INCOME DISCLOSURE STATEMENT

FAQS FOR MARKET PARTNERS IN AUSTRALIA

FAQs are subject to change

July, 2025

Q: WHAT DOES IT MEAN TO BECOME A MONAT MARKET PARTNER?

A: Becoming a MONAT Market Partner means choosing the journey that suits you best. You can:

- Enjoy your favourite MONAT products at a discounted price
- Earn commissions and bonuses by sharing MONAT with customers
- Share the opportunity with others and unlock the benefits of the MONAT Compensation Plan

Along the way, you'll also have the chance to earn exciting rewards, incentives, and recognition for your achievements.

Q: HOW DO I BECOME A MARKET PARTNER?

A: Getting started is simple:

- 1. Enrol Online: Head to the MONAT website, click "Become a Market Partner," and fill out a quick form.
- 2. Choose a Starter Pack: Select a Business Starter Pack (starting from \$119 AUD), which includes a curated selection of products, marketing tools, and training materials.
- 3. Launch Your Website: You'll get your own personal online store to start selling right away.
- 4. Start Sharing: Recommend products, build your customer base, and if you want to, start growing your own team
- 5. Learn & Grow: Tap into MONAT's free training to build your skills and boost your confidence.

That's it! With low costs to get started and a whole lot of community, your MONAT journey starts here.

Q: HOW DO MARKET PARTNERS EARN?

A: Market Partners can earn through:

- · Personal product sales
- · VIP and Retail Customer orders
- · Bonuses and team commissions

Important to note: You only earn commissions when products are sold – never just for enrolling a new Market Partner. If a product is returned, in accordance with our return policy, the related commissions are also reversed.

Q: WHAT IF I CHANGE MY MIND?

A: No stress!

- · You can cancel anytime
- There's a 30-day money-back guarantee on all orders (minus shipping & handling)
- You can return unopened and unused Starter Packs within a year for a 90% refund

Q: AS A MARKET PARTNER, DO I HAVE TO KEEP BUYING PRODUCT EVERY MONTH?

A: No. Your only required purchase is your Starter Pack when you join. That's it.

Want to shop later? Great - you'll get 30% off retail prices.

Want to earn downline commissions? To qualify, you need 200PV in a calendar month. That can come from:

- · Your own purchases, OR
- Orders from your VIP Customers

So yes, you can earn without placing an order yourself!

Q: WHY ARE THERE DIFFERENT EARNINGS FIGURES AT EACH RANK?

A: Because no two MONAT journeys are the same! Here's what we show:

- HIGH The top income earned at that rank within the region
- AVERAGE Total income at that rank divided by the number of earners in the region
- LOW The lowest income recorded at that rank in the region
- MEDIAN The "middle" income when everyone's earnings from within the region are listed from high to low

There's no one-size-fits-all here - your results will depend on your goals, effort, and consistency.

Q: WHY DO SOME PEOPLE EARN \$0?

A: While many Market Partners enrol with MONAT with the intention of building a business and earning an income, others enrol simply to enjoy the product discount for personal use. These individuals are still counted in the overall figures, even if they are not actively working the business.

If your main goal is to enjoy MONAT products at a great price, the VIP Customer Program may be a better fit. It offers exclusive discounts and perks – no business commitment required.

Q: CAN I LOSE MONEY?

A: We keep things low-risk:

- MONAT covers the big stuff: inventory, shipping, your website, training, customer service etc
- When you enrol with a Starter Kit or Product Pack you are receiving products and business tools including samples in exchange for the cost of your enrolment — and it's refundable. Check out our returns policy here.

You're not locked in. No pressure. No surprises.

Q: WHY DO THE EARNINGS DIFFER FROM THE U.S. INCOME DISCLOSURE STATEMENT?

A: MONAT launched in Australia in late 2021 – so we're still in the early days. The U.S. has been at this for over a decade. As our community grows here, so will the numbers!

Q: CAN I EARN MORE THAN THE PERSON WHO ENROLLED ME?

A: 100% yes. It's actually very common. Your income is based on your effort and sales – not where you sit in the tree. Many of the highest earners in Australia and New Zealand joined just months ago. Your earnings are not restricted by the success of your upline.

Q: WHY DID SOMEONE AT A LOWER RANK EARN MORE THAN SOMEONE ABOVE?

A: Market Partners are paid based on their personal customer sales, team sales and additional bonuses when they hit certain milestones in their business. Ranks are determined by sales volume and structure (i.e. team size and shape). At times, Market Partners may have not met the structural requirements for a rank, however their personal and team sales are still so strong that their income can supersede that of a higher ranking MP with the structure requirements met, but a small customer base in comparison (which is demonstrated in the MMM to AED highest income category for 2024).

Q: CAN I SHARE THESE INCOME FIGURES ON SOCIAL MEDIA?

A: Yes, you can - but there are important guidelines to follow.

You may reference this Income Disclosure Statement as long as you:

- Share information that is accurate, truthful, and reflects typical results
- Clearly include the following disclaimer in your post:

"For more information on the average earnings of MONAT Market Partners from 2024, please seek out the MONAT Australia Income Disclosure Statement."

Please avoid using certain phrases - even with a disclaimer - as they may be misleading:

- "Financial freedom"
- "Residual income"
- "Free car"

If you're sharing your personal story, focus on the time, effort, and dedication it took to achieve your results — not just the outcome. Your success is worth celebrating, and sharing it honestly helps set the right expectations for others.