



Passport to Wealth Creation

Vision of ForMor International :

To create a worldwide network of people committed to discovering true freedom

Mission of ForMor International :

ForMor is a principle-centered company that focus on helping people to achieve greater health and provide people with a stable environment to create wealth

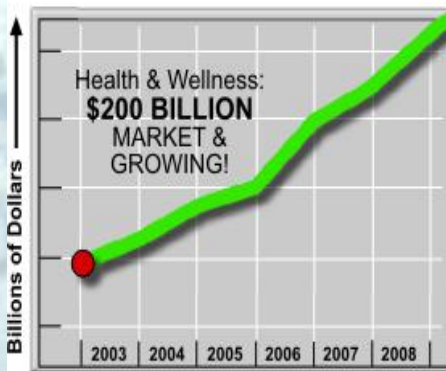
See You at the Top

Six Market Factors to Consider :

1. The need to take nutritional supplements
2. Purchasing power of the country
3. Monthly commitment (personal quota)
4. Develop loyal product user
5. Business plan is achievable
6. Medium to long term goal towards independent income

Guilt-Free Philosophy

- Products easy to take
- Nobel Winning Science Research & safety behind the products
- referral marketing – show & tell, no hard sell needed
- wide range of products to a wider user base (total wellness)
- Achievable mthly personal quota
- Accumulation volume BV increase retention & lowers attrition rate that builds long term value
- Quick positive cash flow & fast break even
- Roadmap to independent income (minimum 7 level unblockable + share bonus ensuring deeper payout beyond 7 level)
- Balanced financial plan (uni-level payout, wide & deep) offers win-win for consumers, builders, leaders and company



Now → Future

A Steady Momentum leads to an Abundant Growth

If you continue what you are doing today, will anything change in the next 5 years? Sound familiar ?

Passport to Wealth Creation

- ForMor financial plan is designed to allow the different types of builders to find success.
- Shown below is a simple step-by-step on how you may wish to start your journey.
- The overall financial plan are divided into four phases :

Phase I – Fast Start Bonus

Phase II – Business Development

Phase III – Residual Bonus Income (Shared Infinity)

Phase IV – Bonus Pools



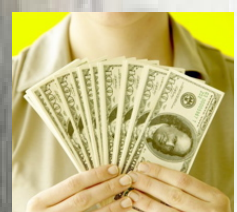
ForMor Financial Plan (Phase III - Residual Bonus Income)

Jewel Rank Qualification

	1	2	3	4	5	6	7	8	9	10	11
Qualified Executive Distributor (QED)	35BV	35BV	35BV	35BV	35BV	70BV	70BV	100BV	100BV	100BV	100BV
Personal Monthly Maintenance		105BV	140BV	175BV	175BV	245BV	420BV	420BV	420BV	420BV	420BV
Total required BV on Level 1		105BV	140BV	175BV	175BV	245BV	420BV	420BV	420BV	420BV	420BV
Team Volume (TV) - Monthly		1,000	2,500	5,000	10,000	25,000	50,000	75,000	100,000	150,000	300,000
Total Accumulated Volume (TAV)		12,000	30,000	60,000	120,000	300,000	600,000	900,000	1,200,000	1,800,000	3,600,000
Yearly Permanent Jewel Bonus (8% of TAV)		9,000	22,500	45,000	90,000	225,000	450,000	675,000	900,000	1,350,000	2,700,000

2% x 4 Generational Diamond Bonus
1% x 2 ADM

Level	1	2	3	4	5	6	7	8	9	10	11
Level 1	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Level 2	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Level 3	5%	5%	5+5 =10%	5+8=13%	5+8=13%	5+11=16%	5+13=18%	5+13=18%	5+15=20%	5+15=20%	5+16=21%
Level 4	5%	5%	5+5 =10%	5+8 =13%	5+8 =13%	5+11=16%	5+13 =18%	5+13 =18%	5+15 =20%	5+15 =20%	5+16 =21%
Level 5		3%	3+5 =8%	3+8 =11%	3+8 =11%	3+11= 14%	3+13 =16%	3+13 =16%	3+15 =18%	3+15 =18%	3+16 =19%
Level 6		2%	2+5 =7%	2+8 =10 %	2+8 =10 %	2+11 =13%	2+13 =15%	2+13 =15%	2+15 =17%	2+15 =17%	2+16 =18%
Level 7		2%	2+5 =7%	2+8 =10%	2+8 =10%	2+11 =13%	2+13 =15%	2+13 =15%	2+15 =17%	2+15 =17%	2+16 =18%
Level 8 & Beyond		0% AT LEVEL 3 & BEYOND	5% AT LEVEL 3 & BEYOND	8% AT LEVEL 3 & BEYOND	8% AT LEVEL 3 & BEYOND	11% AT LEVEL 3 & BEYOND	13% AT LEVEL 3 & BEYOND	13% AT LEVEL 3 & BEYOND	15% AT LEVEL 3 & BEYOND	15% AT LEVEL 3 & BEYOND	16% AT LEVEL 3 & BEYOND



7 Levels Unblockable starts from Emerald Jewel Onwards

Shared-Infinity Bonus (SIB) from Level 3 onwards

DEFINITION

BONUS VOLUME (BV)



- All ForMor products are assigned a **Bonus Volume** or **BV** value. Commissions are paid based on the amount of Bonus Volume (BV) you and your team generate each month.
- The foundation of the Financial Plan is based upon each individual distributor selling or consuming a minimum of 35BV of products every month.
- A minimum of 35 BV and above is your only requirement in order to qualify to start earning commissions on the ForMor Financial Plan. The more BV sold and consumed, the bigger the harvest.
- As we cover various phases of the plan, you will find that **the more BV you and your organization are able to accrue, the more INCOME you will earn** as a distributor.

* some ForMor products and marketing materials may not have BV assigned to them.

TEAM BONUS VOLUME (TBV)

- The Team BV is the cumulative Total Bonus Volume in your entire organization, including personal volume above and beyond your qualifying personal monthly maintenance volume.

TEAM VOLUME (TV)

- Team Volume is the cumulative Total of Bonus Volume and Fast Start Pack Volume in your entire organization, including personal volume above and beyond your qualifying.

NOTE: It is important to familiarize yourself with the differences in these two terms. In the Financial Plan, some of the qualifiers are based upon **Team BV (TBV)** or **Team Volume (TV)**.

TOTAL ACCUMULATED VOLUME (TAV)

- Total Accumulated Volume is the cumulative Team Volume of your entire organization since the day you first join ForMor. TAV is used to calculate your permanent position on your rank level qualification.
- The subsequent **year-on-year permanent positions** are maintained based on **qualifying 75% of TAV of respective ranking within any one year**. When the TAV achieves the next higher jewel ranking qualifications, you will be rewarded with that permanent position for one year.

PERSONAL MONTHLY VOLUME REQUIREMENT

- The BV purchases that is required of the distributor to qualify their rank jewel qualifications for bonus payout. The low personal monthly volume requirement makes it **easy for anyone to maintain their monthly qualification**, hence increasing one opportunity to build a steady and strong organization of loyal product users and business builders, which eventually enable you to achieve your dream of true residual income and financial freedom.

ROLL-UP

- All members upon sign-up (joining date) with a purchased starter- distributor kit, will be given one-year membership. **Upon expiry, the said member may renew their yearly membership by payment of their yearly renewal membership fee (before GST) or have personally purchased a total 100 BV during the year.** Joining date shall be the yearly anniversary date.
- **If any member fail to purchase any product** worth a minimum of one product within any single month – on the **15th of the fourth month**, all their downline will automatically be rolled up as 1st level to the said member immediate upline.
- Any **roll-back** (the downlines are reverted back to the said member as before the roll-up) is possible subject to a written recommendation letter from their upline to FMI and is at the sole discretion of FMI to approve the application or reject the roll-back.

RANK LEVEL QUALIFICATIONS

- To maximize your business opportunity, you begin as an Executive Distributor. As you sponsor more people into your organization you will rise to Ruby Executive Director, Emerald, Diamond, Star Diamond, Double Diamond, Platinum Diamond Elite and ultimately Ambassador Diamond.
- Your rank level qualification dictates the phases of the Financial Plan in which you participate.

