is only given the first time an individual promotes from your group. It will not apply if the same person demotes and re-promotes from your group again.

- 28. EARNINGS PLAN:** The official set of definitions and performance requirements, for both qualification and maintenance, by which Rena Ware pays Commissions and Bonuses.
- 29. GROUP POINT VOLUME (GPV):** The group in GPV is you and your Personal Group; people you have recruited and those recruited by the people in your group, etc. Volume is the total PV of all the "Approved" sales that you and your group have in a given period. Once someone promotes from your group, the GPV produced by that person and others in the person's Personal Group are not counted in your GPV.
- 30. ORGANIZATION:** All of the people that you personally recruit, plus all of the people that your Recruits personally recruit, and so on, through unlimited levels.
- 31. "PAID AS":** Your earnings are based not only on your Achieved Title, but also on meeting certain requirements each Bonus Period to be "Paid As" that title. For example, you may hold the achieved title of Leader, but to receive the full benefits of having achieved that title, you must also meet the qualifications as stipulated in the Earnings Plan to be "Paid-As" a Leader. If you do not meet the qualifications in a given Bonus Period, you will be "Paid As" the highest level for which you do qualify. You may, however, retain your Achieved Title of Leader even if you do not meet the qualifications in a given Bonus Period to be "Paid As" that title.
- 32. PERSONAL POINT VOLUME (PPV):** The total PV of all products personally sold by you for a given period.
- 33. SPONSOR:** When you recruit someone, you are that person's Recruiter, and by default, also that person's Sponsor. As the Recruiter/Sponsor, you are eligible to earn Bonuses on sales made by your Recruit, including the Recruiting Bonus. You will remain the person's Recruiter/Sponsor for as long as you remain active with the Company (unless your Recruit terminates). If you should become inactive, or you or the Company terminates your agreement with Rena Ware, your organization including the people you recruited and anyone else you are the Sponsor of, will Roll-Up to the next qualified person who will also become their new Sponsor. The new Sponsor will then become eligible to earn Bonuses on sales made by those people. Please note that the Recruiting Bonus is only paid to the original Recruiter and is not transferable.
- 34. BONUS PERIOD:** The Biweekly period in which all Bonuses and promotion qualifications are calculated.
- 35. BIWEEKLY:** Occurring once every two weeks.
- 36. RECRUIT:** Someone who signs and submits an acceptable Independent Consultant Agreement (RW1) to Rena Ware for the purpose of becoming an Independent Representative of the Company.
- 37. RECRUITER:** The person who introduces another to Rena Ware. The Recruiter may qualify for Bonuses on sales made by the new Recruit.
- 38. REINSTATED:** If you become Inactive, your Organization will permanently Roll-Up to the next qualified person in your upline. If you later want to rejoin Rena Ware, you can apply to be reinstated, however, you will need to start over and build a new Organization as your previous Organization cannot be regained.
- 39. OPPORTUNITY MEETING:** A meeting or gathering for the purpose of introducing and explaining the Rena Ware business opportunity to prospective recruits.
- 40. ROLL-UP:** If do not maintain your Active status with the Company, or you or the Company terminates your agreement with Rena Ware, your entire Organization will permanently Roll-Up to the next qualified person in your upline.
- 41. ACHIEVED TITLE:** Your Achieved Title is based upon reaching levels of performance as defined in the Earnings Plan. Although you may hold the title of the highest level you achieve, you will be "Paid As" the level for which you qualify each Bonus Period.

- 42. COMMISSION VALUE (CV):** The amount on which Commissions and earned Bonuses will be paid. All products have a Commission Value, which may be different from the retail price and Point Value.
- 43. POINT VALUE (PV):** The amount of points associated with the sale of a product that is used to determine your PPV and your GPV. Points are used for qualification for promotions and to determine Bonuses.
- 44. PAID ON VOLUME (POV):** Paid On Volume is the total Point Value of all sales on which a person is paid any Commissions or Bonuses. It does not include the Commission value related to Infinity Pool payments.
- 45. TOTAL ORGANIZATIONAL VOLUME (TOV):** The total PV of all products sold by you or anyone below you in your organization through unlimited levels.

CELEBRATE *the* RENA WARE DIFFERENCE

Now that you have joined Rena Ware and are ready to start developing your own business, it is important for you to understand and apply the tools and programs outlined in this Business Guide. They will help you to maximize the power of the Earnings Plan and guide you in the most effective way to manage your business.

