



2022 INCOME DISCLOSURE STATEMENT

COMPANY OVERVIEW

A company by women for everyone, our jewelry unlocks opportunities, inspires joyful confidence and celebrates the unique beauty in all of us.

SABIKA JEWELRY, INC. INDEPENDENT CONSULTANT EARNINGS OPPORTUNITY SUMMARY

Sabika Jewelry Independent Consultants earn commissions based on retail sales of the Sabika Jewelry Collections. Consultants earn 20-35% commission on their personal retail sales and 4-12% commission on their downline community sales. "Commissions" are defined as all payments made to the Consultant based on the Consultant's own commissionable sales, less returns, and all Community Development line bonuses paid to the Consultants based upon Downline Community members' commissionable sales, less returns. Consultants are able to flexibly work their Sabika Business based on the needs of their life, working when, where, and how they want. All commissions are a direct result of the time, effort and actions Consultants invest into their Sabika Business. Sabika Jewelry makes no warranty or representation as to one's level of success. Profits are not guaranteed, as the Sabika Earnings Opportunity is based upon the sale of product.

Among all "active"* Sabika Consultants in 2022, approximately:

- + The top 1% earned \$87,998 on average
- + The top 10% earned \$24,380 on average
- + The top 50% earned \$6,233 on average

AVERAGE ANNUAL EARNINGS OF PAID IN 2022

The table below reflects the average aggregate earnings from all Sabika Jewelry Consultants each month who received a payout from Sabika Jewelry, Inc. in 2022.

2022 Income¹

Active Sabika Consultant Rank	% of Consultants	Low Annual Commissions	Average Annual Commissions	High Annual Commissions
CRYSTAL	61%	\$1	\$724	\$5,794
OPAL	3%	\$4,734	\$9,625	\$26,070
RUBY	1%	\$39,447	\$39,447	\$39,447
BLACK DIAMOND	1%	\$86,278	\$95,171	\$104,064
CHAMPION	1%	\$3,673	\$22,453	\$76,032
MENTOR	2%	\$9,172	\$31,030	\$74,493
COACH	1%	\$27,083	\$30,592	\$34,101
LEADER	1%	\$99,122	\$99,122	\$99,122

Community Leadership

Non-Community Developers	96%	\$1	\$1,819	\$104,064
Community Developers	4%	\$3,676	\$30,257	\$99,122

*A Sabika Consultant is considered an "Active" Sabika Consultant when they have sold \$1 PCV (personal commissionable volume) or more within a Commission Cycle.

¹ Based on the monthly average commissions in 2022 to paid Consultants at each Title Rank

² One Consultant in each category achieved the High Annual Commissions and the Low Annual Commissions in 2022.

All other Consultants in each category achieved or surpassed the Low Annual Commissions in 2022.

³ Community Development segmentation considers Non-Community Developers to be Consultants who qualified to earn commissions on their personal sales, but did not qualify to earn commissions on Downline Community member sales during 2022 and Community Developers to be Consultants who qualified to earn commissions on both their personal sales and Downline Community Member sales during 2022.

The average earnings of all Sabika Consultants paid and non-paid in 2022 was \$2,699.