

FAQs

Travel Advantage / MWR Life

Basic glossary

Member = customer

Ambassador = independent MWR Life distributor who has the mandate to connect customers with the company

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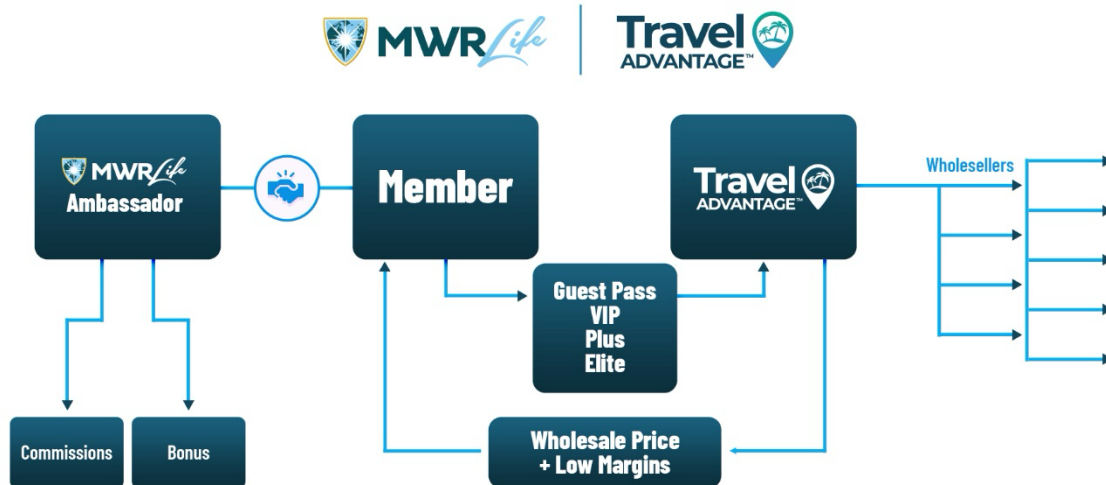
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FAQ

1 MWR Life / Travel Advantage business model?

BUSINESS MODEL



2 What is the difference between Travel Credits and Loyalty Points?

2.1 Travel Credits :

- Collected for each reservation of eligible service on the Travel Advantage platform.
- The number of Travel Credits earned for a reservation depends on the service chosen. They are clearly indicated before booking.
- 100 Travel Credits are equivalent to \$1 (USD) possible deduction from the payment of a reservation on the Travel Advantage platform.
- Travel Credits accumulate and never expire as long as the Member pays their monthly payment (therefore remains a customer).
- Travel Credits cannot be used to book a Life Experience®
- Travel Credits can be used in full or in part to fully or partially reduce a reservation. This occurs on the checkout page just before payment for the reservation.
- Travel Credits are available for all memberships offered, including the Guest Pass.
- Travel Credits are credited to the customer's account approximately 1 week after they have taken advantage of their reservation.
- Travel Credits are transferable to another Member or traveler.

2.2 Loyalty Points :

- They are collected upon registration payment of the PLUS or ELITE or ELITE + addon TURBO subscription . PLUS = 60 Loyalty Points / ELITE = 120 Loyalty Points / TURBO = 250 Loyalty points.
- 1 Loyalty Point is equivalent to \$1 (USD) possible deduction from the payment of a reservation on the Travel Advantage platform when this reservation is eligible for Loyalty Points .
- They accumulate and never expire as long as the member pays his monthly payment (therefore remains a member) PLUS or ELITE / TURBO .
- Loyalty Points can be used on Life Experiences® in a maximum quantity specified for each Life Experience® .
- They can be used for other services in a maximum quantity indicated which depends on the reservation chosen.

- They are credited upon payment of the PLUS or ELITE / TURBO membership and therefore do not depend on reservations made on the Travel Advantage platform. For each membership renewal: PLUS = 60, ELITE = 120, ELITE TURBO = 240.
- They are not transferable.

To note:

- Loyalty Points and Travel Credits can be used together to reduce the cost of a Travel Advantage booking.

3 Is there a time limit for using Travel Credits?

No. Travel Credits, like Loyalty Points, never expire as long as the member pays their monthly payment. Please note that Travel Credits can be used to pay in full for a reservation. Unlike Loyalty Points, they are not linked to a quota usable per reservation. It takes 100 Travel Credits to make the equivalent of \$1

4 Can I get cashback while traveling?

No! Each customer pays for their reservation freely. He then benefits from Travel Credits but no cashback. Travel Credits cannot be used outside of Travel Advantage or converted into cash and therefore cannot be paid into a bank account.

5 What are the conditions to know regarding Loyalty Points?

Loyalty Points reward loyalty! They are lost in the event of a change in membership plan or closure of the customer account or if the corresponding membership monthly fee is not honored for more than 90 days.

Please note:

- The use of Loyalty Points may vary depending on the pack chosen (PLUS or ELITE / ELITE TURBO).
- Loyalty Points can only be redeemed by the primary member (and not free travelers registered on their account) and cannot be transferred.
- Loyalty Points can be used for a single reservation through Life Experience® for PLUS and ELITE members. When you purchase the TURBO add-on, up to 100 loyalty points can be applied to the Life Experience® bookings of a second guest.
- Any Life Experience® or Deluxe Life Experience® booked with loyalty points will be canceled if chosen membership is inactive for more than 30 days.
- Redeemed points are not refundable if the reserved Life Experience® is canceled by the member.
- Loyalty Points cannot be exchanged for cash.
- Like Travel Credits, Loyalty Points are additional extra benefits offered to Members. A VIP, PLUS or ELITE Member only pays for access to the services offered on the Travel Advantage platform.

6 As an ELITE Member, each month I receive Loyalty Points which are the equivalent of my monthly fee subscription. Are loyalty points money? What are loyalty points about?

No, it's not about money! Loyalty Points (1 Loyalty Point is equivalent to \$1 (USD) for Travel Advantage) which are credited each month allow PLUS and ELITE / ELITE TURBO Members to reduce the price of certain reservations up to the limit indicated for each eligible service. PLUS Members can use them to reduce the price of a Life Experience®, ELITE / ELITE TURBO Members can use them on different services of the Platform except car rentals and flash deals.

7 What are the membership prices?

Please go to the MWR Life website and click on the "membership" menu. Towards the middle of the page are the different offers as well as a detailed comparison.

Membership	Price	Activation	Guest Passes
GUEST	Free!	\$0 Activation	10 Today
VIP	\$19.97/Mo	+\$20 Activation	15 Today + 3 Monthly
PLUS	\$59.97/Mo	+\$60 Activation	25 Today + 10 Monthly
ELITE	\$119.97/Mo	+\$120 Activation	50 Today + 20 Monthly

8 What is a Guest Pass?

A Guest Pass is a “guest access” that allows anyone who benefits from it to browse the services and see the prices offered on the Travel Advantage platform like a VIP Member. This would be the equivalent of a sample if they were products.

Guest Passes :

- Corresponds to a free discovery subscription.
- Never expire.
- They are earned in different quantities with each subscription upon registration (GUEST = 10 / VIP = 15 / PLUS = 25 / ELITE = 50) then with each monthly payment paid as well as for each hotel reservation for VIP, PLUS or ELITE members.
- They are only valid once per customer. The same customer cannot therefore use several Guest Passes.
- They allow access to the Travel Advantage platform in order to freely consult offers.
- They also allow you to book 2 nights (a limit of one booking) in a hotel of your choice while benefiting from all the savings of paying membership.

9 What is the TURBO add-on?

It is an additional offer only accessible to Elite members. For a one-time payment of \$249.97 it opens many advantages:

		GUEST	VIP	VIPI80	PLUS	ELITE
Membership Cost	Enrollment	Free Lifetime Membership	\$19.97 + \$20 Activation	\$99.00 + \$20 Activation	\$59.97 + \$60 Activation	\$119.97 + \$120 Activation
	Monthly		\$19.97/mo	\$99.00/mo	\$59.97/mo	\$119.97/mo
Loyalty Points*	Enrollment	10	15	25	40	120
	Per Billing				40	120
	On Enrollment				25	50
Guest Passes	Per Billing		3	25	10	20
	Per Hotel Booking		3	3	3	3
Additional Users		0	1	1	1	4
30% Facebook Sharing Bonus*		✓	✓	✓	✓	✓
Enroll Guest Members		✓	✓	✓	✓	✓
Earn Travel Credits from Guest Members**		✓	✓	✓	✓	✓
Mobile App Access		✓	✓	✓	✓	✓
Access to Hotels		✓	✓	✓	✓	✓
Access to Resorts		✓	✓	✓	✓	✓
Access to Flights		✓	✓	✓	✓	✓
Access to Cars		✓	✓	✓	✓	✓
Access to Transfers		✓	✓	✓	✓	✓
Access to Activities		✓	✓	✓	✓	✓
Access to LifeExperiences®		✓	✓	✓	✓	✓
Access to Lifestyle Mall		✓	✓	✓	✓	✓
Access to Ground Transportation		✓	✓	✓	✓	✓
Access to Cruises		✓	✓	✓	✓	✓
Access to Stays		✓	✓	✓	✓	✓
Access to Tickets		✓	✓	✓	✓	✓
Access to Flash Deals		✓	✓	✓	✓	✓
Travellers have access to Life Experiences®		✓	✓	✓	✓	✓

TURBO ADD-ON \$249.97

- ✓ Instantly earn an additional 250 Loyalty Points
- ✓ Add 1,500 Guest Passes to your account
- ✓ Access exclusive Turbo member hotel deals
- ✓ Apply up to 100 Loyalty Points on Life Experience second guest bookings
- ✓ Enjoy Flex Traveler option every 6 months

Double Monthly Loyalty Points

© 2023 MWR Life | V. 23.10.20 Turbo Add-on eligible Loyalty Point discounts allowed

10 *What is a Life Experience®?*

A Life Experience® is a free or organized stay offered to MWR Life Members. This stay of several days and nights is generally offered in popular destinations as well as in high-end hotels at very attractive rates. Some Life Experience® also include a personalized welcome get together around a cocktail, one or more group activities and the presence of a host.

Life Experiences® do not include flights. They are defined for fixed dates.

11 *What is an “additional traveler” or “guest traveler”?*

It is possible to add 1 or more additional travelers depending on the subscription chosen:

- VIP / PLUS = 1 additional traveler with free access to the platform
- ELITE = 4 additional travelers with free access to the platform

An additional traveler is a full-fledged customer who has access to the same reservation options as the pack holder.

- He will therefore benefit from the same possible savings but will not pay the monthly payment.
- He can connect to the Travel Advantage platform with his own username and password.
- He benefits from the same Customer Support 24/7.
- He pays his reservations directly on the platform.

To note:

- Travel Credits allocated to an additional traveler's booking will be credited to the main account holder.
- The additional traveler does not receive Loyalty Points (since he does not pay for the subscription).
- Additional travelers registered on an account cannot be modified except in the event of death and upon presentation of a death certificate to the Customer Support.
- If the additional traveler decides to become a member and enroll as a VIP , PLUS or ELITE member , he or she is then removed from the additional travelers and frees up that spot. In this case he must use the same email as the one he used to enroll as a paying member.

See all the details in the detailed comparison of offers freely accessible on the MWR Life website: MEMBERSHIP menu then click on “Compare membership plans”.

<https://mwrlifecontent-pro.s3.amazonaws.com/PDF-and-other-files/MembershipBenefits-EN.pdf>

12 *I made a hotel reservation on Travel Advantage. After paying the system put me on hold and did not confirm the room.*

This is part of an additional service process that needs to be explained.

When a reservation cannot go through, typically because the last availability has been reserved and the inventory has not been “refreshed” in the servers, then we put the payment on hold and look for the same reservation in another inventory from other suppliers with whom we work with.

If after 30 minutes we have not been able to find the same reservation, then we will inform the customer of this and issue a refund immediately.

If, on the contrary, we found the reservation elsewhere, then the operation is transparent for our customer. This “in-house kitchen” is little known and takes up resources, but it’s a benefit we’re happy to offer our members.

13 *I made a reservation on Travel Advantage. I received the confirmation email. Should I do anything else?*

In general, and more particularly when booking for several days or for a foreign destination, the Customer Support Service carries out a reservation check with the service provider concerned. This can, typically, involve a telephone call to the hotel for example.

This procedure generally allows us to provide the desired service and prevent the member from being the victim of overbooking.

After receiving the reservation confirmation, the customer can always call the service provider to verify that their reservation is indeed confirmed.

Be careful, however, not to call just after receiving the confirmation email because the service provider may not have updated its files and may mislead the customer. A delay of 24 hours is therefore recommended.

14 *How does the 150% best price guarantee work?*

If you make a hotel reservation on the Travel Advantage™ platform but find within 24 hours the same hotel on the same dates and for the same services at a lower price on another free access platform excluding promotions, we offer to pay you 150% of the price difference in Travel Credits. This guarantee demonstrates confidence in the prices Travel Advantage™ offers and the quality of its services.

To benefit from this advantage, simply click on the “Price Guarantee ” link in the footer menu of the Travel Advantage site then on the “send a request” button. Warranty conditions are included with the request.

To note:

- The best price guarantee applies to all hotel reservations.
- Offers offered on mobile phones via apps are not eligible. Some platforms are in fact pushing their mobile apps in order to migrate their customers.
- The customer must have paid in full for their reservation on Travel Advantage™ and received a valid confirmation.
- The price comparison must be publicly visible, available and payable online.
- Reservations made in whole or in part with Travel Credits and/or Loyalty Points are excluded from the Best Price Guarantee.
- If the request is accepted, a confirmation email of acceptance will be sent by email within 3 to 5 working days following the validation.
- If the request is deemed valid, Travel Credits will be added to the guest's account within seven (7) business days following the end of the hotel stay. Any cancellation or change will void the approved claim, and no travel credit will be issued.

15 *Do you have to be a Travel Advantage member to be an Ambassador?*

No, there is no obligation.

Any Ambassador can start without being a member and subsequently become their own member.

However, the ambassador must understand how the platform works to be able to talk about it.

A member who is not an Ambassador cannot access commissions or receive income .

16 *What is the Financial Guarantee and Professional Civil Liability (CPR)? What is its purpose?*

Financial guarantee: a registration condition and a legal requirement.

The financial guarantee must allow, in the event of failure by the travel agency, to reimburse the advances received and to urgently repatriate customers.

It must imperatively meet the provisions of the articles [L. 211-18](#) and [R. 211-26 to R. 211-34](#) of the Tourism Code and those of [the amended decree of December 23, 2009 relating to the conditions for setting the financial guarantee of travel agents and other operators in the sale of trips and stays](#).

Travel Advantage being registered as an online travel agency, benefits from a financial guarantee.

(Professional Civil Liability) insurance : a registration condition and a legal requirement.

The specific professional civil liability insurance must cover the financial consequences of professional civil liability incurred by the travel operator as defined in articles [L. 211-16](#) and [L. 211-17](#) of the tourism code.

Records for Travel Advantage and MWR Life can be found in the ‘Travel Provider’ menu at the bottom of the Travel Advantage website.

- Florida Travel Supplier #: ST41125
- Iowa Travel Supplier #: 1479
- California Travel Supplier #: 2135175-50
- National Tourism Registry of Portugal
- NIF: 516386034
- Registry: 9927
- Allianz Civil Responsibility N°206314972
- ATOUT FRANCE - Free Services - IM099230001
- IATA TIDS Numeric Code: 96135303

17 I see the ATOUT France, ETOA, IATA (TIDS) logos on the Travel Advantage website. What is it about?

ATOUT France , national tourism operator in France, is an economic interest group (EIG), operator of the French State in tourism. Its objectives are the promotion of tourism in France, the carrying out of tourism engineering operations and the implementation of a policy of competitiveness and quality of companies in the sector.

Atout France is also responsible for ensuring the quality of tourist services. It thus manages the classification of tourist accommodation and the registration of travel and stay operators.

ETOA – European Tourism Association – is the main association of tour operators and specialist service providers in European destinations, ranging from global tour operators to local incoming agencies. The main objective of ETOA is to promote the creation of an environment favorable to the development of tourism in Europe in the long term so that this destination is sustainable and attractive over time.

IATA (TIDS) – Travel Industry Designator Service - Agency Identification Program that allows travel sales intermediary bookings to be recognized by industry suppliers from airlines, hotel and resort chains, cruise lines, car rental companies, theme parks and railway companies.

18 What is the withdrawal period?

The withdrawal period is a legal obligation for any distance purchase. This law allows any person who registers as a member or as an Ambassador to withdraw and be fully reimbursed without having to provide any explanation, provided that they make their request for withdrawal known within 14 days following their enrollment as a member or ambassador. To do this, simply send your request by email to the Support Service (support@mwrlife.com) and ensure that you receive the corresponding acknowledgment of receipt by email.

In the event of withdrawal within 14 days, the refund is full.

Beyond 14 days, the member or the Ambassador can request to close their account at any time and will not be debited for the next due date.

Any deadline paid beyond the 14 days following registration is acquired by the company and cannot be reimbursed.

Closing an account does not generate any fees from MWR Life.

19 What is the exact role of an independent MWR Life Ambassador?

An independent MWR Life Ambassador is an independent agent whose mandate is to connect customers with the company. In other words, they bring business by promoting MWR Life and Travel Advantage.

In return for this business contribution to the company, the independent ambassador receives commissions.

20 How to present MWR Life and its business model in a few seconds?

MWR Life is a private travelers club whose monthly subscription allows its members to access a travel platform in order to benefit from significant savings on their reservations.

MWR Life offers entrepreneurs who wish to exercise a mandate to put customers in contact with the company and therefore receive a percentage of commissions for the revenues that they have directly or indirectly generated.

21 Auto-Financed : what does that mean?

This term requires explanation. It's a shortcut that means that the commissions you earn as an Ambassador thanks to connecting customers to the company allow you to pay all or part of your membership subscription (in addition to being an Ambassador). To do this, you must reach the first levels of the commission plan (see Compensation plan).

Under no circumstances does MWR Life offer freebies (gratuity) in any form whatsoever that are linked to sponsorships. In other words, any subscription to a member pack must be paid but can be partially or totally offset from a budgetary point of view by any commissions earned if the customer is also an Ambassador.

22 How much can I earn each month if I don't prospect or refer?

As long as you have the minimum number of points each month to have access and unlock commissions, you can maintain income provided that your direct and/or indirect customers renew their monthly payment. See Compensation plan.

From experience, doing nothing brings you nothing! MWR Life offers a serious activity, which is not automatic income that comes forever without doing anything.

23 My rights of un-employment are running out and I don't have much time left. I need to quickly get good income every month.

As with any entrepreneur there is a risk of having “good” months and “bad” months. There is no guarantee of income since everything depends on the involvement, persistence and skills of each individual. An entrepreneur knows that he has no security in this area, whatever the business he develops. Income is performance based.

At MWR Life, as with self-employed people in general, it is only a small percentage who turn this activity to a profession and can make a living from it. See the “Income disclosure” in the footer menu of the MWR Life website.

Successful Ambassadors are generally those who regularly follow the (free access) training provided by the company every week (unless otherwise indicated), who agree to learn before launching their business, to understand that they may suffer setbacks before excelling, who know how to ask their “upline” for help and who correctly inform their prospects.

If your emergency is that you need to earn a lot quickly and with certainty, it is better to look for a job rather than launching yourself into entrepreneurship . Which does not mean that we cannot IN PARALLEL if time and courage permit, start the activity with MWR Life as an Ambassador in order to test yourselves in addition to testing the business and company, and perhaps learn new skills. The risk is then limited to the amount of the mandate (approximately 90 euros per year).

24 What steps should you take in relation to the employment center (Pôle Emploi)?

It is recommended to seek advice from your Pôle Emploi advisor before starting the activity and before receiving the first commissions. Your Pôle Emploi advisor will then be able to help you with your procedures, in particular regarding the monthly income declaration .

It may happen that the simple fact of having registered as a self-employed person encourages you to change your category (to leave the category of job seekers). This can have bad consequences for your allowances.

25 How do I declare my income to the Pôle Emploi each month?

To do this, you will follow the advice of your Pôle Emploi Advisor .

26 If I decide to quit as an Ambassador, will I be charged termination fees?

No, None. If you decide to cease the activity, simply send an email to the Support Service (support@mwrlife.com). Your account will then be closed as well as all elements that may have been acquired if you also cancel your membership (Travel credits, Loyalty points , etc.) and saved.

Support will then tell you the procedure to follow in order to also close your account with the e-wallet (electric wallet managed by the i-payout company). Here again there are, to our knowledge, no account closing fees on their side.

27 How do I declare myself as self-employed?

In order to facilitate the procedures, we have made an agreement with “Parcours-Entrepreneur” platform: <https://www.parcours-entrepreneur.net/inscription-auto-entrepreneur/consultant-independent-lifestyle-mwr-life.html>

It is up to everyone to complete the information according to their personal situation.

28 Self-employed: can you carry out several activities within a micro-enterprise?

A natural person can only own one micro-enterprise. However, it is authorized to carry out several activities within the same company, this is called mixed activity.

You must specify in the statutes of the micro-enterprise your main activity and your secondary activities. On the other hand, whatever the number of activities of your micro-enterprise, the turnover threshold not to be exceeded remains the same .

29 If I declare myself as self-employed, does this allow me to contribute to retirement?

As a micro-entrepreneur , social security contributions are deducted from the turnover you achieve. They allow you to access retirement rights (basic pension and supplementary pension). On the other hand, if you do not have a turnover, you do not pay social security contributions, and you therefore do not obtain retirement rights.

See <https://entreprises.service-public.fr/vosdroits/F23369> and other pages for explanations corresponding to your situation.

30 What are the total expenses to estimate to start the activity and register as a self-employed person:

MWR Life mandate for the first year: 90 euros (approximately)

Member (customer) pack: it is not mandatory. Customer membership subscription offers are:

- Guest Pass : free
- VIP: approximately €19/month
- PLUS: approximately €55/month (+ €55 one-time activation fee upon registration)
- ELITE: approximately €110/month (+ €110 one-time activation fee upon registration)
- Self-employed registration: variable but generally less than 50 euros
- Opening a self-employed bank account (variable depending on the banking establishment).

Or an investment to become self-employed of around €150 (MWR Life mandate + self-employed) + 0 to €110 per month depending on the customer membership subscription chosen. Please note, activation fees for PLUS and ELITE packs must be added when registering as a customer.

31 What are the benefits I can expect in return from this investment?

- A personalized website immediately accessible, secure and maintained including professional presentation videos
- A back office to facilitate management and monitoring of activity.
- A mobile application (Android / iOS) for MWR Life and a mobile application for Travel Advantage if I am a member.
- The MWR Life mobile application includes prospecting, monitoring and training tools that will promote learning.
- A MasterCard or Visa card can be ordered upon opening the e-wallet account . It may take a few weeks to receive it.
- Guest Passes offered depending on the customer pack chosen
- From 1 to 4 additional travelers depending on the customer pack chosen
- MWR Life and/or Travel Advantage multilingual support service
- Training /information
- Access to Life Experiences® according to the chosen customer pack
- Access to the compensation plan (according to the conditions of the compensation plan)

32 Do you have to pay for this every year?

From the second year and the years following it, the investment will amount to:

- MWR Life mandate: 90 euros (approximately)
- The amount of the customer subscription chosen (optional)

33 Can I benefit from the aid and subsidies provided for business creators?

Certainly! It is up to the Ambassador to inform himself according to his personal situation. Be careful to take all the elements into account and verify the information communicated to you.

34 Can I put non-resident clients of France in touch with MWR Life?

All clients are welcome as long as they are brought by an Ambassador working in one of the countries opened by MWR Life.

This may be more complicated in certain countries where the use of a payment card is less widespread. MWR Life and Travel Advantage Tokens can then be used but require more rigorous management on the part of the Ambassador.

35 Can I put foreign Ambassadors in touch with MWR Life?

Yes, provided they are in one of the countries authorized by MWR Life (list by clicking on the flag on the MWR Life site).

Be careful, from a legal point of view, that the Ambassadors concerned comply with the legal criteria of their country, in particular regarding the declaration of their income. Since each Ambassador is independent, it is up to each person to put in place the legal procedures corresponding to their own situation.

36 Am I employed as an Ambassador? Employee? Can I have a landline?

No, none of that.

As an Ambassador, you are an independent entrepreneur. Your income depends solely on you. MWR Life does NOT pay ANY fixed income or salary or any minimum wage. Certain bonuses could allow us to speak of regular income but their amount and regularity can vary from one month to the next, or from one day to the next (depending on the rank of the day) depending on whether or not the members are satisfied with the services and maintain their membership.

37 Is there an income threshold below which I do not have to declare myself or income taxes?

No. There is no such threshold. We sometimes hear that around €3,000, €6,000 or even €14,000 but all income must be declared in France and more generally in Europe.

It is therefore important to declare yourself as a Self-Employed Entrepreneur at least in France and with the most appropriate status in other countries in order to be in compliance with the local laws .

38 What is the income disclosure that is located at the bottom of the page of the mwrlife.com website?

The income statement published annually is an internal MWR Life statistic which indicates the % of Ambassadors per annual income bracket.

These statistics are close to those of self-employed people, whom we know that the vast majority earns less than 600 euros in annual turnover and therefore earn very little.

For MWR Life it is even more obvious since embarking on the activity of an independent Ambassador represents very little risk and a very limited financial investment.

Rank	%	Average
Lifestyle Ambassador	74.3	\$18
Bronze	2.4	\$170
Silver	10.1	\$554
Gold	6.2	\$1,673
Platinum	3.6	\$3,632
Jade	2.0	\$6,774
Pearl	1.2	\$15,249
Emerald	<1	\$29,740
Ruby	<1	\$59,750
Sapphire	<1	\$98,989
Diamond	<1	\$173,573
Double Diamond	<1	\$254,329
Triple Diamond	<1	\$468,846
Blue Diamond	<1	\$1,140,948

This document also indicates the % of Ambassadors by age group. This is useful when we try to dissociate ourselves in with the unethical MLMs which push young people to leave their jobs or their studies in order to become traders in cryptocurrencies for example.

18-20 years of age	represent less than 2% of Lifestyle Ambassadors
21-30 years of age	represent 27% of Lifestyle Ambassadors
31-40 years of age	represent 24% of Lifestyle Ambassadors
41-50 years of age	represent 21% of Lifestyle Ambassadors
51-60 years of age	represent 16% of Lifestyle Ambassadors
60+ years of age	represent 10% of Lifestyle Ambassadors

39 *How to progress through the ranks within MWR Life?*

The ranks (Silver, Gold etc.) depend on the number of direct and indirect customers, therefore points acquired in my network.

Each VIP , PLUS or ELITE subscriber customer corresponds to a number of points:

- VIP = 1 point
- MORE = 3 points
- ELITE = 6 points

Depending on the customer development and the team organization (criteria detailed in the Compensation Plan (page 11)) each Ambassador can progress to higher ranks.

40 *Are MWR Life and Travel Advantage registered in France? In Europe?*

Yes.

MWR Life registered a branch in France on March 2, 2017 (SIRET N°25 322 126 RCS Paris).

TRAVEL ADVANTAGE has created a SAS subsidiary registered on 03/11/2022 (SIRET No. 25 322 126 RCS Paris).

TRAVEL ADVANTAGE has also registered a subsidiary in Portugal.

These registrations are also valid for Europe since France and Portugal are part of Europe.

41 *What are the corresponding head offices?*

MWR Life and Travel Advantage are both domiciled at MITWIT Office (former name MULTIBURO) at 42 avenue Montaigne in Paris. The corresponding KBis records are accessible on www.societe.com

<https://www.societe.com/societe/mwr-life-llc-825322126.html>

<https://www.societe.com/societe/travel-advantage-sas-849497789.html>

On the KBis the domiciliation is indicated:

DETAILS ABOUT THE ACTIVITY AND THE FIRST REGISTERED ESTABLISHMENT IN FRANCE

Establishment's Address	42 avenue Montaigne 75008 Paris
Joint Address Name or denomination of the domiciliary	Multiburo

42 *Why choose a domicile in Paris?*

It is mandatory to have a business address to register a business. From its start in Europe, MWR Life chose MULTIBURO in order to have a workspace in the largest cities in France and Belgium.

Thus the Management of MWR Life and Travel Advantage always has a professional space for its meetings and appointments. This is all the more relevant as we are in the service sector and can easily work remotely. We are happy that we did not have to pay for empty offices during the COVID years like many companies had to with "fixed" offices rentals.

43 Does Travel Advantage management also have an office in Saint-Malo?

Eric Aubin, Managing Director of Travel Advantage SAS, personally rents an office in Saint-Malo. Contrary to what a journalist may have said, this is in no way the headquarters of Travel Advantage! Who personally rents a company's headquarters?!?

44 Is it mandatory to participate in Conventions organized by MWR Life?

No not at all ! MWR Life Conventions are events offered to MWR Life Ambassadors in order to create moments of meeting, sharing, training and recognition of individual performances. They are valued as they allow everyone to understand the company culture and define the path they plan to take for their own success.

45 Who are the main competitors of MWR Life / Travel Advantage? Are they recorded?

MWR Life offers the possibility of entrepreneurship thanks to Network Marketing also known as MLM. Its competitors in the "travel MLM" sector are few in number. These are mainly foreign companies which have not yet made the legal registration efforts to operate in France although they have been present on the European market for several years. To our knowledge, none have their own proprietary travel platform, which makes them less competitive in general since they have to go through an additional intermediary on whom they depend. Unlike Travel Advantage which is the proprietary platform linked to MWR Life and has all the accreditations to operate legally in Europe.

The third-party platforms most often used as white labels by these competitors do not benefit from the Financial Guarantee or the RCP and almost none even have legal registration in Europe through a subsidiary or a branch.

Competing MLM companies are generally not 100% related to tourism. Some operate in the field of cosmetics or cryptocurrency for example.

MWR Life is therefore the only MLM company to be 100% linked to tourism.

Travel agencies are not competitors of Travel Advantage because their services are more geared towards direct contact with their customers and understanding their needs. They therefore operate in a different area, catering for a different type of customer. We respect them all because they are run by entrepreneurs who take risks.

Booking platforms are closer to Travel Advantage but do not generally offer the same services. However, it is often in relation to them that price comparisons are made.

46 Why not combine Travel Advantage with MWR Life under one entity?

In order to meet the legal criteria of tour operators, we first had to create our own booking platform and then clearly distinguish it from the entrepreneurial part linked to MWR Life.

Travel Advantage is therefore an OTA (Online Travel Agency) registered as a travel agency which offers MWR Life members the benefit of travel services.

MWR Life is a business entity that develops customers through the entrepreneurs who join it.

The 2 entities are legally separate, and both have the legal registrations required to operate in Europe.

47 I am being approached by other MLM companies. How do you know if their activity is legal?

There are several essential criteria to consider.

The "red flags" which should keep you vigilant are:

- The real existence of a product or service. Please note, training services which are the service sold are legally prohibited as soon as their payment gives rise to the payment of commissions in a network structure (article L. 121-15 of the Consumer Code).
- Make people hope for gains without doing anything other than investing money (e.g. certain trading robots)!
- Offer a discount on products/services under sponsorship conditions.
- Play up urgency by encouraging prospects to register as quickly as possible in order to be the first. In this case this means that the opportunity to gain depends on a position in a pyramid and not on a commercial act. It's illegal. The earning opportunity must be the same for everyone regardless of their registration date.
- Presentation in geometric progression mode "2 which makes 2 which makes 2 etc." »

- The payment of "entry fees" which are generally significant, sometimes camouflaged behind training expenses, and giving rise to commissions because then the majority of the network's earnings do not come from the sale of services to consumers but from related payments to sponsorships.

MWR Life does offer a concrete service (Travel Advantage), only commissions on customers and not on the recruitment of Ambassadors, does not offer any discounts or freebies based on a number of sponsorships and provides its training for FREE. The earning possibilities are clearly expressed in the income disclosure and many Ambassadors earn more commissions than their sponsor since the earnings depend on a commercial act and not on a position in a hierarchy.

48 As an Ambassador, I would like to change teams. Is this possible?

To maintain the integrity of all marketing organizations and honor the efforts of our Independent Lifestyle Ambassadors, MWR Life strictly limits sponsorship changes. Sponsorship changes are only permitted if the Independent Lifestyle Ambassador has cancelled their account and six (6) months or more have passed since they were last an active Lifestyle Ambassador.

If an Independent Lifestyle Ambassador cancels their account and receives a refund for their enrollment fees within 14 days of their enrollment date in accordance with our refund policy, they cannot immediately register with another sponsor. They must wait six (6) months or more before re-enrolling with a new sponsor to maintain the integrity and ethics of network marketing.

49 What is cross- sponsorship ? Why is this a violation of MWR Life rules?

Cross- sponsoring consists of an Ambassador sponsoring or attempting to sponsor, directly or indirectly, an already registered member whose monthly payments have been honored, or an Ambassador whose 6 months following his deregistration have not expired.

By doing this he may harm the activity of another Ambassador.

50 How does the Customer Support Service work ? How to contact them?

The Customer Support Service brings together more than 60 agents spread across several time zones and in several countries to respond 24 hours a day, 7 days a week in more than 7 languages.

Support Service agents are divided between Travel Advantage and MWR Life. Some are therefore specialized in the travel services offered to customers, others in aspects concerning the activity of being an Ambassador.

MWR Life Support can be contacted by email (support@mwrlife.com), by chat or via WhatsApp.

Travel Advantage Support can also be contacted by telephone.

Generally, when an agent cannot respond, the Member is called back.

When you contact the Support Service , please provide your email address (the one used for your registration), specify your name, then clearly formulate your request.

There is no need to open multiple tickets for the same request. When you contact the Support Service , a "ticket" is opened. You can request the number and it appears in the subject of the processing confirmation emails you receive (#xxxxxx).

Don't hesitate to leave a review on Trustpilot! The Support Service is often praised for its efficiency.

<https://fr.trustpilot.com/review/www.traveladvantage.com> and <https://fr.trustpilot.com/review/mwrlife.com>

51 I have a problem with a reservation. What do I do?

Travel Advantage Support! They are best qualified to handle any request because they have the tools for this.

Depending on the nature of the problem encountered, they will carry out the research and make the necessary contacts in order to best resolve the problem.

52 I have a problem with my commissions. What do I do?

MWR Life Support Services.

It is recommended to contact your upline before contacting Support because 9 out of 10 requests are linked to a misunderstanding of the compensation plan. The upline may then find it useful to do new trainings on this subject.

Please note that the e-wallet is independent of MWR Life. Their Support service is therefore independent of ours.

53 MWR Life is involved in charitable actions with the PARTAGE Association. Where can I find the information to confirm this?

<https://www.cantinesdumonde.org/nos-partenaires/>
<https://www.partage.org/?s=mwr+life>

MWR Life is indeed involved with the PARTAGE Association with which it has worked for several years for the protection of the most vulnerable, that is to say children.

Several projects have been carried out, such as participating in the cultural development of poor children in Ecuador, participating in the health and education of poor children in the highlands of Madagascar, or even participating in the “Cantines du Monde” actions in 2022 and 2023.

In order to strengthen these actions, we have integrated into the hotel reservation process on Travel Advantage the possibility of automating part of the savings made by the member to benefit PARTAGE within the framework of Cantines du Monde.

54 MWR Life Policies & Procedures are in English. Is this legal?

The Policies & Procedures are intended for independent MWR Life Ambassadors. Ambassadors are entrepreneurs and can carry out their activity internationally. The international “business” language accepted everywhere is English. So there is no problem with this.

This does not prevent us from working on a version in each language which is on our to do list.

55 A friend would like his hotel to be listed on Travel Advantage. Is it possible?

It's possible but it doesn't depend on us!

As you have understood, referencing and negotiating hotel prices is done through wholesalers. We don't do it directly.

Your friend can send their request + website address + documentation to support@mwr.life who will forward it to our wholesalers. It will then be up to them to contact the hotelier and integrate it into their database based on the price negotiations that have been carried out.

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