

2020 INDEPENDENT BUSINESS OWNER ANNUAL COMPENSATION SUMMARY

COMPANY OVERVIEW

S&D Family of Brands is a social selling company that creates flexible business opportunities for women. Our boutique-style accessories and apparel line is available exclusively online and through in-home Sales Events by Independent Business Owners. S&D Family of Brands operates in the United States and Canada.

THE OPPORTUNITY

As an Ambassador, you are an Independent Business Owner who decides when and where to share and sell S&D Family of Brands products and how much time you want to invest in your own independent business. This allows you to create a business that fits your life, scaling up or down as you wish. As an Ambassador, you are eligible to purchase our products at reduced prices, be a part of our amazing Ambassador Community, and earn monthly commissions based on product sales volume.

AVERAGE ANNUAL EARNINGS OF PAID IN 2020

The figures below reflect the average aggregate earnings from all US Independent Ambassadors each month who received a payout from S&D Family of Brands in 2020.

ACTIVE INDEPENDENT AMBASSADOR CAREER LEVEL	% OF ACTIVE AMBASSADORS AT THIS LEVEL	2020 INCOME*			
		HIGH	TOP 25%	BOTTOM 25%	AVERAGE
Ambassador Qualified	53.3%	18,800	400	100	300
Ambassador Squad Sales	41.0%	51,600	2,400	900	1,900
Coach	4.1%	124,500	18,100	7,800	16,300
Community Sales Coach	1.1%	161,900	30,600	15,300	27,100
Exec Sales Coach	0.5%	274,000	97,400	56,400	90,600

*Based on monthly average commissions paid in 2020 to Paid Ambassadors at each career level.

INFORMATION ABOUT EARNING COMMISSIONS

S&D Family of Brands' Compensation Plan is based on product sales. Independent Ambassadors cannot earn income on recruitment or sponsoring of other Ambassadors.

Not all Independent Ambassadors are qualified to receive commissions each month. Ambassadors who are not paid are still eligible to purchase S&D Family of Brands products at a discount. The figures in the chart above represent the average commissions paid in 2020 to Independent Ambassadors in the United States who qualified to receive commissions.

Paid Independent Ambassadors include Independent Ambassadors who sold at least \$1 in a given month. The average earnings of all paid Ambassadors who qualified to earn personal sales commissions and not team sales commissions in the United States is segmented, below.

The average earnings of all Ambassadors, paid and non-paid in 2020 was \$431. The average earnings of all paid Ambassadors who qualified to earn both personal sales and team sales commissions in the United States earned \$25,374 on average in 2020. An average of 74% of Independent Ambassadors in the United States were not paid for any given month in 2020.

The earnings represented herein are not necessarily representative of the income, if any, that an Independent Ambassadors can or will earn. There is no guarantee that any Independent Ambassadors will earn any income. The success of each Independent Ambassador, like any other business, depends on individual skills and personal effort. For further details about the S&D Family of Brands Compensation Plan, speak to your Independent Ambassadors Upline, visit your Ambassador Lounge or email the Delight Center at service@stelladot.com.