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ETNA WELLNESS MARKETING PLAN — FULL TEXT VERSION

The logic of the ETNA Wellness Marketing Plan

The ETNA Wellness Marketing Plan is described as **hybrid** because it combines two marketing plans within one system. This is why every product has two point values: **PC (Career Points)** and **PR (Royalty Points)**. These two scores generate different forms of earnings, which are added together to determine the monthly earnings of an ETNA Wellness sales representative.

PC also determine the score needed to progress through the career ranks. PR are approximately half the Career Points; this relationship may vary by product or package. Both systems are explained below.

At ETNA Wellness you can earn:

- **Direct-sale earnings** by registering new customers at **www.etnawellness.com** with your affiliate code or referral link, which you will find in your back office.
- **Network earnings** associated with developing the team, career advancement and leadership. You can register new direct sales representatives with your affiliate code or back-office referral link.

Important basic points:

- Registration as a sales representative is **free**.
- **No compulsory starter kit**.
- **No compulsory monthly personal purchase** to retain the sales discount.
- To keep your code active, at least one annual order of **100 PC** is required, either from your personal customers or from a personal order.

- From the outset, you have access to an **average discount/earning of 40% of the catalogue price**. Some product categories may have different discount rates to meet market requirements. This is the main income earned on sales.

The plan aims to be:

- **Merit-based:** people who sell and develop a network are rewarded month after month.
- **Scalable:** no artificial barriers, but clear career steps with fixed bonuses and increasing percentages.
- **Sustainable over time:** percentages are designed to reward both strong sellers and team builders without excessively heavy obligations.

The plan's points: Career and Royalties

Besides a price, each product has a **points** value used to calculate bonuses and qualifications.

Career Points (PC) serve to progress through qualifications (Pearl, Jade, Amethyst, etc.) and determine the **Monthly Career Bonus**. Qualifications and advancement depend exclusively on the **Network Volume (VR)** produced by the team. The points arising from personal orders and from one's own direct customers are therefore excluded when counting points for career-rank advancement.

Royalty Points (PR) calculate the **Royalty Bonus**, namely the percentage paid across levels of depth on collaborators' turnover. PR also determine the **Infinity Bonus**, an entrepreneurial differential bonus, and the **Top Sellers programme**, which offers additional rewards to representatives generating greater turnover (currently the steps are at 800 and 2,000 PC). The Top Sellers bonuses are based on company-wide monthly PR dividends and are cumulative.

To qualify for network commissions, you need to become a **Supervisor**. This is achieved with **100 PC in one month**, calculated by adding the points on personal orders and orders made by your registered customers.

Forms of earnings — in order

The ETNA Wellness Plan provides **five main types of earnings**, plus several special clubs, prizes and benefits.

1. Earnings from sales

What they are: the immediate earnings obtained when you sell a product to the end customer.

- At ETNA Wellness, direct-sale earnings arise when you register customers on **www.etnawellness.com** with your affiliate code or referral link in the back office.
- Once registered, customers can buy products independently in the online store, pay through the available payment services, and have the products shipped directly to their chosen delivery address.
- Earnings on products are generally **40%**, although certain product lines have different rates of **30% or 50%**. Earnings are recorded immediately in the back office and may be withdrawn along with other accrued commissions, representing the total of all earnings types. Withdrawal requests can be submitted **from the 14th to the 16th of the following month**, with payment to the bank account held in the representative's name **by the 20th of that following month**.

Transparency is essential at ETNA Wellness. All payments are subject to the laws in force in each country. In Italy, under **Law No. 173 of 17 August 2005**, sales representatives benefit from a simplified and preferential tax regime.

Depending on growth and accrued commission volume, the representative's profile is classified in one of four regimes:

Tax regime 1

Regime 1 is the entry point for those beginning the activity:

- **Earnings threshold:** up to **€5,000 net annually** (**€6,410 gross**).
- **Tax advantage:** no obligation to register for VAT or maintain a separate tax position.

- **Net income:** commissions are received after tax; the company pays the tax as withholding agent.
- **Contributions:** no INPS payments up to the €5,000 threshold.

Above this threshold, the working relationship becomes “habitual” and the representative pursues the professional career using a VAT number.

Tax regime 2

Regime 2 covers those who exceed **€5,000 net per year** and make the business an ongoing activity with a VAT number:

- **Preferential taxation:** taxes (23% withholding) apply only to **78%** of earnings (**Article 25-bis of Presidential Decree 600/73**).
- **Separate income:** these earnings are not aggregated with income from other sources, such as pensions or salaries, preserving the person's IRPEF tax bracket.
- **INPS contributions:** pension contributions begin. If the representative has no other coverage, **one-third** is borne by the representative and **two-thirds** by the company.
- **Simplified accounting:** a leaner, automated system without the complexity of ordinary regimes.

This is presented as the option for consolidating a career while earning pension credits and benefiting from favourable taxation.

Tax regime 3

For representatives exceeding **€5,000 net annually** who, in addition to sales activity, are already enrolled in another social-security scheme (for instance employees):

- **Tax:** 23% withholding on 78% of earnings.
- **INPS:** contribution stated as **24%**, calculated on **78% of the taxable base**. One-third is charged to the representative, and the remaining two-thirds to the company.

Tax regime 4

For VAT-registered representatives who exceed **€5,000 net annually** and have no other social-security coverage:

- **Tax:** same preferential withholding of 23% on 78%.
- **INPS:** contribution stated as **24%**, calculated on 78% of the taxable base; one-third is paid by the representative and two-thirds by the company.

Important note

All deductions made (23% withholding on 78%) are described in the source plan as final withholding tax. This is intended to deliver an economic advantage with reduced bureaucracy. Some monthly promotions may further increase the actual sales margin on certain products. Fiscal descriptions here reproduce the Italian source and should be checked against current law and country-specific rules.

Club 500 and Top Sellers 1 and 2 (company dividend)

This section rewards strong personal production — customer orders plus personal use. Representatives with many customers receive recognition from the company. The programme can be thought of as a career path dedicated to sellers, who are the backbone of a network-marketing organisation.

CLUB 500 — 500 PC

Club 500 is the entry level of the ETNA Wellness seller career path. This step has **no additional cash bonus**, but includes membership in an exclusive club. Active members may access exclusive dinners, personalised gadgets, product previews and advanced training sessions.

Top Sellers Level 1 — 800 points

- Achieve **800 PC** of personal monthly volume (customer orders plus personal purchases).
- Enter the **Top Sellers Level 1** club.

- Participate in the distribution of a company dividend equal to **1.5% of the royalties generated company-wide in that month**, shared among those eligible for Top Sellers Level 1.

Top Sellers Level 2 — 2,000 points

- Achieve **2,000 PC** of personal monthly volume (customer orders plus personal purchases).
- Enter the **Top Sellers Level 2** club.
- Participate in the distribution of a company dividend equal to **1% of the royalties generated company-wide in that month**, shared among those eligible for Top Sellers Level 2.
- Also participate in the distribution for **Top Sellers Level 1**: the Level 1 dividend of **1.5%** plus the separate Level 2 pool of **1%**, subject to eligibility and the respective distributions.

General features: dividends are divided among all representatives who have reached the objective; an individual payment can therefore vary with the number of participants. This is an additional reward over the normal sales margin: first the sales earnings, then a potential share of the company dividend.

3. Royalty Bonus (up to three levels)

Once qualified as **Supervisor** (at least 100 PC), you begin receiving a percentage on the volume generated by the network, expressed in the collaborators' **PR (Royalty Points)**. No other rank is needed. The network is divided into **levels**, also known as generations or depths.

Basic conditions:

- Be a Supervisor: at least 100 PC in the month from customers' orders plus personal use.
- This type of earning does **not** require balancing between legs; the balancing requirement applies to other qualifications as set out below.

Percentages for the first three levels:

- **Level 1:** 4% of PR at level 1.
- **Level 2:** 8% of PR at level 2.
- **Level 3:** 4% of PR at level 3.

These percentages apply to the PR generated by representatives in each corresponding level of the organisation.

4. Career Royalty Bonus (up to six levels)

In addition to Supervisor status, the plan provides a monthly career path determined by the team's **PC (Career Points)**.

As you advance, the Royalty Bonus extends to six levels:

- **Level 1 — 4%** (Supervisor)
- **Level 2 — 8%** (Supervisor)
- **Level 3 — 4%** (Supervisor)
- **Level 4 — 2%** (Amethyst)
- **Level 5 — 1%** (Sapphire)
- **Level 6 — 1%** (Ruby)

In practice, the basic Royalty Bonus covers three depths; progressing in the career unlocks levels four, five and six.

How career advancement works at ETNA Wellness

The **Career Bonus** is the central pillar of the marketing plan. The career calculation uses **Career Points (PC)** from the **whole team**, excluding your own points and those from your direct customers.

General requirements for career qualification

- 1. Be a **Supervisor**.
- 2. Have at least **three Supervisors in three different legs** (also called teams).

- 3. Respect a **60%–40% balance** between the strongest leg and the rest of the organisation. For the qualification calculation, the strongest leg cannot contribute more than **60% of the required points** for that month's rank; the remaining legs together must provide the other **40%**.

Career qualifications and required points:

- **Supervisor — 100 PC**
- **Pearl — 500 PC**
- **Jade — 1,200 PC**
- **Amethyst — 2,500 PC**
- **Sapphire — 5,000 PC**
- **Ruby — 10,000 PC**
- **Emerald — 25,000 PC**. From Emerald upwards an additional condition applies: at least **5% of the points required for the rank** must come from legs other than the first two (combined points of the third, fourth, fifth and subsequent legs).
- **Diamond — 50,000 PC**
- **Ambassador — 100,000 PC**
- **Red Ambassador — 150,000 PC**, with **1 Ambassador** and **4 Pearl legs**.
- **Black Ambassador — 300,000 PC**, with **2 Ambassadors** and **5 Jade legs**.
- **Blue Ambassador — 500,000 PC**, with **3 Ambassadors** and **6 Amethyst legs**.
- **Chairman — 1,000,000 PC**, with **4 Ambassadors** and **7 Sapphire legs**.

The qualifications required to unlock career levels do **not** necessarily need to be on your first line; they may exist at any depth of the network.

5. Monthly Career Bonus (fixed amount in euros)

The Career Bonus is the **backbone of the marketing plan**: a **monthly, recurring cash bonus** related to the rank achieved for that month. In addition to royalties, the stated qualification earns the predetermined amount:

- **Pearl (500 PC): €50 + Infinity Bonus.**
- **Jade (1,200 PC): €120 + Infinity Bonus.**
- **Amethyst (2,500 PC): €250 + Infinity Bonus.**
- **Sapphire (5,000 PC): €500 + Infinity Bonus.**
- **Ruby (10,000 PC): €1,000 + Infinity Bonus.**
- **Emerald (25,000 PC): €2,500 + Infinity Bonus.**
- **Diamond (50,000 PC): €5,000 + Infinity Bonus.**
- **Ambassador (100,000 PC): €10,000 + Infinity Bonus.**
- **Red Ambassador (1 Ambassador): €10,000 + €2,000 + Infinity Bonus.**
- **Black Ambassador (2 Ambassadors): €10,000 + €2,000 + Infinity Bonus.**
- **Blue Ambassador (3 Ambassadors): €10,000 + €2,000 + Infinity Bonus.**

Important features: the bonus is paid **monthly**: repeat the rank in a subsequent month to qualify for the bonus again. It is an independent component added to the other eligible earnings.

6. Infinity Bonus (differential earnings without a fixed depth limit)

For leaders at **Sapphire** rank and higher, the **Infinity Bonus** is an additional percentage on the network with no fixed limit of depth. It is calculated as an **entrepreneurial differential** relative to leaders at lower levels of the organisation.

How it works: each higher rank has an Infinity percentage calculated on the network's **PR (Royalty Points)**. The bonus is paid as a differential between qualifications:

- **Sapphire — 2%**
- **Ruby — 4%**
- **Emerald — 5%**
- **Diamond — 6%**
- **Ambassador — 8%**

- **Red Ambassador — 10%**
- **Black Ambassador — 12%**
- **Blue Ambassador — 14%**
- **Chairman — 14.25% to 15.00%** (additional qualifications are envisaged).

If another Infinity-qualified leader exists within your organisation, you earn **the difference** between your percentage and theirs on the relevant part of the network.

Conceptual example: if you are Diamond (**6%**) and a Ruby (**4%**) is beneath you, your differential is **2%** on the part of the network corresponding to that Ruby.

In practice, the Infinity Bonus:

- rewards leaders who **help their own leaders grow**, rather than obstructing them;
- extends **far beyond six levels** because it is calculated on the organisation as deeply as Royalty Points extend;
- together with the Royalty Bonus, **can double the earnings of the Career Bonus**, as stated in the source plan. This is a possibility and not a guaranteed result.

Full English translation of the Italian ETNA Wellness Marketing Plan (text version). Informative translation; the original Italian PDF remains the authoritative source. Numerical figures, percentages and eligibility conditions reproduced from the source without independent legal verification.