

F.A.Q.

Travel Advantage / MWR Life

Basic glossary

Member = customer

Ambassadeur(drice) = independent MWR Life distributor with the mandate to put customers in touch with the company.

CONTENTS

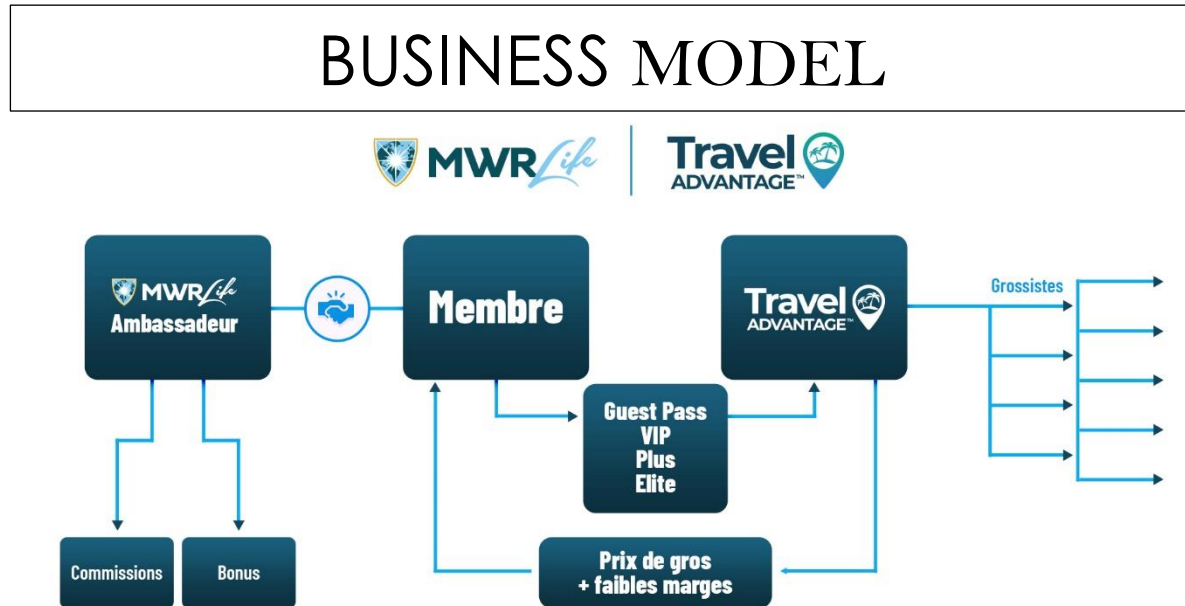
1	What is the MWR Life / Travel Advantage business model?	4
2	What's the difference between Travel Credits and Loyalty Points?	4
2.1	Travel credits:	4
2.2	Loyalty points :	5
3	Is there a time limit for using Travel Credits?.....	5
4	Can I earn cashback when I travel?.....	5
5	What conditions must I know about loyalty points?	5
6	As an ELITE Member, I earn the equivalent of my subscription in Loyalty Points every month. Is it money? What's involved?.....	5
7	What are the subscription prices?.....	6
8	What is a Guest Pass?	6
9	What is a Life Experience®© ?	7
10	What is an "additional traveler" or "guest traveler"?	7
11	I made a hotel reservation on Travel Advantage. After payment the system put me on hold and did not confirm the room.	8
12	I made a reservation on Travel Advantage. I received the confirmation email. Do I need to do anything else?	8
13	How does the 150% best price guarantee work?	8
14	Do I have to be a Travel Advantage customer to be an Ambassador?	8
15	What is Financial Guarantee and PII? What are they for?	9
16	I see the ATOUT France, ETOA, IATA (TIDS) logos on the Travel Advantage website. What are they? 9	
17	What is the cooling-off period?	10
18	What exactly is the role of an independent MWR Life Ambassador?.....	10
19	How do you present MWR Life and its business model in just a few seconds?	10
20	Self-financing: what does it mean	10
21	How much can I earn each month if I don't prospect or sponsor?	11

22	<i>My right to return to work is running out and I don't have much left. I need to get a good income every month quickly.</i>	11
23	<i>How to deal with the employment office</i>	11
24	<i>How do I declare my income to the Pôle Emploi every month?</i>	11
25	<i>The Ambassador Mandate acquisition fee increases in the second year. And in subsequent years?</i>	10
26	<i>If I decide to quit as an Ambassador, will I have to pay a termination fee?</i>	11
27	<i>How do I register as an auto-entrepreneur?</i>	11
28	<i>Auto-entrepreneur: is it possible to carry out several activities within a single micro-enterprise?</i>	11
29	<i>If I register as an auto-entrepreneur, will I be able to make pension contributions?</i>	12
30	<i>How much do I have to spend to start my business and register as an auto-entrepreneur?</i>	12
31	<i>In return for this investment, what can I benefit from?</i>	12
32	<i>Do we have to pay for it every year?</i>	13
33	<i>Can I benefit from the grants and subsidies available to business start-ups?</i>	13
34	<i>Can I put non-French resident customers in touch with MWR Life?</i>	13
35	<i>Can I put foreign ambassadors in touch with MWR Life?</i>	13
36	<i>As an Ambassador, am I an employee? Can I have a fixed salary?</i>	13
37	<i>Is there an income threshold below which I don't have to declare myself or my income to the tax authorities?</i>	13
38	<i>What is the income statement at the bottom of the mwrlife.com website?</i>	13
39	<i>How do I move up the ranks at MWR Life?</i>	14
40	<i>Are MWR Life and Travel Advantage registered in France? In Europe?</i>	14
41	<i>Which are the corresponding head offices?</i>	15
42	<i>Why choose a Paris address?</i>	15
43	<i>Travel Advantage also has an office in Saint-Malo?</i>	15
44	<i>Is it compulsory to attend MWR Life Conventions?</i>	15
45	<i>Who are MWR Life / Travel Advantage's main competitors? Are they registered?</i>	15
46	<i>Why not combine Travel Advantage with MWR Life under a single umbrella?</i>	16
47	<i>I'm being approached by other MLM companies. How do I know if their activity is legal?</i>	16
48	<i>As an Ambassador, I'd like to change teams. Is this possible?</i>	16
49	<i>What is cross-sponsoring? Why is it a violation of MWR Life rules?</i>	16
50	<i>How does Service Support work? How can I reach you?</i>	17
51	<i>I have a problem with a reservation. What should I do?</i>	17
52	<i>I have a problem with my commissions. What should I do?</i>	17
53	<i>MWR Life is involved in charity work with the Association PARTAGE. Where can I find the information to confirm this?</i>	17

54	<i>MWR Life's Policies & Procedures are in English. Is this legal?</i>	17
55	<i>A friend of mine would like his hotel to be listed on Travel Advantage. Is this possible?.....</i>	17

F.A.Q

1 What is the MWR Life / Travel Advantage business model?



Reading:

A customer, called a **MEMBER**, chooses a free subscription - **GUEST PASS** - or a monthly subscription based on different formulas, **VIP**, **ELITE**, depending on his needs. This subscription gives them access to the exclusive **TRAVEL ADVANTAGE** reservation platform.

TRAVEL ADVANTAGE, which is registered as an online travel agency, relies on various **WHOLESALE** depending on the services required. The wholesalers negotiate **WHOLESALE PRICES** on which TRAVEL ADVANTAGE applies **LOW MARGINS**. The prices thus offered are generally very competitive, enabling customers to make savings compared with what is generally offered on the market.

Customers are introduced to the company by independent business introducers, known as **AMBASSADORS**. These entrepreneurs are registered with **MWR Life** and receive **COMMISSIONS** and **BONUSES** based exclusively on the number of customers they develop.

2 What is the difference between travel credits and loyalty points?

2.1 Travel credits :

- Collected for each eligible service booked on the Travel Advantage platform.
- The number of travel credits earned for a booking depends on the service chosen. They are clearly indicated before booking.
- 100 Travel Credits are equivalent to a \$1 deduction on the payment of a reservation on the Travel Advantage platform.
- travel credits are cumulative and never expire as long as the member pays the monthly installment (i.e. remains a customer).
- Travel credits cannot be used to book a Life Experience®.
- Travel Credits can be used in full or in part to reduce a booking. This takes place just before payment of the reservation.
- Travel Credits are available for all subscriptions, including Guest Pass .
- travel credits are credited to the customer's account approximately 1 week after the booking has been made.
- Travel Credits are transferable to another Member or traveller .

2.2 Loyalty points :

- They are charged from ELITE or ELITE with TURBO add-on.
ELITE = 120 loyalty points / TURBO = 250 loyalty points.
- 1 loyalty point is equivalent to \$1 deducted from the cost of a reservation on the Travel Advantage platform when the reservation is eligible for loyalty points .
- They are cumulative and never expire as long as the customer pays the monthly installment (and therefore remains a customer) ELITE / ELITE TURBO .
- Loyalty Points can be used on Life Experiences® according to a maximum quantity specified for each Life Experience® .
- They can be used for other services up to the maximum quantity indicated, depending on the reservation chosen.
- They are credited upon payment of the ELITE / ELITE TURBO subscription and are therefore not dependent on bookings made on the Travel Advantage platform. For each monthly payment:
ELITE = 120, ELITE TURBO = 240.
- They are not transferable.

Please note:

- loyalty points and travel credits can be used together to reduce the cost of a reservation on the Travel Advantage platform.

3 *Is there a time limit for using Travel Credits?*

No. travel credits, like loyalty points, never expire as long as the customer pays the monthly installment. Please note that travel credits can be used to pay for a reservation in full. Unlike loyalty points, they are not tied to a quota that can be used per booking.

It takes 100 Travel Credits to make the equivalent of \$1.

As with all loyalty programs, Travel Credits are lost if the customer account is closed.

As with Loyalty Points, Travel Credits are free benefits offered to Members. A VIP or ELITE Member only pays for access to the services offered on the Travel Advantage platform.

4 *Can I earn cashback when I travel?*

No! Each customer is free to pay for their reservation. They benefit from travel credits, but not from cashback.

Travel Credits cannot be used outside Travel Advantage or converted into cash, and therefore cannot be paid into a bank account.

5 *What conditions must I know about loyalty points?*

loyalty points reward loyalty! They are lost if you change your subscription package, close your customer account or if the corresponding subscription is not honored for more than 90 days.

Please note:

- The use of loyalty points may vary depending on the pack chosen (ELITE / ELITE TURBO).
- loyalty points can only be redeemed by the principal member (and not the free travellers registered on his/her account) and cannot be transferred.
- Loyalty points can be used for a single Life Experience® reservation for ELITE customers. By purchasing the TURBO add-on, up to 100 loyalty points can be applied to the Life Experience® reservations of a second guest.
- Any Life Experience® or Deluxe Life Experience® booked with loyalty points will be cancelled if membership payment is more than 30 days overdue.
- Redeemed points are non-refundable if the Life Experience® booked is cancelled by the member.
- loyalty points cannot be exchanged for cash.
- Like Travel Credits, Loyalty Points are free benefits offered to Members. A VI 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 the equivalent of my subscription in loyalty points . Is it money? What's involved?*

No, it's not about money! Loyalty points (1 loyalty point is equivalent to \$1 for Travel Advantage) credited each month allow ELITE / ELITE TURBO members to reduce the price of certain bookings up to the limit indicated for each eligible service.

ELITE / ELITE TURBO Members can use them on various Platform services except car rentals and flash offers.

7 What are the subscription prices?

Please go to the MWR Life website and click on the "Membership" menu. Towards the middle of the page, you'll find the various offers and a detailed comparison.

GUEST	VIP	ELITE
		
GUEST	VIP	ELITE
Free!	\$19.97/Mo	\$119.97/Mo
\$0 Activation	+ \$20 Activation	+ \$120 Activation
<ul style="list-style-type: none">✓ Access to Hotels✓ 24/7 Support✓ Earn Travel Credits✓ Refer Guest Members	<ul style="list-style-type: none">✓ Extended Portal Access✓ Deep Hotel Discounts✓ 150% Best Price Guarantee✓ Add 1 Additional Traveler	<ul style="list-style-type: none">✓ Everything In Plus✓ Exclusive Elite-Only Offers✓ Add 4 Additional Travelers✓ 120 Monthly Loyalty Points
 GUEST PASSES 10 Today	 GUEST PASSES 15 Today + 3 Monthly	 GUEST PASSES 50 Today + 20 Monthly
Guest Sign Up	VIP Sign Up	Elite Sign Up

8 What is a Guest Pass ?

A Guest Pass is a "guest coupon" that allows anyone who benefits from it to browse the services and prices offered on the Travel Advantage platform as a VIP Member would. It would be the equivalent of a sample if it were a product.

Guest Passes :

- Corresponds to a free discovery subscription.
- Never expire.
- They are earned in different quantities with each subscription at check-in (GUEST = 10 / VIP = 15 / ELITE = 50 / ELITE TURBO = 1,500) and with each monthly payment (VIP = 3 / ELITE = 20), as well as with each hotel reservation for VIP, ELITE / ELITE TURBO customers.
- They are valid only once per customer. The same customer cannot use more than one Guest Pass.
- They allow access to the Travel Advantage platform to freely consult offers.
- They allow you to book 2 nights in a hotel of your choice once, and benefit from all the savings available to a subscriber customer.

9 What is the TURBO add-on?

This is an additional offer for Elite customers. For a one-off payment of \$249.97, it offers a number of advantages:

		GUEST	VIP	VIP180	ELITE	ELITE180	TURBO ADD-ON
Membership Cost	Enrollment	Free Lifetime Membership	\$19.97 + \$20 Activation	\$99.00 + \$20 Activation	\$119.97 + \$120 Activation	\$719 + \$120 Activation	\$249.97 One Time
	Monthly		\$19.97/mo	\$99.00/mo	\$119.97/mo	\$719/mo	-
Loyalty Points*	Enrollment				120	120	+250
	Per Billing				120	720	-
Guest Passes	On Enrollment	10	15	25	50	50	+1500
	Per Billing		3	25	20	20	
	Per Hotel Booking		3	3	3	3	Exclusive + Turbo member Hotel Deals
Additional Users		0	1	1	4	4	
30% Facebook Sharing Bonus*		✓	✓	✓	✓	✓	Apply up to 100 Loyalty Points on + Life Experience second guest bookings
Enroll Guest Members		✓	✓	✓	✓	✓	
Earn Travel Credits from Guest Members**		✓	✓	✓	✓	✓	
Mobile App Access		✓	✓	✓	✓	✓	
Access to Hotels		✓	✓	✓	✓	✓	+ Flex Traveller every 6 months
Access to Resorts			✓	✓	✓	✓	
Access to Flights			✓	✓	✓	✓	+ Double Monthly Loyalty Points
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®					✓	✓	

© 2025 MWR Life | V: 25.05.01

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 and Ambassadors. These stays of several days and nights are generally offered in popular destinations and top-of-the-range hotels at very attractive rates.

Some Life Experience® packages also include a personalized cocktail reception, one or more group activities and the presence of a host.

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

11 What is LE CLUB?

LE CLUB is a service that includes numerous hotels at exceptional rates, on which a greater number of loyalty points can be applied. This is an additional service reserved exclusively for ELITE and ELITE/TURBO memberships.

12 What is an "additional traveler" or "guest traveler"?

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

- VIP = 1 free additional passenger
- ELITE = 4 additional free travellers

An additional traveler is a full-fledged customer with access to the same booking options as the pack holder.

- He will therefore benefit from the same possible savings, but will not pay the monthly installment.
- He can connect to the Travel Advantage platform with his own login and password.
- They benefit from the same support services, which they can contact 24/7.
- He pays for his reservations directly on the platform.

Please note:

- Travel Credits allocated to a reservation for an additional passenger will be credited to the account of the season ticket holder.
- Additional passengers do not earn loyalty points (since they do not pay for the subscription).
- Additional travellers registered on an account cannot be changed except in the event of death and on presentation of proof of death to the Support Department

Only ELITE/TURBO customers benefit from the "Flex Traveler" option, which allows them to change additional travelers every 6 months.

- If the additional traveller decides to become a member and take out a VIP or ELITE subscription, he/she will be removed from the list of additional travellers and will free up a place. In this case, he/she must use the same e-mail address as a member.

See all the details in the detailed comparison of offers freely accessible on the MWR Life website: CLIENT menu then click on "Compare membership plans."
<https://mwrlifecontent-pro.s3.amazonaws.com/PDF-and-other-files/MembershipBenefits-FR.pdf>

13 *I made a hotel reservation on Travel Advantage. After payment 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 is not successful, 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 with other suppliers we work with.

If, after 30 minutes, we have not been able to find the same reservation, we will inform the customer of this and proceed immediately to reimburse them.

If, on the other hand, we have found the reservation elsewhere, then the operation is transparent for our customer.

This "in-house kitchen" is little known and monopolizes resources, but it's a benefit we're happy to offer our members.

14 *I made a reservation on Travel Advantage. I received the confirmation email. Do I need to do anything else?*

In general, and more particularly when booking for several days or to a foreign destination, the Support Service checks the booking with the service provider concerned. This may typically involve a telephone call to the hotel, for example.

This procedure generally enables us to provide the required service and avoid the member falling victim to overbooking.

After receiving the booking confirmation, the customer can also call the service provider to check that the booking has been confirmed.

Be careful, however, not to call just after receiving the confirmation e-mail, as the service provider may not have updated its files and could therefore be misleading the customer. A 24-hour delay is therefore recommended.

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

If you make a hotel reservation on the Travel Advantage™ platform but within 24 hours find the same hotel on the same dates and for the same services at a lower price on another free-access platform excluding promotions, we will pay you 150% of the price difference in Travel Credits.

This guarantee testifies to the confidence in the prices Travel Advantage™ offers and in the quality of its services.

To take advantage of this benefit, simply click on the "Price guarantee " link in the footer menu of the Travel Advantage website, then on the "Send request" button. The terms and conditions of the guarantee are included with the request.

Please note:

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

16 *Do I have to be a Travel Advantage customer to be an Ambassador?*

No, there's no obligation.

Any Ambassador(drice) can start out without being a customer and then become his or her own customer. However, they need to understand how the platform works before they can talk about it. Customers who are not Ambassadors cannot access commissions or earn income .

17 What is the Financial Guarantee and the RCP ? What is it for?

The financial guarantee: a condition of registration and a legal requirement in Europe.

The financial guarantee must enable the travel agency to reimburse any advances received and to repatriate customers as a matter of urgency.

It must comply with the provisions of articles [L. 211-18](#) and [R. 211-26 to R. 211-34](#) of the French Tourism Code and with those of [the amended decree of December 23, 2009 on the conditions for setting the financial guarantee of travel agents and other operators selling travel and holidays](#).

Travel Advantage is registered as an Online Travel Agency and is financially guaranteed.

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

Specific professional liability insurance must cover the pecuniary consequences of the professional liability incurred by the travel operator as defined in [articles L. 211-16 and L. 211-17](#) of the French 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
- Registo Nacional de Turismo de Portugal
- NIF: 516386034
- Registo : 9927
- Allianz Responsabilidade Civil N°206314972
- ATOUT FRANCE - Free provision of services - IM099230001
- IATA TIDS Numeric Code : 96135303

18 I see the ATOUT France , ETOA , IATA (TIDS) logos on the Travel Advantage website. What are they?

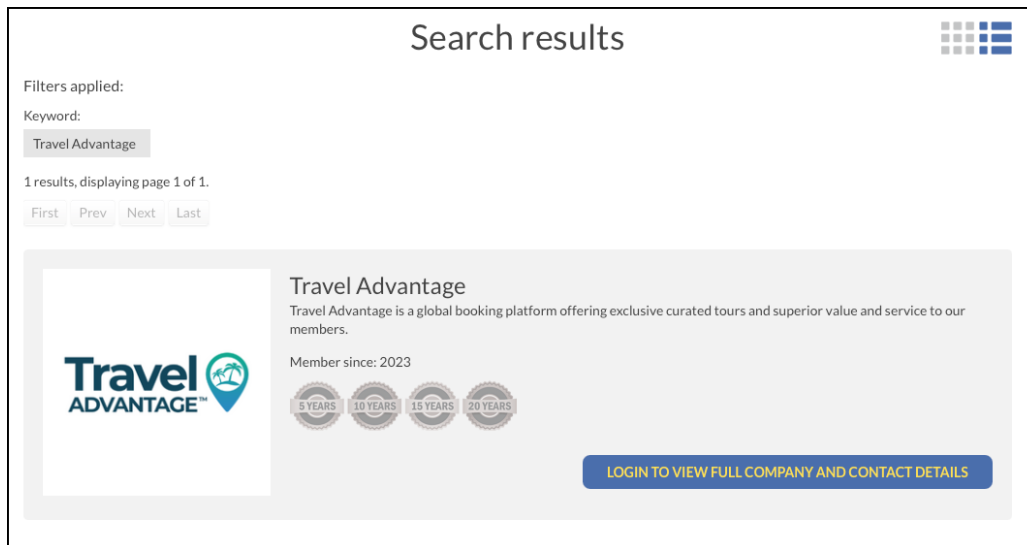
ATOUT France , France's national tourism operator, is an economic interest grouping (EIG), the French government's tourism operator. Its objectives are to promote tourism in France, carry out tourism engineering operations and implement a policy of competitiveness and quality for companies in the sector. Atout France is also responsible for ensuring the quality of tourist services. It oversees the classification of tourist accommodation and the registration of travel and tourism operators.

You can register Travel Advantage on the Free Service Provider (FSP) list by clicking on the link :

https://registre-operateurs-de-voyages.atout-france.fr/c/document_library/get_file?uuid=dac114cd-28f9-48b7-a284-ff0e3273b481&groupId=10157

ETOA - European Tourism Association - is the leading association of tour operators and service providers specializing in European destinations, from global tour operators to local incoming agencies. ETOA's main objective is to promote the creation of a favorable environment for the development of tourism in Europe over the long term, so that this destination is sustainable and attractive over time.

<https://www.etoa.org/member-search/?term=Travel+Advantage&type=&country=&v s m=&d s=&p s=&c r l=&y e=&c a p s=&c=>



IATA (TIDS) - Travel Industry Designator Service - An agency identification program that enables travel intermediaries' bookings to be recognized by industry suppliers of airlines, hotel chains and resorts, cruise lines, car rental companies, theme parks and railways.

19 *What is the cooling-off period ?*

The cooling-off period is a legal requirement for all distance purchases. This law allows anyone who registers as a customer or an Ambassador to withdraw from the contract and receive a full refund without having to provide any explanation, as long as they make their withdrawal request known within 14 days of signing up. To do so, simply send your request by e-mail to Support (support@mwrlife.com) and make sure you receive the corresponding acknowledgement of receipt by e-mail.

In the event of retraction within 14 days, a full refund will be made

After 14 days, the customer or Ambassador may request to close the account at any time, and will not be debited for the next payment.

Any instalments paid after 14 days from registration are forfeited to the company and cannot be reimbursed.

MWR Life does not charge for closing an account.

In the event of retraction within 14 days, it is of course possible to register again at a later date, but under the same sponsor as originally. To change sponsor, and in accordance with our policies and procedures (Art 5.1.2), a 6-month period must be respected in order to maintain and respect the integrity and ethics of the network.

20 *What exactly is the role of an independent MWR Life Ambassador?*

A MWR Life Independent Ambassador is an independent business introducer whose mandate is to put customers in touch with the company. In other words, they bring in business by promoting MWR Life and Travel Advantage.

In return for this business, they receive commissions.

21 *How do you present MWR Life and its business model in just a few seconds?*

MWR Life is a private travelers' club whose monthly subscription gives its members access to a travel platform, enabling them to benefit from substantial savings on their bookings.

MWR Life offers entrepreneurs a mandate to put customers in touch with the company, in return for commissions.

22 *Self-financed : what does it mean*

This term requires some explanation, as it is unfortunately often used by illegal companies. It's a shortcut which means that the commissions you earn as an Ambassador by putting customers in touch with the company enable you to pay for all or part of your subscription if you are a customer as well as an Ambassador. To do so, you need to reach the first levels of the commission plan (see compensation plan).

Under no circumstances does MWR Life offer any form of sponsorship free of charge. In other words, any subscription to a customer pack must be paid for, but may be partially or totally offset from a budgetary point of view by any commissions earned if the customer is also an Ambassador(drice).

23 How much can I earn each month if I don't prospect or sponsor?

As long as you have the minimum number of points each month to qualify for commissions, you can maintain revenues provided that your direct and/or indirect customers renew their monthly payments. Cf. Compensation plan .

In my experience, doing nothing quickly leads to nothing! MWR Life offers a serious business, not automatic revenue streams that fall forever without doing anything.

24 My unemployment indemnities are running out and I don't have much left. I need to get a good income quickly every month.

As with any entrepreneur , there is a risk of having months "with" and months "without". There's no guarantee of income since it all depends on the dedication, persistence and skills of each individual. Entrepreneurs know that there's no such thing as security, whatever the business they're developing.

At MWR Life, as with auto-entrepreneurs in general (in France), it's only a small percentage who make a living from their activity. See "Déclaration de revenus " in the footer menu of the MWR Life website.

Successful Ambassadors are generally those who regularly attend the (free) training courses provided by the company every week (unless otherwise stated), who are willing to learn before starting out, to suffer setbacks before succeeding, who know how to ask their "upline " for help, and who keep prospects properly informed.

If you're in a hurry to earn a lot of money, it's better to look for a job than to start your own business . This doesn't mean that you can't ALSO, if time and courage permit, start up as a MWR Life Ambassador, in order to test yourself as well as the company, and perhaps acquire new skills. The risk is then limited to the amount of the mandate (around 90 euros per year).

25 How to contact at France Travail (Pôle Emploi- France)

We recommend that you seek advice from your Pôle Emploi advisor before starting your business and before receiving your first commissions. Your Pôle Emploi advisor will be able to help you with the necessary formalities, in particular with regard to your monthly income tax return .

It may happen that the mere fact that you have registered as an auto-entrepreneur prompts the unemployment office to change your category (from jobseeker to unemployed). This can have a negative impact on your benefits.

26 How to declare each month my income to France Travail (Pôle Emploi)

Follow the advice of your Pôle Emploi advisor .

27 If I decide to give up as an Ambassador, will I have to pay to stop working?

None. If you decide to cease activity, simply send an e-mail to Support (support@mwrlife.com). Your account will then be closed, along with any elements that may have been acquired (Travel Credits Loyalty Points , etc.) and saved if you also close your customer account.

Support will then tell you how to close your account with the e-wallet (electric wallet managed by i-payout). Again, to the best of our knowledge, there is no charge for closing an account with them.

28 How do I register as an Auto-entrepreneur (micro-entreprise – France)

To facilitate the process, we have signed an agreement with the Parcours-Entrepreneur platform:

<https://www.portail-autoentrepreneur.fr/lp/partenaires/mwrlife>

You benefit from a €49 fee to register as an auto-entrepreneur, get advice from an expert who will check your situation and obtain your N°SIRET

It is up to you to complete the information according to your personal situation.

29 Auto-entrepreneur: is it possible to carry out several activities within a single micro-enterprise?

An individual can only run one micro-business. On the other hand, it is permitted to carry out several activities within the same company, known as a mixed activity.

You must specify your main and secondary activities in your micro-enterprise bylaws. However, whatever the number of activities in your micro-enterprise, the sales threshold remains the same.

30 *If I register as an auto-entrepreneur will I be able to contribute to the pension scheme?*

As a micro-entrepreneur, social security contributions are deducted from your sales. These contributions give you access to pension rights (basic and supplementary pensions). On the other hand, if you don't generate any sales, you don't pay any social security contributions, so you don't earn any pension rights. See <https://entreprendre.service-public.fr/vosdroits/F23369> and other pages for explanations relevant to your situation.

31 *Does the VAT exemption threshold apply to me as an auto-entrepreneur? What invoices should I send? Do I need to send them? In US dollars or Euros?*

If you have several activities within your micro-enterprise, you may find that you exceed the exemption threshold for some of them. You should therefore contact an accountant who will be able to advise you. Assuming you only have MWR Life as an independent business contributor established as a micro-entrepreneur, the exemption threshold does not apply to you, since you invoice MWR Life LLC, which is located outside the European Union.

To do this, you must invoice the amount of your commissions paid into your micro-entrepreneur bank account to MWR LLC - 20101 W COMMERCIAL BLVD - #3100 FORT LAUDERDALE.

FL 33309, USA.

All you have to do is enter the invoice in your accounts to justify the cash inflow.

In practice, there's no need to send it to MWR Life LLC, since the accounting is done electronically in the USA and already takes into account what is paid in commissions.

We recommend that you exactly match the amount paid into your bank account. If the currency conversion (\$ to €) has been carried out by your bank, the amount shown on your bank statement should appear on the invoice. This is to ensure consistent bank reconciliation. If you have an amount in \$, it's best to convert it into € as you go along, to avoid any complications with conversion rate searches later on. Your invoice will then be in euros and you will indicate the conversion rate applied.

Contact your accountant to validate these elements with him or her, based on your specific situation.

32 *How much do I have to spend to start my business and register as an auto-entrepreneur?*

MWR Life Mandate: 99 euros (approx.) for one year.

Customer pack: not mandatory. The subscription offers are:

- Guest Pass : free
- VIP : approx. €20/month
- ELITE : approx. €120/month (+ €120 one-time activation fee upon registration)
- Auto-entrepreneur registration: variable, but generally less than 50 euros
- Opening an auto-entrepreneur bank account (varies by bank).

This represents an investment of around €150 (MWR Life mandate + auto-entrepreneur) + €0 to €120 per month depending on the customer subscription chosen. Please note: activation fees for ELITE packs must be added when registering as a customer.

33 *In return for this investment, what can I benefit from?*

- A personalized website with immediate access, security and maintenance, including professional presentation videos
- A back-office to facilitate business management and monitoring.
- An ACADEMY accessible from the back-office, bringing together training tools (documents and videos) and marketing tools, including this FAQ.
- A mobile application (Android / iOS) for MWR Life and a mobile application for Travel Advantage if I'm a customer.
- The MWR Life mobile application includes prospecting, tracking and training tools to promote learning.
- A MasterCard or Visa card can be ordered as soon as the e-wallet account is opened. It may take a few weeks to receive it.
- Guest Passes offered according to the customer package chosen
- From 1 to 4 additional travellers depending on the package chosen

- 24/7 access to MWR Life and/or Travel Advantage multilingual support
- Training / weekly information
- Access to Life Experiences® depending on the customer package chosen
- Access to compensation plan (in accordance with compensation plan conditions)

34 Can I benefit from freelance administration (umbrella Company) - France

Yes, and it's compatible with auto-Entrepreneur status if you wish. Portage salarial allows you to retain your independence while enjoying the benefits of permanent employment. You can transfer any amount of commission you wish from your e-wallet to the freelance administration company, and then convert it into a salary.

<https://www.join-jump.com/partner/mwr-life>

35 Can I benefit from the grants and subsidies available to business start-ups?

Certainly! It's up to the Ambassador to make his or her own decisions, based on personal circumstances. Make sure you take all the facts into account, and check the information yourself.

36 Can I put non-French resident customers in touch with MWR Life?

All customers are welcome, as long as they are brought by an ambassador practicing 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. The MWR Life and Travel Advantage tokens can then be used, but require more rigorous management on the part of the Ambassador.

37 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 website)

From a legal point of view, please ensure that the Ambassadors concerned comply with the legal requirements of their country, in particular concerning the declaration of their income . As each ambassador is independent, it's up to them to take the legal steps required for their own situation.

38 As an Ambassador, am I an employee? Can I have a fixed salary?

No, nothing like that.

As an Ambassador, you are an independent contractor. Your income depends solely on you. MWR Life does NOT pay a fixed salary, let alone a minimum wage. Some bonuses could be considered regular income, but their amount and regularity may vary from one month to the next, or from one day to the next depending on the rank of the day and whether or not customers are satisfied with the services and maintain their subscription .

So we won't be talking about fixed, guaranteed income or anything of the sort.

39 Is there an income threshold below which I don't have to declare myself or declare my income to the tax authorities ?

No. There is no such threshold. We sometimes hear of €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 register at as a Self-Entrepreneur in France at the very least, and with the most suitable status in other countries, in order to comply with the laws .

40 What is the income disclosure at the bottom of the mwrlife.com website?

The annual income disclosure is an internal MWR Life statistic showing the % of Ambassadors by annual income bracket.

These statistics are similar to those for auto-entrepreneurs, the vast majority of whom generate less than 5000 euros (French Social Security source) in annual sales and therefore earn very little.

For MWR Life it's even more obvious, since becoming an independent ambassador represents very little risk and a very limited financial investment.

Rank	%	Average
Lifestyle Ambassador	71.3	\$18
Silver	11.1	\$554
Gold	7.2	\$1,673
Platinum	3.6	\$3,332
Titanium	2.9	\$4,602
Jade	2.1	\$6,774
Pearl	1.4	\$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 shows the % of Ambassadors(drices) by age bracket. This is useful when people try to lump us in with unethical MLMs that push young people to quit their jobs or studies in order to become cryptocurrency traders, for example.

The following is the age distribution of Lifestyle Ambassadors.

- 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

41 How do you move up the ranks within MWR Life?

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

Each VIP or ELITE customer has a corresponding number of points:

- VIP = 1 point
- ELITE = 6 points

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

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

Yes.

- MWR Life registered a branch in France on March 02, 2017 (**SIRET N°25 322 126 R.C.S. Paris**).
- TRAVEL ADVANTAGE has created a SAS subsidiary registered on 03/11/2022 (**SIRET N° 25 322 126 R.C.S. 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.

43 Which are the corresponding head offices?

MWR Life and Travel Advantage are both domiciled at MITWIT OFFICE (formerly MULTIBURO) at 42 avenue Montaigne in Paris. The corresponding KBis records are available at [www.societe.com](https://www.societe.com/societe/mwr-life-llc-825322126.html)
<https://www.societe.com/societe/mwr-life-llc-825322126.html>
<https://www.societe.com/societe/travel-advantage-sas-849497789.html>

On the KBis, the address is indicated:

RENSEIGNEMENTS RELATIFS A L'ACTIVITE ET AU PREMIER ETABLISSEMENT IMMATRICULE EN FRANCE

Adresse de l'établissement	42 avenue Montaigne 75008 Paris
Domiciliation en commun Nom ou dénomination du domiciliaire	Multiburo

44 Why choose a domiciliation in Paris?

It is compulsory to have a business address in order to register a company. As soon as it started up in Europe, MWR Life chose MULTIBURO (now MITWIT) to provide it with workspace in the major cities of France and Belgium.

This means that MWR Life and Travel Advantage management always have access to a professional space for meetings and appointments. This is all the more relevant as we are in the service business and can easily work remotely. We're glad we didn't have to pay for empty offices during the COVID years, as many companies with "fixed" offices have had to do.

45 Travel Advantage also has 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 reported, this is in no way the headquarters of Travel Advantage! Who rents a company headquarters on a personal basis?!

46 Is it compulsory to attend the Conventions organized by MWR Life?

No, but attending them is a great way to progress! MWR Life Conventions are events offered to MWR Life Ambassadors to create opportunities for meeting, sharing, training and recognizing individual performance. They are appreciated insofar as they enable each individual to understand the company's culture and to define the path he or she intends to follow for his or her own success. It's also a way of getting to know the company, meeting its managers and other Ambassadors in the network. These are moments appreciated by all.

47 Who are the main competitors of MWR Life / Travel Advantage? Are they registered?

MWR Life offers MLM entrepreneurship. Its competitors in the "travel MLM" sector are few and far between. They are mainly foreign companies that have not yet made the effort to register legally to operate in France and Europe, although they have been present on the European market for several years. To our knowledge, none of them has its own booking 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 required to operate legally in Europe as an Online Travel Agency (OTA) (financial guarantee and Professional Civil Liability + registration with Atout France).

The third-party platforms most often used by these competitors on a white-label basis do not benefit from the Financial Guarantee or PII, and almost none of them are even legally registered in Europe through a subsidiary or branch office.

Competing MLM companies are generally not 100% tourism-related. Some operate in cosmetics, finance or crypto-currency, for example.

MWR Life is the only MLM company to be 100% tourism-related.

Travel agencies are not competitors of Travel Advantage, as their services more geared towards direct contact and understanding of their customers' needs. They therefore operate in a different space, catering

to a different type of customer. We respect all of them because they are run by entrepreneurs who take risks .

Online booking platforms are closer to Travel Advantage, but don't generally offer the same services. Nonetheless, they are often the ones against which price comparisons are made.

48 Why not combine Travel Advantage with MWR Life under a single umbrella?

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

Travel Advantage is an OTA (Online Travel Agency) registered to offer MWR Life members 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.

49 I'm being approached by other MLM companies. How do I know if their activity is legal?

There are several essential criteria to consider.

The "red flags" to watch out for are :

- Commissioning focused more on distributor recruitment than on customers.
- Mainly "intra-network" customers, i.e. those who are offered the chance to buy a package of products every month, with the possibility of automating the purchase (auto-ship).
- As a consequence of the previous point, a very small number of "external" customers who are not distributors or affiliates do not have access to the compensation plan.
- The actual non-existence of a product or service. Please note that training services, which would be the service sold, are legally prohibited if their payment gives rise to the payment of commissions in a network structure (article L. 121-15 of the French Consumer Code).
- Expect gains without doing anything except investing money (e.g. certain trading robots)!
- Offer a discount on products/services subject to sponsorship conditions
- Playing up the urgency by encouraging prospects to register as quickly as possible in order to be the first. In this case, the earning opportunity depends on a position in a pyramid, not on a commercial act. This is illegal. The earnings opportunity must be the same for everyone, regardless of the date of registration.
- Presentation in geometric progression mode: "2 equals 2 equals 2 etc..".
- The payment of "entry fees", which are generally substantial and sometimes disguised as training expenses, and give rise to commissions, since the bulk of the network's earnings do not come from the sale of services to consumers, but from sponsorship payments. These entry fees are generally in excess of €500, to which must be added the mandatory product packs.

MWR Life offers a concrete service (Travel Advantage), commissions only on customers and not on the recruitment of Ambassadors, offers no discounts or freebies based on the number of referrals, and provides its training courses FREE OF CHARGE. Earnings opportunities are clearly set out in the tax return, and many Ambassadors earn more commission than their sponsors, since earnings depend on a commercial act and not on a position in a hierarchy.

The fee to become an Ambassador and benefit from all the professional tools developed is \$99 (about €99) per year. No customer "pack" is imposed. Ambassadors are free to choose what suits them best by ticking the appropriate boxes.

50 As an Ambassador, I'd like to change teams . Is this possible?

Yes, it's possible, but under certain conditions. Any Ambassador wishing to change team must apply to be deregistered from MWR Life and then wait at least 6 months after confirmation of deregistration before re-registering with the sponsor of his/her choice. He/she will then be considered a new Ambassador. He/she will not be entitled to recover his/her rank or any benefits previously acquired.

This procedure respects the ethics of the profession and protects the stability of the network.

51 What is cross-sponsoring ? Why is it a violation of MWR Life rules?

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

By doing so, he or she may interfere with another Ambassador's business. It is therefore a breach of MWR Life's Policies and Procedures.

52 *How does support work? How to contact us*

The Service Support team is made up of over 60 agents in several time zones and countries, providing 24/7 support in over **9** languages.

Service Support agents are divided between Travel Advantage and MWR Life. Some are therefore specialized in the travel services offered to customers, while others focus on aspects relating to the Ambassador(drice) business.

MWR Life Support can be contacted by e-mail (support@mwrlife.com or support@traveladvantage.com), by chat or via WhatsApp.

Travel Advantage Support can also be contacted by telephone.

In general, when an agent is unable to answer, the Member is called back.

When you contact Support, please provide your e-mail address (the one used for your registration), state your name, and clearly formulate your request.

It is not necessary to open several tickets for the same request. When you contact Support, a "ticket" is opened. You can request the ticket number, which appears in the subject line of the processing confirmation e-mails you receive (#xxxxxx).

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

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

53 *I have a problem with a reservation. What should I do?*

Contact Travel Advantage Support! They are the best people to deal with any request, because they have the tools to do so.

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

54 *I have a problem with my commissions. What should I do?*

Contact MWR Life Support at . It is advisable to contact your upline before contacting Support, as 9 out of 10 requests are linked to a misunderstanding of the compensation plan. The upline may then find it useful to provide further information on the subject.

Please note that the e-wallet on which commissions are paid is independent of MWR Life. Their support service is therefore independent of ours.

55 *MWR Life is involved in charity work. 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 involved with the Association PARTAGE, with whom it has been working for several years to protect the most vulnerable members of society, i.e. children.

A number of projects have been carried out, such as contributing to the cultural development of poor children in Ecuador, helping to improve the health and education of poor children in the highlands of Madagascar, and taking part in the "Cantines du Monde" initiative in 2022 and 2023.

To reinforce these actions, we have integrated into the Travel Advantage hotel booking process the possibility of automating the transfer of part of the savings made to PARTAGE as part of the Cantines du Monde program.

56 *MWR Life's Policies & Procedures are in English. Is this legal?*

Policies & Procedures are intended for MWR Life independent Ambassadors. Ambassadors are entrepreneurs and may operate internationally. The international business language accepted everywhere is English. So there's no problem at all.

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

57 *A friend of mine would like his hotel to be listed on Travel Advantage. Is this possible?*

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

As you can see, hotel listing and price negotiation is carried out by wholesalers. We don't do it directly.

Your friend can send his request + website address + documentation to support@mwrlife.com, who will pass it on to the wholesalers. It will then be up to them to contact the hotelier and include him in their database, depending on the price negotiations that have been carried out.

58 I want to create a website or post on social networks. Is this possible?

Yes, as long as you comply with the company's Web policy.

1/ General policies and procedures available at

<https://www.mwrlife.com/content/PoliciesAndProcedures.pdf>

SECTION 4 - ADVERTISING (4.2 to 4.4 inclusive)

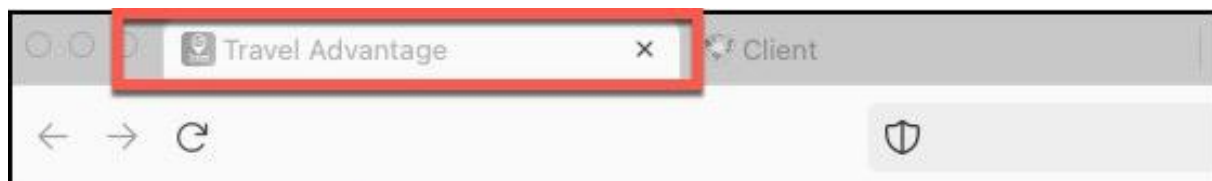
2/ Summary of obligations :

A/ Logos, images and mandatory information

- The use of logos, images and names relating to Travel Advantage and MWR Life are protected by copyright and intellectual property rights. They are the property of MWR Life and Travel Advantage. You may not use them without the prior written consent of the companies concerned.
- Any site that suggests that it is created or maintained by MWR Life or Travel Advantage when it was created by an independent MWR Life Ambassador or any other person without MWR Life or Travel Advantage permission is prohibited.
- Any site that does not clearly and completely inform consumers / Internet users will be the full responsibility of the person who created it. The latter would therefore be exposed to legal consequences for non-compliance with the consumer code.
- Such a site would be in contradiction with the above Policies and Procedures:

Article 4.4.A: It is your obligation to ensure your online marketing activities are truthful, are not deceptive and do not mislead customers or potential Independent Lifestyle Ambassadors in any way.

- MWR Life and Travel Advantage reserve the right to suspend or terminate the account of the Independent Lifestyle Ambassador(s) concerned without further notice, due to the risk to both the Independent Lifestyle Ambassador and the company.
- When using the MWR Life or Travel Advantage name or logo, any website or web communication tool created by a MWR Life Independent Ambassador must bear, in a legible and obvious manner for the Internet user:
 - The words "site created by (your first and last name or company name/logo), MWR Life Independent Ambassador".
 - This mention in the footer of the site is recommended, but is not sufficient.
 - This statement must appear as soon as the site is opened.
 - The use of the MWR Life or Travel Advantage logo, or "MWR Life Independent Distributor" or "Travel Advantage Independent Distributor" cannot be made without the addition of this mention with the logo in question, so as not to lead the surfer to suppose that he is on an official company site.
 - The use of the Travel Advantage or MWR Life logo in the site tab is not authorized.



- In order to facilitate the use of a logo that complies with our expectations, you may use the following logos on condition that you add the words: "Site created by (your first name and surname or company name/logo), MWR Life Independent Ambassador".



59 *What terms or usages should I avoid in my communications?*

Overselling certain benefits offered by MWR Life or Travel Advantage is totally prohibited. Overselling consists, for example, in giving the consumer the expectation of a greater benefit than is actually the case.

- **Examples of oversold arguments therefore prohibited:**
 - Save the amount of your subscription each month in loyalty points that can then be used as a kitty for free travel”.
 - Take advantage of unloaded fares up to 60% cheaper” or ‘Save up to XX%’.

For these 2 examples, you can't claim any % savings whatsoever if you can't prove that they are at this level on more than half of our offers.

- You are not allowed to sell at a loss. Selling at a loss is forbidden. Selling at “cost price” would be tantamount to that, since it would not contribute to covering the company's fixed costs.
- “Optimize your budget with our hotel kitty”.
The principle of cagnottage is not in line with our model, so you can't use this term.
- “All memberships are non-binding and can be paused or terminated at any time.”
This is false and therefore forbidden! Memberships cannot be paused.
- **Testimonials:** you may not use testimonials in writing, on video or in any other way whatsoever without the written consent of the persons concerned for the use of their image.
- **All information** contained in a website (or other digital medium) must be current and available. MWR Life and Travel Advantage regularly introduce new features that may supersede or replace previously existing ones. It is your responsibility to provide consumers with up-to-date information.
- **Errors of wording** or logic. Example:
 - “SUBSCRIPTION SYSTEM: this model eliminates advertising costs and provides access to low-cost travel.”
How does our business model eliminate advertising costs, thereby reducing the price of travel? This is not correct.
- **Inaccuracies**
 - “PRICE GUARANTY” “If you find a lower price elsewhere for the same hotels, Travel Advantage will refund 150% of the difference.”
Specify all the conditions of the guarantee or put an * that specifies *see the specific conditions of the guarantee “ by indicating an active link that points to a complete explanation.
- **Comparisons**
When you make a comparison you must respect the following elements:

- Do not criticize competitors
- Indicate the web address of each site included in the comparison, as well as the date and time the comparisons were made. The idea is to give consumers the opportunity to check the information themselves.
- **Examples of prices or offers**
When you highlight the results of a search made on the Travel Advantage booking platform, you must indicate the elements of the search:
 - Date and time
 - Web address
 - Parameters used: booking dates, destination, number of people, number of rooms, etc.
 It is also strongly recommended that you take screenshots of these searches and keep them as proof, should the need arise.

60 What legal information must be included and what are the possible consequences of non-compliance?

- **Legal notices**
Every site must comply with current legislation, and in particular must include legal notices, the name, first name and e-mail address of the administrator, the name of the host, etc.
You'll find all this information on the Internet.

Beware of "dead" links that lead nowhere to certain footer headings.
- **Consequences**
In the event of non-compliance with this policy, MWR Life and Travel Advantage reserve the right to suspend or delete the account of the MWR Life Independent Ambassador concerned.