

2025 Annual Income Disclosure Statement (IDS)

MWR Life (Worldwide) · By Rank

Period: January 1 – December 31, 2025 | MWR Life Independent Ambassadors (Silver rank and above) | All amounts in USD

Data covers MWR Life Worldwide operations in 2025. Each Ambassador is assigned to the single rank at which they spent the most days during the year. See Important Notice below for the full calculation methodology (Median Actual Income).

Note: Lifestyle Ambassadors with no rank are not included in this statement as they did not achieve any rank in 2025 and, for reasons specific to them, did not generate significant earnings.

Ambassadors who have not reached any commissioned rank (Silver or above) are not included in the table below, as they did not qualify for rank-based income in 2025. See Key Highlights below for the overall proportion of active Ambassadors in this group.

Rank	% of Ranked Population At This Rank	Median Actual Income in 2025 (USD)	Highest Actual Income in 2025 (USD)
SUMMARY BY RANK — MWR Life Independent Ambassadors at Silver Rank or Above in 2025			
Silver	86,22%	\$348	\$5 729
Gold	8,64%	\$1 699	\$14 460
Platinum	2,20%	\$3 870	\$28 525
Titanium	1,44%	\$6 085	\$26 460
Jade	<1%	\$12 943	\$70 204
Pearl	<1%	\$27 262	\$56 807
Emerald	<1%	\$42 357	\$83 924
Ruby	<1%	\$68 551	\$119 719
Sapphire	<1%	\$105 940	\$186 319
Diamond	<1%	\$175 221	\$226 757
Double Diamond	<1%	\$198 005	\$198 005
Triple Diamond	<1%	\$531 630	\$739 798
	100,00%		

KEY HIGHLIGHTS

- Approximately 75% of active Ambassadors in good standing (not cancelled) had not reached any commissioned rank (Silver or above) in 2025; roughly 97% of this group enrolled during 2025 itself and have not yet had a full year to advance.

- Among Ambassadors who reached a commissioned rank, the Median Actual Income in 2025 ranged from \$348 at Silver to substantially higher amounts at senior ranks — see the Median Actual Income and Highest Actual Income columns above for real 2025 results.

IMPORTANT NOTICE

This Income Disclosure Statement covers MWR Life Independent Ambassadors worldwide who held Silver rank or above during calendar year 2025, including new markets opened in 2025. Lifestyle Ambassadors with no rank are excluded as they did not achieve any rank in 2025 and did not generate significant earnings. Each Ambassador is assigned to the rank at which they spent the most days in 2025. Median Actual Income is the middle value of the real total dollar amount each Ambassador actually received in 2025 while at their primary rank (half earned more than this amount during the year, half earned less). This figure is not adjusted or extrapolated based on how many days an Ambassador held that rank: whether an Ambassador held the rank for a few days or the full year, the amount shown is simply what they actually received, with no projection applied. The Highest Actual Income column shows the highest real 2025 earnings at each rank, regardless of the Ambassador's primary rank assignment. These results are not typical. Individual results will vary based on effort, skills, time invested, and market conditions. This statement is not a guarantee of future earnings and is provided in accordance with applicable direct selling regulations. Ambassadors pay a \$99 annual license fee to remain active. "Active" means an Ambassador whose annual license fee is current. "In good standing" means active and not cancelled. "Cancelled" means an Ambassador account that has been terminated. This statement reflects gross commissions and does not otherwise account for expenses an Ambassador may incur (e.g., phone, internet, or marketing costs).