

# CRUNCHI®



*Master Advocate FAQs*

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## Crunchi Pay through Hyperwallet Advocate:

### **What is Crunchi Pay through Hyperwallet?**

Crunchi Pay through Hyperwallet is a payment provider that allows us to quickly and securely send your commission payments to you, and it allows you to decide how and when you want to access those funds.

### **How do I activate my Hyperwallet account?**

All Advocates will receive an email from Hyperwallet with an invitation to sign up to receive commission payouts via the methods listed below.

To activate your Hyperwallet account, you will need to enter either the email address that you used to register as an Advocate or your Crunchi Advocate ID. Your Advocate ID can be found at the top left-hand corner of your Advocate Back Office Overview Page.

Use this activation link to activate and login to your Hyperwallet account: <https://crunchi.hyperwallet.com/>

New Advocates are registered in the Hyperwallet system within a week of enrolling and once they are registered will receive an email requesting that they activate their account. If you have been a registered Advocate for over a week and have not received an activation email, please contact Crunchi Support at [info@crunchi.com](mailto:info@crunchi.com) or by calling (888) 831-3133.

### **I see an option when registering to sign up as a business entity or as an individual. Which option should I choose?**

You want to register your Hyperwallet account under whichever name you choose to file taxes under. For example, if you file taxes under your business name, then you would choose the business entity option. If you plan to file taxes under your personal name, then you would choose the register as an individual. However, with either option, you need to make sure this is the name that matches your Tax Identification Number. For example, your SSN or EIN.

### **I haven't received an email from Hyperwallet asking me to activate my account, but I noticed that commissions have been disbursed. What should I do?**

If you have not received an activation email from

Hyperwallet but have been notified by Crunchi that your first payment has been sent, [click here](#).

### **How much does Hyperwallet cost?**

There are no initial start-up fees or monthly fees, only individual payout transfer fees (see below).

### **How do I receive funds from Hyperwallet?**

There are several transfer methods available. We deposit your Crunchi commission into your Crunchi Pay through your Hyperwallet account and then you decide how you want to access those funds, allowing you to customize your payout experience to your personal needs.

See below for options & transfer fees.

- Bank Transfer Fee: \$ 0.95
- Debit Card Fee: \$1.50
- PayPal Fee: \$0.25
- Venmo Fee: \$0.25
- Check Fee: \$3.00

### **If I choose the option to have my commissions deposited into my bank account, how long will it take before my funds are made available?**

This process can take anywhere from 1 to 3 days.

### **How do I receive my funds via PayPal if I don't have a PayPal account, or if I have an account but it's under a different email address than my Hyperwallet account?**

See [this article](#) for complete options/details surrounding PayPal transfers.

### **How long will it take for my commission to show up in my Hyperwallet account?**

You will see your commission immediately after the weekly/monthly commission has been paid.

### **What happens during tax season when I need to access my annual 1099?**

Annual 1099s will be available through Crunchi Pay for Advocates earning \$600 and above. This information can be found directly in your Hyperwallet portal by January 30th of the following year.

**How do I contact Hyperwallet Customer Service?**

Hyperwallet offers phone, chat, and email support.

- Email: support@mail.hyperwallet.com
- Telephone: Live customer service representatives are available for support:
  - English: Monday – Friday 08:00 – 20:00 PST, Saturday & Sunday 08:00 – 17:00 PST
  - U.S.A. / Canada Toll-Free: 1-877-546-8220

[Additional Hyperwallet Website FAQ/Guide](#)

**Crunchi Loyalty Program:****What benefits will my Client enjoy as a Crunchi Loyalty Member?**

Your Client will get points for every \$ spent, based on tier status, access to special member-only perks, birthday gifts, and the ability to redeem points for rewards, including free products.

**Is there a fee to join the Crunchi Loyalty Program?**

No, Crunchi Loyalty is absolutely free to join, with no participation requirements. Additionally, signing up for the program does not need to be associated with an order.

**Can an Advocate also participate in the Crunchi Loyalty Program?**

No.

**If I deactivate as an Advocate, will I be automatically enrolled in the Loyalty Program?**

Yes! Your account will automatically be enrolled in the program and you will begin earning points on all future orders. Your account will continue to be linked to your upline.

**Is there a way for me to see which of my Clients have enrolled as a Crunchi Loyalty member?**

No, but clients can view their points by logging in and navigating to the loyalty page.

**If my Client is linked to me as their Advocate when they enroll in the Crunchi Loyalty Program, will their Client account stay linked to me?**

Yes! Your clients will remain linked to you.

**Is there a minimum order amount for clients to use their points/rewards?**

If a Client is redeeming a reward during checkout (cash off their order), there is a \$50 subtotal order minimum.

If a Client is redeeming points for an exclusive product reward on the loyalty page, there is no order minimum. Please note: Client is responsible for shipping and handling.

**What are the program tiers?**

There are three tiers based on a Client's annual spend—Tier 1: Nurture (free), Tier 2: Grow (\$350 spend), and Tier 3: Glow (\$700 spend).

**If my Client has multiple Client accounts, will they be able to redeem their points on any one of those accounts OR just the Client account they used when signing up as a Loyalty member?**

They can only earn, track, and redeem their points in the Client account they used upon enrollment into the program.

**If my Clients check out as a guest, will they still earn points for their order if they use the same email address as my account?**

Yes, as long as you place the order using the same email tied to their loyalty account.

**Do loyalty points expire?**

Yes, points expire after 6 months from the date earned.

**How are loyalty points earned?**

Points are earned based on the cart subtotal.

**How are loyalty points redeemed?**

Points can be redeemed in various redemption intervals at checkout on orders over \$50, or for free product rewards on the loyalty page.

**Can Clients purchase extra loyalty points?**

No, points cannot be purchased.

**Are loyalty points returned if an item is returned?**

Yes, if a Client redeemed points for a reward on that order, the points are returned to a Client's account if an item is returned.

Subsequently, any points earned on a purchase that is returned will be removed from the Client's account.

**How can Clients view their loyalty points?**

Clients can view their points balance on the loyalty page after logging in.

**Do tax/shipping costs accrue loyalty points?**

No. Points are based on the product's subtotal amount.

**Can loyalty points be used for Advocate enrollment?**

No.

**CrunchiCash:****Is there a limit to the amount of CrunchiCash a Client can redeem in a single order?**

No.

**Is there a way for me to view the expiration date of my Host's CrunchiCash balance?**

No. Your Host can login to crunchi.com and navigate to their Dashboard to view their CrunchiCash balance and expiration date details.

**May CrunchiCash be used for tax/shipping costs?**

No. CrunchiCash may only be redeemed on products.

**May CrunchiCash be used for Advocate enrollment?**

No.

**Gift Cards:****How do I purchase a Crunchi Gift Card?**

Gift Cards are available for purchase exclusively through crunchi.com. They cannot be purchased through your Advocate Back Office.

**May I purchase a Crunchi Gift Card in my Advocate Back Office?**

No. Gift Cards are available only through crunchi.com

**Does the purchase of a Crunchi Gift Card count towards free shipping thresholds?**

No. Gift Card purchases do not count towards the free shipping threshold. However, the Gift Card will count toward this shipping value when the Gift Card is redeemed.

**Do Crunchi Gift Cards apply toward taxes and shipping charges?**

Yes!

**Why do I have to enter my credit card number if my total balance owed is \$0.00?**

A credit card is required to process an order through checkout, regardless of the balance owed. However, if your balance is \$0.00, your credit card will not be charged.

**May I redeem a Crunchi Gift Card for an order placed through my Advocate Back Office?**

No. Crunchi Gift Cards may only be redeemed through crunchi.com.

**When are commissions and volumes awarded with the Crunchi Gift Card?**

Eligible commissions are earned and volume is awarded once the Crunchi Gift Card has been redeemed. There is no volume awarded when a Crunchi Gift Card is purchased, therefore, there is no commission awarded (unless stated otherwise).

**Does a Crunchi Gift Card Code link to an Advocate?**

No.

**Are Crunchi Gift Cards eligible for our Return Policy?**

No. Gift Cards are considered a final sale item; therefore, they are not eligible for return.

**Are purchases made with a Crunchi Gift Card eligible for our Return Policy?**

Yes.

**What happens if a Crunchi Gift Card is lost?**

Lost, stolen or damaged Gift Cards will not be replaced (except where required by state law). We recommend saving the unique Gift Card redemption code in the event this occurs.

**Do Crunchi Gift Cards Expire?**

No. Gift Cards work the same as cash and do not expire.

**What disclaimer is stated on the Crunchi Gift Card?**

Use the unique code listed on this card as payment for your purchases only at Crunchi.com. Code must be entered at the time of sale. It is not redeemable for cash or credit, is not a credit/debit card, and has no implied warranties. The purchase amount will be deducted from the Gift Card amount. Except where required by state law, this Gift Card cannot be replaced if lost, stolen, or damaged; therefore Crunchi recommends saving your unique Gift Card code in case of loss.

**Can Crunchi Gift Cards be used during Advocate Enrollment?**

No. A credit card is required for purchases made during Advocate Enrollment.

**Advocate Back Office:****How do I log in to my Advocate Back Office?**

To access your ABO simply log into your Crunchi.com account with your Advocate credentials. Go to your dashboard by clicking on the “person” icon in the top right corner of the webpage. On the bottom left side of your dashboard, you will see “external links” and your back office will be listed there. Simply click on that link to be directed to your back office.

**What is the best way to view my qualifications?**

The ‘General Qualifications’ report under the Organization portal is the best way to view your qualifications. This will show your volumes for AAPV, PV, NCPV, and TV. It will also show you your Recognition Title, your Current Paid as Title, and additional Leadership qualification data. Each data point is a hyperlink that can be clicked to lead to more details. You can also use this same report to view your downline’s data by toggling the View at the top. This is updated hourly.

**What is the best way to see a summary of my commissions?**

Click on the ‘Commissions’ portal (top right corner of the Overview page). This will show you the commissions earned for each pay period. Click on the month to see an overall commission summary, this will show you the commissions you earned on PV, TV, and any bonuses you achieved. You can click on these commissions and it will show you the Advocates associated with that commission or bonus. To see more details you can click on the Advocate’s name. If you would like to see all of this data in one report you can click on ‘View Projection’ and see your projected Commission Statement.

**What does ‘Commission amount’ and ‘Payout amount’ mean?**

The Commission amount is the amount you are projected to earn for that pay period. The Payout amount is the amount you actually receive once the commission review process has been finalized, any commission adjustments are made, and the admin

fee is deducted. The payout amount will be \$0.00 until after the commission review process has been completed and processed for that pay period.

**Why is my payout amount less than my commission amount?**

The difference (most likely) is the \$0.30 admin fee that is administered with all commission disbursements. A manual commission adjustment made to your disbursement amount could also be the cause of this.

**Does the projected monthly commission include the weekly commission payouts?**

The projected monthly commission payout amount projects what you will receive in commission payout at the close of the month. It does not include weekly commissions that have been paid. However, it does include weekly commissions that have not been paid yet, once that weekly commission has been paid it will come out of the projected monthly commission amount.

**How can I view the volume in each of my legs?**

To see this volume go to the ‘Volumes’ tab in your ‘Commissions’ portal and click ‘View’ under the column ‘By Leg’. This will show you your Advocate legs and the TV in each of those legs. This data is updated hourly.

**How can I view the volume in each of my levels?**

To see this volume go to the ‘Volumes’ tab in your ‘Commissions’ portal and click ‘View’ under the column ‘By Level’. This shows you the TV you have at each level. You can click on a level to see a summary of that level. The summary will show you how many Advocates you have at that level, as well as your volume, and how many orders you have for that level. There is also a details section below that will show you all the orders associated with Advocates at that level. This data is updated hourly.

**Can I see my downline Advocates’ Client orders?**

You can see their order number and amount but not their Client information.

**How can I view my Crunchi New Advocate Launch Program Data?**

You can see your Crunchi New Advocate Launch Program data in 2 places; on your Overview page in the bottom left corner and in the Commissions portal under the ‘Crunchi New Advocate Launch Program Quick View’ tab.

**How can I view my downline's Crunchi New Advocate Launch Program Status?**

You can find this data in the Commission portal under the 'Crunchi New Advocate Launch Program Quick View' tab. Once you are in the report, toggle the View option to your team.

**Crunchi Compensation Plan:****Seller Track****Personal Volume:****What if I achieved a Crunchi New Advocate Launch Program Level last month, but this month it is not showing?**

This data is reporting for the current time period. So if you or your downline achieved a level last month but not this month it will not show in the current month's report. However, you can see that you achieved it last month by toggling to the previous months.

**What is Personal Volume (PV)?**

Personal Volume is the total volume of your Client purchases combined with your personal purchases. This volume counts toward your PV tiers and TV (Team Volume) titles. This volume amount may be different from the retail amount of an item.

**What is Commissionable Volume (CV)?**

Commissionable Volume is the volume amount awarded to an item that commission will be earned on. You will see this amount on each order in your Advocate Back Office. This volume amount may be different from the retail amount of an item.

**What is Commissioned Personal Volume (CPV)?**

Commissioned Personal Volume is the total volume of your Client purchases, not including your personal purchases, or any non-commissionable items (i.e. SWAG, event tickets, business tools, enrollments, etc). You can receive up to 40% commission on this volume!

**What is New Client Personal Volume (NCPV)?**

New Client Personal Volume is the sales volume generated from all of your New Client orders. A New Client is someone who has never placed a Crunchi order through our website or an Advocate's Back Office.

Back Office Tip: All volumes can be found in your Advocate Back Office on your Overview page as well as in the 'Commissions' portal under 'General Qualifications' and they are updated hourly (approximately five minutes past the hour) every day.

**Personal Purchases:****Do I receive a commission on top of my 20% discount on personal purchases?**

No. Your Advocate discount is upfront at the time of purchase, you do not receive a commission on your personal purchases; however, the volume for the order still counts towards your PV and TV.

**Do personal purchases count towards my Advocate volumes?**

Yes! Any volume associated with your personal purchases will count towards your PV and TV, allowing personal purchases to help you reach Personal Volume tiers and Team Volume titles. However, you do not earn commission on your personal orders.

**With my personal purchases does the retail value or the discounted value count towards my Advocate volumes?**

The discounted volume counts towards your Advocate volumes.

**New Client Bonus:****What is the New Client Bonus?**

New Client Bonus is an additional 5% commission earned when you meet the requirements of the number of New Clients and NCPV.

**Do I need to meet both the New Client minimum and the NCPV minimum to achieve the extra 5% in PV commission?**

Yes.

**Do I have to meet the New Client & New Client Personal Volume minimums to earn the baseline PV payout?**

No. For example, if you have 1,000 in PV and 0 in NCPV, you still earn the 25% associated with the 1,000 PV. However, you would miss out on earning the additional 5% on all your volume because you do not have three New Clients and 150 in NCPV.

**Is the New Client qualification for the New Client bonus cumulative?**

Yes. For example, if you are reaching for the extra 5% bonus you get with 2,500 in PV, you will need a total of five New Clients.

**How do I unlock the 40% commission tier?**

Achieve over 7,500 in PV, have at least 10 New Clients, and more than 500 in NCPV for a given month to unlock the 40% commission tier.

**Does the 10% off for New Clients count as volume?**

No, only the volume after the 10% discount is applied counts towards your volume.

**Weekly Pay & Payout Disbursement:****How does Weekly Pay work?**

Weekly Pay is based on the CPV earned in the week running Monday - Sunday. It is a 20% payout on your CPV for that period. It is disbursed through Hyperwallet payouts every Tuesday. If there is a holiday, then it will be paid on the next non-holiday day. Additional PV, TV, and bonus earnings are paid after the close of the month in the monthly commission payout.

**Are new Advocates eligible for Weekly Pay?**

Yes! However, depending on their enrollment date, their Weekly Pay may not be dispersed until their first full week, as their Hyperwallet account will need to be fully set up. If this occurs, any amount earned in their 1st week will be added to their next Weekly Pay or into their monthly payout.

**Is there an admin fee for payout disbursements?**

Yes. There is a \$0.30 admin fee on payout disbursements. This is deducted from the commission amount for both weekly and monthly disbursements. If you do not have a disbursement a fee is not deducted. It is only deducted when a disbursement is made to help pay for administration costs.

**Is there a minimum disbursement amount?**

Yes, Advocates will accrue commissions until a minimum of \$5.00 has accrued. Any amounts less than \$5.00 will be held and paid in a future period once an Advocate has accrued the \$5.00 minimum disbursement amount

**Team Track****Team Volume:****What is Team Volume (TV)?**

Team Volume is your PV (your personal purchases and Client purchases) plus all the PV in your downline until infinity. This volume amount counts towards your title qualifications up to Activist Title.

**What is Commissionable Team Volume (CTV)?**

Commissionable Team Volume is the volume you earn TV commissions on. It is the Team Volume after the PV commission paid to your Downline Advocate and your Personal Volume has been deducted.

**What is Title Team Volume (TTV)?**

Title Team Volume is a volume used for leadership titles (Ambassador and higher) if the Max Leg Volume is applied. It is the volume that counts toward your Title TV qualifications for leadership titles.

**Does my PV count towards my TV?**

Yes! Your PV counts towards your TV and can help you reach TV titles.

**Do my personal purchases count toward TV?**

Yes! Personal purchases count towards your PV and your TV.

**Do I receive a TV commission on my downline's personal purchases?**

Yes!

**Does my Team Volume include volume from my downline Advocates past my 4th Level?**

Yes! Your entire downline counts toward your Team Volume.

**How is the percentage for commission calculated for my TV?**

Your commission percentage is calculated on your CTV. Your CTV is your TV volume minus any PV commissions paid to your downline. For example, you have 1,000 in TV, and 25% was Paid as PV commissions to your downline; 750 remains. 750 is your CTV.

### **What happens to the Team Volume in the rare occurrence of my downline Advocate deactivating in the same month that they placed an order or personal purchase?**

When an Advocate deactivates, they are promptly removed from the ABO, resulting in the volume from their orders (personal or Client) placed before deactivation no longer counting toward Team Volume. It's important to be aware of this before deciding to deactivate as an Advocate. This protocol is in place due to weekly commission payouts.

*Back Office Tip: All volumes can be found in your Advocate Back Office on your Overview page as well as in the 'Commissions' portal under 'General Qualifications'. The volumes on your overview page are updated every 15 minutes and the volumes in your General Qualification Report are updated hourly (approximately five minutes past the hour).*

## Titles & Title Advancement Bonuses (TAB):

### **What is my Recognition Title?**

Your Recognition Title is the highest title you've achieved in the last six months, not including your current month. It is the title you may use to refer to yourself even if your current Paid As Title is below your Recognition Title. Recognition Titles are updated at the close of the month once the Bonus for that month has been committed.

### **What is my Paid As Title?**

Your Paid As Title is your current qualifying title. It will determine your commission for that bonus month. This title does take into account any Max Leg Qualification adjustments.

### **How do I know when Titles are final?**

Titles are finalized after the commission review process has been completed and Bonus has been committed. This typically occurs on a Tuesday, 3-10 days after the close of the month.

*Back Office Tip: You can find your Recognition Title and Paid as Title in your Advocate Back Office on your 'Overview' page and in your 'Commissions' portal as well. This title is updated hourly (approximately five minutes past the hour).*

### **What is a Title Advancement Bonus (TAB)?**

A Title Advancement Bonus is a cash bonus you receive when you reach a new title for the first time. With leadership titles (Ambassador and above,) you have the opportunity to unlock consecutive Title Advancement Bonuses when you maintain your title or higher for the next two consecutive months after reaching it for the first time.

### **Are the consecutive Title Advancement Bonuses (TAB) only paid after the first title is earned?**

Yes, to earn Consecutive Title Bonuses, the title or higher must be hit consecutively after the first TAB is earned. For example, if an Advocate becomes an Ambassador in November, then misses the title in December but hits it consecutively in January and February they would not earn the second or third Ambassador TAB. They would only receive the first TAB.

### **If I earn more than one new title in a month do I earn the Title Advancement Bonus (TAB) on all the new titles?**

Yes! For example, if you were a Sr. Advocate last month and this month you reached the Executive title, you would receive two TABs: one for reaching the Educator title and one for reaching the Executive title. This would be a total of \$125 cash.

## Leader Title (Ambassador and above) Qualifications:

### **What is a Leg?**

A Leg is the portion of an Advocate's organization that starts at their first level Advocate and encompasses that first level Advocate's entire organization. For example, if you have 10 first-level Advocates, you have 10 Legs.

### **What is the Max Leg Volume qualification and how does it work?**

The Max Leg Volume qualification states that for a given title no more than half of the TV qualification for that title can come from one Leg.

For example, Sarah is going for the Ambassador Title, which has a TV qualification of 10,000. The Max Leg Volume for an Ambassador is 5,000, which is half of the TV qualification. This means that Sarah can count up to 5,000 in volume from each of her

legs. Let's say Sarah has 1,000 in PV and three Legs. Leg one (Anne) has 8,000 TV, Leg two (Jill) has 1,000 TV, and Leg three (Faith) has 2,000 TV. Because the Ambassador title has 5,000 Max Leg Qualification and she can only count 5,000 TV from Leg one towards the Ambassador TV qualification of 10,000, her TTV would be 5,000 from Leg one (Anne), 1,000 from Leg two (Jill), 2,000 from Leg three (Faith), plus 1,000 from her own personal PV. This gives her 9,000 in TTV which is below the Ambassador TTV requirement. Her Paid As Title would be Activist.

**Do I receive a commission on volume over the Max Leg amount?**

Yes, assuming this volume falls into the levels qualified for commission for your Paid As Title. This volume would not be removed from your Commissionable Volume. Volume is only removed from your TV for title qualifications.

**Does my PV count as a Leg?**

No, your PV does not count as a Leg.

**What is a Paid As Leg?**

When you have a Paid As Leg, you have at least one Advocate in that Leg with a specified Paid As Title or higher. For example, a Paid As Leg Pioneer means that somewhere within the Leg there is at least one Advocate with a Paid As Pioneer title or higher for that month.

**For the Paid As Leg Qualification, does the Paid As Title Advocate have to be on my first Leg or can it be anywhere in that Leg?**

It can be anywhere in that Leg. For example, it could be your level 10.

**If I don't have a team and reach 10,000 in PV would only half be counted? Would this disqualify me for the Ambassador title?**

You would not qualify because you don't have a team. To be an Ambassador you need at least three Paid-As Pioneer Legs. You can however have 8,500 PV and three Paid-As Pioneer Legs (500 PV each) and would now qualify as Ambassador. Your PV is not capped or counted for the Max Leg Qualifications.

**What is the New Advocate Enrollment Minimum?**

The New Advocate Enrollment Minimum is a requirement to personally Sponsor one new Advocate within a rolling three-month period. The

three-month rolling period includes the current month you are in and the prior two months.

**If I earn the new Luminary title for the first time but I have already earned the Influencer (now Trailblazer) title, do I receive the Luminary title bonus?**

No. That would not be considered an advancement in title.

**Leadership Track**

**Generation Pay:**

**What is a Generation?**

A Generation is a group of downline Advocates. It starts with an Ambassador or higher Recognition Title Advocate and includes everyone in their downline, down to (but not including) the next Ambassador Recognition Title or higher. If someone with an Ambassador Recognition Title or higher is not a Paid-As Ambassador or higher, they are still considered a Generation.

**When a New Generation is created, does Generation Pay start that same month?**

Yes. For example, if an Advocate reaches the Ambassador title in March, Generation Pay on that Advocate's Generation will also start in March.

**When a downline Advocate becomes a Generation, do I lose their volume? Does it reduce my overall TV?**

No, you maintain all the volume. You do not lose any volume when a Generation is created.

**If an Advocate is not a Paid As Ambassador for that month, are they still a Generation?**

Yes. Generations are based on Recognition Title. If your downline Advocate's Recognition Title falls below the Ambassador title, they will no longer be a Generation for you and you will no longer receive Generation Pay on their volume. If there are any Generations below them those will compress up.

**Will I be paid a commission on the volume generated below my first four levels, if it is not under a Generation and I qualify to earn the Generation bonuses?**

No. You will only be paid on Levels below four if they are in a Generation.

**How many Generations am I able to unlock per leg?**

You have the opportunity to unlock up to five Generations deep per leg. So if you have 10 legs, you could unlock 50 Generations, five per leg.

**Does the TV coming from below Generation five still count towards my TV?**

Yes. Team Volume (TV) is all of the volume in your downline until infinity.

**Do Team Volume (TV) and Generation Pay overlap? In other words, if I have an Ambassador at Level one and her team goes down six levels, do I still receive my Team Volume commissions on Levels 1 - 4 in addition to my Generation pay?**

Yes, you would receive your Team Volume commissions for Levels 1 - 4 and then an additional Generation percentage on all of the volume in that generation.

**Is my Generation Payout based on CTV?**

Yes. Your Generation payout percent is calculated on Commissionable Team Volume (CTV). This means that you receive a commission on the volume that remains after that Generations PV commission has been deducted. For example, if Amy had 5,000 in PV and was paid \$1,500 in PV commission, your Generation Pay would be based on 3,500 in volume. (5,000 - 1,500 = 3,500).

**What is the New Generation Minimum?**

The New Generation Minimum is a requirement to develop at least one first Generation within a rolling twelve-month period. The 12-month rolling period includes the current month you are in and the prior 11 months. The Generation can be a new Ambassador or a repromoted Ambassador.

**Builder Bonus:****What is a Builder Bonus (BB)?**

A Builder Bonus (BB) is a cash bonus for developing a new Ambassador. You'll receive this cash bonus when someone in your downline is promoted to the Ambassador title and you're the first upline Advocate who has the Ambassador Recognition and Paid-As title or higher. For example, your downline Advocate (who is on your level three),

achieves Ambassador for the first time in May and receives a \$150 bonus. Her second upline Advocates (your Level one and two) are both Recognition and Paid As Activists for May, but you are Paid As Ambassador title for May. In this case, you would receive a Builder Bonus of \$150 because you are the first upline Advocate with an Ambassador Recognition and Paid As Title or higher.

**What if the first upline Advocate with Recognition Title Ambassador or higher does not achieve Ambassador Paid As Title. Does the Builder Bonus roll up?**

No, the opportunity to earn the Builder Bonus goes to the first upline Advocate with an Ambassador or higher Recognition Title. If that Advocate does not achieve the Paid As Ambassador title for that month the bonus is not rewarded and does not roll up.

**Would an upline Advocate who is currently not an Ambassador or higher Recognition title but achieves the Ambassador or higher title in the period earn the Builder Bonus?**

Yes! A new Ambassador or higher Advocate is eligible to receive Builder Bonuses for the same month period they promote to Ambassador.

**Can I earn the Builder Bonus Matching Title on Consecutive Title Bonuses?**

Yes, but only if you earned the prior Builder Bonus Matching Title Bonus. For example, if your downline Advocate reached Ambassador for the first time in May, but you only reached a Paid As Title for Activist, you would not earn the BB Matching Bonus. If this same downline Advocate earns the second Ambassador title bonus of \$150, even if you reached Paid As Title Ambassador for that month, you still would not receive the BB Matching Bonus because you missed the first one.

**If an Advocate re-qualifies for Ambassador title, meaning they were Ambassador or above once before could I be eligible for the Builder Bonus?**

No. The Builder Bonus is only rewarded when a new Ambassador is developed.

## Crunchi New Advocate Launch Program:

### **When does my Crunchi New Advocate Launch Program period begin?**

Your New Advocate Launch Program period begins the day you enroll. Your enrollment month counts as Month One, whether you join on the 1st or the 31st.

### **If I enroll on the last day of the month, does that still count as my first month?**

Yes. No matter what day you enroll, that month is considered Month One.

Encouraging new Advocates to enroll early in the month gives them maximum time to earn rewards.

### **What are the monthly reward tiers?**

Each month for your first 3 months, you can earn:

Tier 1: 500 PV > \$100 Product Credit

Tier 2: 1,000 PV > \$100 Cash Bonus

You can earn both tiers in the same month for \$200 total.

### **Can I earn both Tier 1 and Tier 2 in the same month?**

Yes! Once you reach 1,000 PV in a month, you automatically earn both rewards.

### **What is the maximum I can earn during the Crunchi New Advocate Launch Program?**

You can earn up to \$600 total in your first 3 months (\$200 per month if all tiers are achieved).

### **What counts toward PV?**

PV includes Personal Volume from both your personal orders and your Client orders.

### **If I miss earning a tier in Month One, can I still earn in Months Two and Three?**

Yes. Rewards are earned month by month. Missing one month does not impact future months.

### **Do PV amounts carry over from one month to the next?**

No. Each month's PV stands alone.

### **How will I receive my rewards?**

- *Tier 1 (\$100 Product Credit):* You'll receive an email with your product code within the first 10 days of the following month.

- *Tier 2 (\$100 Cash Bonus):* Paid with your commissions for that month, typically within the first 10 days of the following month.

### **How do I track my progress?**

Your progress is visible in the Advocate Back Office (ABO).

### **Can re-enrollments participate in the Crunchi New Advocate Launch Program?**

No. Only new Advocate enrollments qualify. Anyone who has been an Advocate at any point in the past counts as a re-enrollment and is not eligible.

### **Is there a time limit that determines a re-enrollment?**

No. Any former Advocate—regardless of how long ago—counts as a re-enrollment and is not eligible for this program.

### **Can someone participate in the New Advocate Launch Program more than once?**

No. This is a one-time incentive tied to a new Advocate's first 3 months.

### **Is there PV associated with the \$100 Product Credit?**

No. Product credit rewards do not generate PV.

## New Advocate and Enrollment:

### **When an Advocate enrolls do their previous orders count toward their volume?**

No. Any volume or commissions earned on a previous order is not awarded to newly enrolled Advocates. They only earn volume and commissions on orders placed after their enrollment date.

### **Can the initial Advocate Enrollment be refunded?**

Yes. You can request a full refund of your initial Advocate enrollment within 30 days of the purchase date and your Advocate account will be terminated. Advocates are entitled to keep any other products purchased with their Advocate discount during enrollment.

### **Can Advocates that are direct to me be moved to under one of my downline Advocates?**

Yes. You may request to move an Advocate that is direct to you, to a member of your downline team

as long as you do so within 72 hours of your new Advocate's enrollment. To request this change, email [Advocates@crunchi.com](mailto:Advocates@crunchi.com).

## Renewal, Active Advocate Policy, and Deactivation:

### **What does it mean to be an Active Advocate?**

To be considered an Active Advocate, you must be current with your Annual Renewal Fee and meet the requirements of our Active Advocate Policy Volume (AAPV). This means achieving at least 200 in Personal Volume (PV) each quarter:

- Q1: January 1<sup>st</sup> - March 31<sup>st</sup>
- Q2: April 1<sup>st</sup> - June 30<sup>th</sup>
- Q3: July 1<sup>st</sup> - September 30<sup>th</sup>
- Q4: October 1<sup>st</sup> - December 31<sup>st</sup>

### **New Advocate Grace Period**

New Advocates are granted a grace period during their initial quarter of enrollment. This means the 200 PV requirement does not apply during that first quarter. The requirement begins the next full quarter following enrollment.

*Example:*

*If you enroll in February, your first qualifying quarter to achieve 200 PV is April 1<sup>st</sup> - June 30<sup>th</sup> (Q2).*

### **How do I renew?**

Your annual renewal fee will be automatically charged during your renewal month. If your renewal is past due for more than 30 days your Advocate account will be locked, and you will not be able to access your Advocate Back Office. If your renewal stays past due after the 30-day mark, your account will be deactivated and compression will occur.

### **Where can I find my AAPV?**

You can find your personal AAPV in your Advocate Back Office on the Overview page, as well as in your General Qualifications Report. You can find your downline's AAPV in the Organization portal under 'General Qualifications'

### **Will I be notified of Advocates below the AAPV requirement?**

Yes. If you haven't met the AAPV minimum of 200 PV for the quarter, you'll receive an automated reminder email each week during the final month of that quarter.

### **What happens if I become deactivated?**

If you become deactivated, you will lose all of your Advocate benefits, including your replicated website, access to your Advocate Back Office, your place in the lineage tree, and your Clients.

### **If an Advocate is deactivated, where will their Clients and downline Advocates go? What does compression mean?**

If an Advocate is deactivated, their downline Advocates, as well as the Clients of the deactivated Advocates, will be transferred to the next upline Active Advocate. This process is called compression.

### **If I become deactivated how do I reactivate my account?**

To become an Advocate again, you would need to re-enroll and purchase at least a Digital Collection. You will then be placed in the tree as a new Advocate. This means you may not be placed back in your prior tree lineage.

## New Client Offer:

### **How do I share the 15% off & Free Shipping on orders \$50+ New Client offer with my New Clients?**

Share ADVOCATE15 with your New Client and they can redeem at checkout.

### **Does free shipping apply to a New Client using the ADVOCATE15 15% off code?**

Yes. Free Shipping is applied to the subtotal after all discounts have been applied.

### **How do I ensure my New Client receives 15% off on crunchi.com?**

Your New Client will need to be on your Advocate replicated website and apply ADVOCATE15 at checkout to receive the discount. If someone uses ADVOCATE15 on Crunchi.com without selecting an Advocate at checkout, the offer code will not work.

**Is the 15% discount applicable to Advocate enrollment or Advocate Enrollment store items?**

No, the 15% discount does not apply to Advocate enrollment or any Advocate Enrollment store items.

**How do I ensure I am receiving New Client Personal Volume (NCPV) on my New Client orders?**

NCPV is awarded only when the order is placed within 24 hours of creating a New Client account. To align the enrollment date with the order date for a first order outside this window, please email [advocates@crunchi.com](mailto:advocates@crunchi.com).

**Is there a specific timeframe within which the New Client's first order must be placed to qualify for the 15% off discount?**

The 15% discount will apply to the New Client's first order, regardless of the timing of the purchase.

**Does the 15% discount apply to sale items or discounted kits/bundles/sets?**

No, the 15% discount does not apply to sale items or discounted kits, bundles, and sets.

**Can I use the 15% discount when purchasing gift cards?**

No, the 15% discount does not apply to gift card purchases.

**Does the 15% discount apply when redeeming gift cards?**

Yes, the 15% discount applies to the subtotal when redeeming gift cards. The discount is applied first, and then the gift card is used for the remaining balance.

## Shipping & Handling:

**If my order is over the free shipping threshold, do I still have to pay for priority or express shipping?**

Yes, if you choose priority or express shipping, you will still have to pay the price for that shipping even if your order is over the free shipping threshold. Free shipping only applies to ground shipping.

**Will expedited shipping options be available during Advocate enrollment?**

Yes.

**If my order is placed over the weekend and I select expedited shipping, when will my order ship?**

All orders are subject to our standard processing time. Choosing an expedited shipping option ensures a faster delivery once the carrier obtains your package, but it does not shorten the time it takes to prepare your order.

## Sample Packs:

**Where can I order sample packs?**

You can order the sample packs on the "Advocates Only" page on Crunchi.com.

**Why did we launch sample packs?**

Sample packs are a powerful tool to help you introduce Crunchi products to potential Clients. Allowing them to experience the products firsthand can significantly increase their interest and likelihood of making a full-size purchase.

**Do I earn Commissionable Volume (CV) on the purchase of sample packs?**

No, sample packs are considered business tools to support your business and will therefore not have any associated Commissionable Volume (CV). The value is in the opportunity to generate full-size product sales.

**Is there a limit to how many sample packs I can order?**

No. There are no limits on how many sample packs you can order.

**Can I choose the specific individuals who receive the samples from my pack?**

Yes, these sample packs are for you to distribute to potential Clients in your network as you see fit.

**Are there any guidelines on how I should share samples?**

We encourage you to share the samples with individuals who you believe would benefit from and be interested in our products. Pro Tip: When sharing, you can provide the product fact sheet.

**Can I sell the individual samples from the packs?**

No. The primary purpose of sample packs is for potential Clients to try the product. Pro Tip: Include

a sample as a thank-you gift to give Clients a chance to try a product they haven't ordered yet.

#### **What should I do after someone tries a sample?**

Follow up within a few days to ask for their feedback, answer any questions they may have, and share information on how they can purchase the full-size product through your replicated website. Pro Tip: Create a Share Cart for an "easy button" to help your Client shop.

#### **Can I use samples for events?**

Yes, samples are a great way to introduce products at your events.

## Quarterly Advocate Gifting Program:

#### **What is the Quarterly Advocate Gifting program?**

This new program gives Advocates exclusive access to specially selected product at least 40% off retail price. These deeply discounted items are designed to help you build relationships with Clients through thoughtful gifting.

#### **Who is eligible for this program?**

This program is exclusively available to Crunchi Advocates.

#### **How many gifts can I purchase each quarter?**

You can purchase up to 3 of the featured quarterly gift products per quarter.

#### **How often does the featured product change?**

A new product is featured every 3 months (quarterly), giving you four different gifting opportunities throughout the year.

#### **What kind of discount will I receive?**

Each quarterly gift product is offered at 40% or more off the regular retail price.

#### **Can anyone else buy these products at this price?**

No, this special pricing is available only to Advocates as part of this exclusive program.

#### **How do I order the quarterly gifts?**

The featured product will appear on your Advocates Only page each quarter. Simply visit that page on Crunchi.com to place your order.

#### **Will the quarterly gift products count toward my volume?**

No, these specially priced gift products do not count toward your personal or team volume.

#### **Can I use these quarterly gifts to incentivize orders from Clients?**

Yes! The Quarterly Advocate Gifting program is the only approved exception to the promotional gift policy outlined in Section 3.6 of the Policies & Procedures. While Advocates are normally prohibited from offering promotional gifts that directly incentivize Clients to place orders (unless the promotion is also running on crunchi.com), you may use your quarterly gifts for this purpose. For example, you could offer "Place an order this month and be entered to win [quarterly gift product]" or "Order over \$100 and receive a free [quarterly gift product]." For all other promotional activities, please continue to follow the guidelines in P&P Section 3.6.

#### **What are some ways I can use these quarterly gifts?**

The possibilities are endless! Here are some popular ideas:

- Thank loyal Clients for their continued support
- Welcome first-time Clients with a surprise gift
- Reward your best referral sources
- Use as a giveaway at different types of events
- Hold a monthly drawing for anyone who orders\*
- Include as hostess gifts for party hosts
- Create special promotions or loyalty programs

*\*This is the only exception to the P&P clause on incentivizing orders.*

#### **Can I ship the gifts directly to my Clients?**

Yes! You can ship directly to your Clients or have them sent to you for personal delivery.

#### **Do I have to purchase all 3 gifts at the same time during the quarter?**

No, you can purchase and use them at your own pace throughout the quarter, as long as you stay within the 3-product limit per quarter.

#### **What happens if I don't purchase all 3 in one quarter?**

Your quarterly allocation does not roll over. Each new quarter begins with a fresh opportunity to purchase up to 3 of the latest featured products.

**Will I know in advance what the next quarter's gift will be?**

Information about upcoming quarterly gifts will be communicated to Advocates on the first day of the new quarter so you can plan your gifting strategy.

**Can I purchase these products for personal use?**

While the program is designed to help you grow your business through Client appreciation, you may use the products however you choose.

## Additional FAQs

**When items have CV and QV, do those values match the subtotal of the item dollar for dollar?**

Currently, if an item has QV or CV associated with it, then those volumes will be the same as the subtotal dollar amount of that item.

If the item is discounted, then the subtotal will be discounted, and that subtotal will be used for volumes. For example, if an item is regularly priced at \$48 but on sale for \$45, the subtotal for that item would be \$45 and the volume associated with that item would be 45. Other examples of this would include when an Advocate discount is used, CrunchiCash is redeemed or a promotion is applied.

Additionally, products such as Advocate Enrollment Fees/Renewals, SWAG, Advocate tools, and event tickets do not have any volume associated with them and future products may have different volumes associated with them than their retail amount. If this occurs, we will notify our community.

**Do any products have a reduced CV/QV?**

Yes. Body Category has volume (CV/QV) that corresponds to 60% of the purchase price.

**Why is the volume data in my 'General Qualifications' different from the data on my Overview Page?**

The data shown on your 'Overview' page is real-time data, meaning it is updated every 15 minutes and has the most up-to-date information. The data showing in your 'Commissions' portal is bonus data. It is updated hourly (approximately five minutes past the hour) every day.

**What items are currently non-commissionable?**

The following categories are non-commissionable:

Advocate Enrollment Fees/Renewals, event tickets, SWAG (t-shirts, hats, cups, etc.), Advocate tools, GWP offers, and gift cards (when purchased). If other items and products are deemed non-commissionable, we will notify our community.

**What happens to my volume and commissions if a Client returns a product?**

If the product return is processed before commissions for that product have been paid then the volume for that product will be deducted with the return.

If the product return occurs after the commission has already been paid, the commission paid on that item will be taken back in what is called a Clawback. The Clawback will be deducted from the commission in the period when the return is processed.

Here's an example of Clawback: Client Suzy purchased a Solarise® Bronzer & Smart Primer® on April 24th. Suzy's Advocate, Mary receives a commission for Suzy's purchase in her April commission. On May 19th, Suzy returned her Solarise® Bronzer to Crunchi Corporate. Once the return is processed, Mary receives a Clawback in the amount of the original commission earned in April. The Clawback is shown in Mary's next commission report.

**How long do I have to dispute my commission statement and claim any "lost" orders?**

Commission disputes must be emailed to [info@crunchi.com](mailto:info@crunchi.com) before the 12th day of the following month. For example, a dispute for an August commission statement must be emailed before September 12th.

**How often do bonus calculations run?**

Bonus calculations are run hourly (approximately five minutes past the hour) every day.

**How can I confirm my goals have been achieved on the last day of the month?**

Bonus calculations run hourly (approximately five minutes past the hour) every day. After each run, the data in your Advocate Back Office will update, showing your most accurate titles, commissions, and bonus. While the data in the Advocate Back Office is incredibly accurate, titles, commissions, and bonuses are not official until the commission review process is complete. Note: Keep in mind different time zones may affect your numbers.

**What happens if a New Client misses my replicated website?**

Not to worry! If your New Client forgets to use your replicated website, they can enter your name at checkout. When they enter your name, their order will be credited to you.

**What happens if a New Client forgets to enter my name at checkout?**

They can simply email [info@crunchi.com](mailto:info@crunchi.com) to have their order moved. This email must be sent within 12 days of the order date.

**What can I do if my New Client places an order on the wrong replicated site?**

If your New Client places an order on the wrong replicated website, they can simply email [info@crunchi.com](mailto:info@crunchi.com) to have their order moved. This email must be sent within 12 days of the order date.

Additionally, remember that current Clients who have previously ordered from your replicated site are automatically connected to you moving forward, regardless of whether or not they use your replicated site at checkout.