



4Life® Policies & Procedures

(Effective October 1, 2018)

4LIFE RESEARCH EUROPE, LLC

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1. INTRODUCTION

1.1. POLICIES INCORPORATED INTO DISTRIBUTOR APPLICATION AND AGREEMENT

These Policies and Procedures ("Policies"), in their present form and as amended at the sole discretion of 4Life Research Europe, LLC (hereafter "4Life" or the "Company"), are incorporated into, and form an integral part of, the 4Life Distributor Application and Agreement (hereafter "Distributor Agreement"). Throughout these Policies, when the term "Agreement" is used, it collectively refers to the 4Life Distributor Agreement, these Policies, and the 4Life Marketing and Compensation Plan. These documents are incorporated by reference into the Distributor Agreement (all in their current form and as amended by 4Life). It is the responsibility of each distributor to read, understand, adhere to, and ensure that he or she is aware of and operating under the most current version of these Policies. When sponsoring a new distributor, it is the responsibility of the sponsoring distributor to provide the most current version of these Policies to the applicant prior to his or her execution of the Distributor Agreement.

1.2. PURPOSE OF POLICIES

4Life distributors are required to comply with all of the Terms and Conditions set forth in the Agreement which 4Life may amend at its sole discretion from time to time, as well as all federal and state laws governing their 4Life business and their conduct. Because you may be unfamiliar with many of these standards of practice, it is very important that you read and abide by the Agreement. Please review the information in these Policies carefully. They explain and govern the relationship between you, as an independent distributor, and the Company.

1.3. CHANGES TO THE DISTRIBUTOR AGREEMENT, POLICIES AND PROCEDURES, OR MARKETING AND COMPENSATION PLAN

Because federal, state, and local laws, as well as the business environment, periodically change, 4Life reserves the right to amend the Agreement and the prices in its 4Life Product Price List in its sole and absolute discretion. By signing the Distributor Agreement, a distributor agrees to abide by all amendments or modifications that 4Life elects to make. Notification of amendments shall appear in Official 4Life Materials. Amendments shall be effective upon publication in Official 4Life Materials, including but not limited to, posting on www.4life.com e-mail distribution, publication in 4Life's newsletter, product inserts, or any other commercially reasonable method. The continuation of a distributor's 4Life business or a distributor's acceptance of bonuses or commissions constitutes acceptance of any and all amendments.

1.4. DELAYS

4Life shall not be responsible for delays and failures in performance of its obligations when performance is made commercially impracticable due to circumstances beyond its reasonable control. This includes, without limitation, strikes, labor difficulties, curtailment of a party's source of supply, or government decrees or orders.

1.5. POLICIES AND PROVISIONS SERVABLE

If any provision of the Agreement, in its current form or as may be amended, is found to be invalid, or unenforceable for any reason, only the invalid portion(s) of the provision shall be severed and the remaining terms and provisions shall remain in full force and effect and shall be construed as if such invalid, or unenforceable provision never comprised a part of the Agreement.

1.6. TITLES NOT SUBSTANTIVE

The titles and headings in the Agreement are for reference purposes only, and do not constitute, and shall not be construed as, substantive terms of the Agreement.

1.7. WAIVER

The Company never gives up its right to insist on compliance with the Agreement and with the applicable laws governing the conduct of a business. No failure of 4Life to exercise any right or power under the Agreement or to insist upon strict compliance by a distributor with any obligation or provision of the Agreement, and no custom or practice of the parties at variance with the terms of the Agreement, shall constitute a waiver of 4Life's right to demand exact compliance with the Agreement. Waiver by 4Life can be effectuated only in writing by an authorized officer of the Company. 4Life's waiver of any particular breach by a distributor shall not affect or impair 4Life's rights with respect to any subsequent breach, nor shall it affect in any way the rights or obligations of any other distributor. Nor shall any delay or omission by 4Life to exercise any right arising from a breach affect or impair 4Life's rights as to that or any subsequent breach.

The existence of any claim or cause of action of a distributor against 4Life shall not constitute a defense to 4Life's enforcement of any term or provision of the Agreement

2. BECOMING A DISTRIBUTOR

2.1. REQUIREMENTS TO BECOME A DISTRIBUTOR

To become a 4Life distributor, each applicant must:

- Have previously enrolled as a Preferred Customer, and subsequently recruited a Preferred Customer;
Be of the age of majority in his or her state of residence;
- Reside in the EUROPE or other countries which have been officially opened by 4Life;
- Have a valid Social Security Number or Tax Identification Number;
- Submit a properly completed and signed Distributor Agreement to 4Life (the Company reserves the right to reject any applications for new distributorships) and Purchase a Distributor Kit; and
- A person who is recognized as a minor in his or her state of residence may not be a 4Life distributor.
- Distributors shall not enroll or recruit minors into the 4Life program.

2.2. INVENTORY AND WELCOME KIT

No person is required to purchase 4Life products to become a Distributor. However, to familiarize new Distributors with 4Life products, sales techniques, sales aids, and other matters, the purchase of a Welcome Kit is required. 4Life will repurchase Resalable Welcome Kits from any Distributor who terminates his or her Distributor Agreement pursuant to the terms of the "Return of Inventory and Sales Aids by Distributors" section of these Policies. 2.2. New Distributor Registration. A new Distributor must first enroll as a Preferred Customer. The Preferred Customer will then have the opportunity to become a Distributor when he or she enrolls another Preferred Customer. Upon becoming a Distributor, the 4Life Identification Number will remain the same. In order to complete Distributor registration:

2.3. NEW DISTRIBUTOR REGISTRATION BY INTERNET OR VIA MAIL

A Sponsor or the new distributor must be via internet. An online, original hard-copy of the Distributor Agreement must be received by the Company within thirty (90) days from the date of the telephone enrollment. If no application is received, the new enrollee's Distributor Agreement will be cancelled. For purposes of the Agreement, signatures on applications submitted through these electronic methods shall be deemed original signatures. Faxed applications must include both the front and back of the Distributor Agreement. Volume generated through distributors enrolled over the telephone will not count toward qualification, or for contest purposes, if subsequently canceled for failure to submit an online, fax, or original hard-copy Distributor Agreement as stated above.

If by email, or mail, a new Distributor shall email, or mail the Distributor Application to 4Life's Distributor Services Customer Service Department to receive a Distributor Identification Number.

If online, a new Distributor shall complete the online enrollment information and agree to 4Life's e-sign conditions (which e-signature shall be deemed an original signature). Upon submission, the new Distributor will receive a Distributor Identification Number.

In any manner of application described above, the Distributor Identification Number is accepted and activated as a Distributor only upon the first purchase. Volume generated by Distributors enrolled over the web site will not count toward qualification or for contest purposes if subsequently canceled for failure to submit an executed Distributor Agreement as stated above.

2.4. DISTRIBUTOR BENEFITS

Once a Distributor Agreement has been accepted by 4Life, the benefits of the Marketing and Compensation Plan and the Distributor Agreement are available to the new distributor. These benefits include the right to:

- Purchase 4Life products and services at the wholesale price;
- Retail 4Life products or resell services, which are described in the 4Life product catalog, and profit from these sales;
- Participate in the 4Life Marketing and Compensation Plan (receive bonuses and commissions, if eligible);
- Sponsor other individuals as retail customers or distributors into the 4Life business and thereby build a Marketing Organization and progress through the 4Life Marketing and Compensation Plan;
- Receive periodic 4Life literature and other 4Life communications;
- Participate in 4Life-sponsored support service training, motivational and recognition functions, upon payment of appropriate charges, if applicable; and
- Participate in promotional and incentive contests and programs sponsored by 4Life for its distributors

2.5. MATERIAL AND SUBSCRIPTION FEE

The term of the Distributor Agreement is one (1) year from the date of its acceptance by 4Life. Distributors must renew their Distributor Agreement each year by paying a material and subscription fee as determined by the Company on or before the anniversary date of their Distributor Agreement. If the material and subscription fee is not paid within thirty (30) days after the expiration of the current term of the Distributor Agreement, the Distributor Agreement may be canceled; however, in the absence of extenuating circumstances, all agreements are renewed under the Automatic Material and Subscription Fee Program ("AMSFP"). Under the AMSFP, the material and subscription fee will be deducted from the distributor's bonus check for the anniversary month of the Distributor Agreement. If the bonus check does not have sufficient funds to cover the material and subscription fee, a debit shall remain against the distributor's account until such funds are available.

3. OPERATING A 4LIFE BUSINESS

3.1. ADHERENCE TO THE 4LIFE MARKETING AND COMPENSATION PLAN

Distributors must adhere to the terms of the 4Life Marketing and Compensation Plan as set forth in Official 4Life Materials. Distributors shall not offer the 4Life opportunity through, or in combination with, any other system, program, or method of marketing other than that specifically stated in Official 4Life Materials. Distributors shall not require or encourage other current or prospective customers or distributors to participate in 4Life in any manner that varies from the program as set forth in Official 4Life Materials. Distributors shall not require or encourage other current or prospective customers or distributors to execute any agreement or contract other than official 4Life agreements and contracts in order to become a 4Life distributor.

Similarly, distributors shall not require or encourage other current or prospective customers or distributors to make any purchase from, or payment to, any individual or other entity to participate in the 4Life Marketing and Compensation Plan other than those purchases or payments identified as recommended or required in Official 4Life Materials.

3.2. ADVERTISING

All distributors shall safeguard and promote the good reputation of 4Life and its products. The marketing and promotion of 4Life, the 4Life opportunity, the Marketing and Compensation Plan, and 4Life products and services shall be consistent with the public interest, and must avoid all discourteous, deceptive, misleading, unethical or immoral conduct or practices. 4Life specifically prohibits the use of mass unsolicited telephone autodialing, faxing, e-mail ("spam"), and "boiler-room" telemarketing operations.

To promote both the products and the opportunity 4Life offers, distributors must use the sales aids and support materials produced by 4Life. If 4Life distributors develop their own sales aids and promotional materials (which includes Internet advertising), notwithstanding distributors' good intentions, they may unintentionally violate any number of statutes or regulations affecting a 4Life business. These violations, although they may be relatively few in number, could jeopardize the 4Life opportunity for all distributors. Accordingly, distributors must submit all written sales aids, promotional materials, advertisements, websites and other literature to the Company for Company's approval prior to use. Unless the distributor receives specific written approval to use the material, the request shall be deemed denied.

It is the Distributor's obligation to ensure his or her online marketing activities comply with these Policies, are truthful, are not deceptive and do not mislead potential customers, customers, Retail Customers, Preferred Customers, potential distributors, Distributors, or Distributors in any way. Websites and web promotion activities (which include, but are not limited to, Social Media sites) and tactics that mislead or are deceptive, regardless of intent, will not be allowed. This includes, but is not limited to, spam linking (or blog spam), unethical, or misleading search engine optimization (SEO) tactics, misleading click-through ads (i.e. having the display URL of a pay-per-click campaign appear to route to an official 4Life corporate site when it goes elsewhere), unapproved banner ads, and unauthorized press releases.

My4Life Websites

The term My4Life Website refers to the My4Life Website account offered by 4Life to Distributors. When a Distributor signs up as Preferred Customer becomes a Distributor, he or she may subscribe to a My4Life Website account to facilitate the easiest online enrollment and buying experience for his or her customers and distributor prospects.

Because a Distributor's My4Life Website website resides on the 4Life4life.com domain, 4Life reserves the right to receive analytics and information regarding the usage of that website.

By default, My4Life Website website URLs are www.4Life4life.com/~/Distributor/Distributor's 4Life ID #>. A Distributor is able to change this default ID and choose a uniquely identifiable website name that cannot:

- a) Be confused with other portions of the 4Life corporate website;
- b) Confuse a reasonable person into thinking they have landed on a 4Life corporate page;
- c) Be confused with any 4Life Team name;
- d) Contain words that imply product or income claims, or any discourteous, misleading, or off-color language that distracts from 4Life's image.

4Life reserves the right to approve all Distributor My4Life Website My4Life website URLs.

External Websites Approved by 4Life

The term External Website refers to a Distributor's own personal website, or other web presence that is used for a Distributor's 4Life business, but which is not hosted on 4Life's servers and has no official affiliation with 4Life. In addition to traditional websites, a blog or website developed on a blogging platform, that promotes 4Life products and/or the 4Life opportunity is considered an External Website. A Distributor is allowed to have an External Website to personalize his or her 4Life business and promote the 4Life opportunity, but said External Website must be approved by 4Life. If a Distributor wishes to develop an External Website, he/she must do so as follows:

- a) Submit an executed External Website Sales Agreement form to 4Life's Compliance Department at compliance@4life.com, and receive 4Life's approval in advance of being available for public viewing;
- b) Submit the content of the External Website to 4Life for approval in advance of being available for public viewing. 4Life reserves the right to disapprove of any External Website, and the Distributor waives all claims against 4Life should such authorization be rescinded;
- c) Adhere to the branding and image usage policies described in these Policies;
- d) Agree to modify the External Website to comply with current and future Policies;
- e) Agree to terminate the External Website upon Cancellation of the Distributor's Distributor Agreement.

External Website Content

The Distributor is solely responsible and liable for his or her own website content, messaging, claims, and information and must ensure the External Website appropriately represents and enhances the 4Life brand and adheres to these Policies. Additionally, the website must not contain popup ads or malicious code. Decisions and corrective actions in this area are at 4Life's sole discretion. The Distributor is solely responsible to ensure that no content appears on his or her External Website that constitutes the intellectual property of a third party. Should an action be brought against 4Life for any content on a Distributor's External Website, the Distributor agrees to indemnify 4Life for any loss, damage, settlement, judgment, or payment of any kind that 4Life incurs as a result of such action. The Distributor further agrees to pay all of 4Life's legal fees and expenses associated with such action. The Distributor agrees that 4Life may deduct any sums from any amounts owed the Distributor as an offset against payments and expenses. If amounts owed to the Distributor are not sufficient to cover the payments and expenses, the Distributor agrees that he or she will make such payments to 4Life with funds from other sources.

External Website Must Exclusively Promote 4Life

A Distributor's External Website must contain only content and information that is exclusive to 4Life. A Distributor may not advertise other products or opportunities other than 4Life's 4Life products and the 4Life opportunity.

External Website Termination

In the event of the Cancellation of a Distributor's Distributor Agreement, a Distributor is required to remove its External Website from public view within three days. A Distributor's External Website may be transferred to another Distributor, subject to 4Life approval, on a case-by-case basis.

Team Websites

A Distributor may use team websites for the purposes of connecting, communicating, training, educating and sharing best practices among team members.

Domain Names, emailAddresses, and Online Aliases

A Distributor is not allowed to use or register for use 4Life or any of 4Life's trademarks, product names, or any derivatives, misspellings, or marks that are similar to or which can reasonably be confused with the foregoing, for any Internet domain name, email address, Social Media site, blog site, or online handles or aliases. Additionally, a Distributor may not use or register domain names, email addresses, Social Media addresses, web or Social Media handles, or names and/or online aliases that could cause confusion, or be misleading or deceptive, or which may cause individuals to believe or assume the website or communication is from, or is the property of, 4Life.

4Life Hotlinks

When directing readers to the Distributor's External Website or a Distributor's My4Life Website, it must be evident to a reasonable reader, from a combination of the link, and the surrounding context, to a reasonable reader that the link will be routing to the site of a Distributor. Attempts to mislead web traffic into believing they are going to a 4Life corporate site, when in fact, they land at a Distributor's External Website or a Distributor's My4Life Website are not allowed. The determination as to what is misleading or what constitutes a reasonable reader will be at 4Life's sole discretion. A Distributor's External Website may not link to any other site than a My4Life Website. A Distributor may place inbound links to his or her External Website, but sites from which the Distributor links must not contain any violent, hateful, pornographic, or illegal content or any other content which may damage 4Life's reputation. Whether content is or may be damaging to 4Life's reputation shall be in the sole discretion of 4Life.

Online Classifieds

A Distributor may use online classifieds to list, sell or retail specific 4Life products or product bundles. A Distributor may use online classifieds for prospecting, recruiting, sponsoring and informing the public about the 4Life business. Within the online classified text, the Distributor must identify himself or herself as a "4Life Independent Distributor" and provide the content for the classified message to 4Life in advance of use for prior approval. If a link or URL is provided, it must link to the Distributor's My4Life Website or the Distributor's External Website.

eBay / Online Auctions

A Distributor may not list or sell 4Life products on eBay or other online auctions, nor may a Distributor knowingly sell 4Life products to a third party, or otherwise assist a third party, who sells 4Life products on eBay or any other auction site.

Online Retailing

A Distributor may not enlist, assist or knowingly allow a non-4Life Distributor third party to facilitate selling 4Life products on any online retail store or ecommerce site.

Banner Advertising

A Distributor may place banner ads on a third-party website provided the Distributor uses 4Life-approved templates and images. All banner advertisements must link to the Distributor's My4Life Website or the Distributor's External Website. A Distributor may not use blind ads or web pages that make product or income claims that are ultimately associated with 4Life products or the 4Life business opportunity. Banner advertisements may not be placed on any website that contains any violent, hateful, pornographic, or illegal content or any other content which may damage 4Life's reputation. Whether content is or may be damaging to 4Life's reputation shall be in the sole discretion of 4Life.

Spam Linking

Spam Linking is defined as multiple consecutive submissions of the same or similar content into blogs, wikis, guest books, websites or other publicly accessible online discussion boards or forums. A Distributor may not engage in Spam Linking. This includes blog spamming, blog comment spamming, and/or spamdexing. Any comments a Distributor makes on blogs, forums, guest books, etc., must be unique, informative and relevant.

Digital Media Submission (YouTube, iTunes, PhotoBucket etc.)

A Distributor may upload or publish any 4Life-related video, audio or photo content that the Distributor develops and creates as long as it aligns with 4Life values, contributes to the greater good of the 4Life community greater good, and is in compliance with these Policies. A Distributor must clearly identify himself or herself as a "4Life Independent Distributor" in each submission in the content itself and in the content description tag and the Distributor must comply with all copyright and legal requirements.

Sponsored Links / Pay-Per-Click Ads

Sponsored links or Pay-Per-Click ads are acceptable. The destination URL must be to either a Distributor's My4Life Website or to a Distributor's External Website. The display URL must also be to either a Distributor's My4Life Website or to a Distributor's External Website, and must not portray any URL that could lead the user to assume they are or she is being led to a 4Life corporate site, or be inappropriate or misleading in any way.

Social Media

Social Media may be used by a Distributor to share information about 4Life. However, a Distributor who elects to use Social Media must adhere to these Policies in all respects. Distributors may offer to sell 4Life products on Social Media sites. Profiles that a Distributor generates in any social community where 4Life is discussed or mentioned must clearly identify the Distributor as a "4Life Independent Distributor," and when a Distributor participates in those communities, he or she must avoid inappropriate conversations, comments, images, video, audio, applications, or any other adult, profane, discriminatory, or vulgar content. The determination of what is inappropriate is at 4Life's sole discretion, and the offending Distributor will be subject to disciplinary action. Banner ads and images used on these sites must be current and must be approved in advance by 4Life. If a link is provided, it must link to the Distributor's My4Life Website or the Distributor's External Website.

Distributor Is Responsible for Postings

A Distributor is personally responsible for his or her postings and all other online activity that relates to 4Life. Therefore, even if a Distributor does not own or operate a blog or Social Media site, if a Distributor posts to any such site that relates to 4Life or which can be traced to 4Life, the Distributor is responsible for the posting. The Distributor is also responsible for postings by others that appear on any blog or Social Media site that the Distributor owns, operates, or controls.

Identification as a “4Life Independent Distributor”

A Distributor must disclose his or her full name on all Social Media postings, and conspicuously identify himself or herself as a “4Life Independent Distributor.” Anonymous postings or use of an alias is prohibited.

Sales and Enrollments from Social Media Sites

Online sales and/or enrollments may only be generated from a Distributor’s My4Life Website or a Distributor’s External Website.

Deceptive Postings

Postings that are false, misleading, or deceptive are prohibited. This includes, but is not limited to, false or deceptive postings relating to the 4Life income business opportunity, 4Life’s 4Life products, and/or a Distributor’s biographical information and credentials.

Use of Third-Party Intellectual Property

If a Distributor uses the trademarks, trade names, service marks, copyrights, or intellectual property of any third party in any posting, it is the Distributor’s responsibility to ensure that he or she has received the proper license to use such intellectual property and pay the appropriate license fee. All third-party intellectual property must be properly referenced as the property of the third-party, and the Distributor must adhere to any restrictions and conditions that the owner of the intellectual property places on the use of its property.

Respecting Privacy

A Distributor must always respect the privacy of others in postings. A Distributor must not engage in gossip or advance rumors about any individual, company, or competitive products.

Professionalism

A Distributor must ensure that his or her postings are truthful and accurate. This requires that the Distributor fact-check all material posted online. The Distributor should also carefully check postings for spelling, punctuation, and grammatical errors. Use of offensive language is prohibited.

Prohibited Postings

A Distributor may not make any postings, or link to any postings or other material that are:

- a) Sexually explicit, obscene, or pornographic;
- b) Offensive, profane, hateful, threatening, harmful, defamatory, libelous, harassing, or discriminatory (whether based on race, ethnicity, creed, religion, gender, sexual orientation, physical disability, or otherwise);
- c) Graphically violent, including any violent video game images;
- d) Solicitous of any unlawful behavior;
- e) Engaged in personal attacks on any individual, group, or entity;
- f) In violation of any intellectual property rights of the Company or any third party.

Responding to Negative Posts

A Distributor is prohibited from conversing with others who place a negative post against them, other Distributors, or 4Life. The Distributor should report negative posts to 4Life’s Compliance Department at compliance@4Life4Life.com. Responding to such negative posts often simply fuels a discussion with someone carrying a grudge that does not hold themselves to the same high standards as 4Life, and therefore damages the reputation and goodwill of 4Life.

Social Media Sites with Website-like Features

Because some Social Media sites are particularly robust, the distinction between a Social Media site and a website may not be clear-cut. 4Life therefore reserves the sole and exclusive right to classify certain Social Media sites as websites and require that a Distributor’s use, or wish to use, such sites adheres to the Policies relating to External Websites.

Promotion of Other Direct Selling Businesses Through Social Media

In addition to meeting all other requirements specified in these Policies, should a Distributor utilize any form of Social Media, including but not limited to Facebook, Instagram, Twitter, LinkedIn, YouTube, or Pinterest, the Distributor agrees to each of the following:

- a) To generate sales and/or enroll a Distributor, a Social Media site must link only to the Distributor’s My4Life Website or the Distributor’s External Website.
- b) Other than Pinterest and similar Social Media sites, any Social Media site that is directly or indirectly operated or controlled by a Distributor that is used to discuss or promote 4Life’s 4Life products or the 4Life business opportunity may not link to any website, Social Media site, or site of any other nature, other than the Distributor’s My4Life Website or the Distributor’s External Website.
- c) During the term of this Agreement and for a period of twelve (12) calendar months thereafter, a Distributor may not use any Social Media site on which they

discusshe or promote, she discusses or have promotes, or has discussed or promoted, the 4Life business opportunity or 4Life's 4Life products to directly or indirectly solicit 4Life Distributors for another direct selling or network marketing program (collectively, "direct selling"). In furtherance of this provision, a Distributor shall not take any action that may reasonably be foreseen to result in drawing an inquiry from other Distributors relating to the Distributor's other direct selling business activities. Violation of this provision shall constitute a violation of the Non-Solicitation Policy in Section 3.18.

d) If a Distributor creates a business profile page on any Social Media site that promotes or relates to 4Life, its products, or opportunity, the business profile page must relate exclusively to the Distributor's 4Life business and 4Life products. If the Distributor's 4Life business is cancelled for any reason, or if the Distributor becomes inactive, the Distributor must deactivate the business profile page.

3.3. PARTICIPATION IN 4LIFE'S CORPORATE MARKETING EFFORTS

4Life encourages distributor participation in the Company's marketing efforts and distributors may submit their marketing ideas to the Company. Likewise, distributors are encouraged to participate in all Company-sponsored telephone calls to interact and share ideas with Company leadership as well as other distributors. All submissions to the Company, including those coming by way of verbal participation in Company-sponsored telephone calls, become the property of 4Life.

All Company-sponsored telephone calls are copyrighted material owned by 4Life and are intended for distributors' individual use. Any rebroadcast, reproduction or distribution of this copyrighted material without the express written consent of 4Life is prohibited.

3.4. TELEMARKETING TECHNIQUES

The use of any automated telephone solicitation equipment or "boiler-room" telemarketing operations in connection with the marketing or promotion of 4Life, its products or the opportunity, is prohibited.

Therefore, a Distributor must not engage in telemarketing in the operation of his or her businesses. The term "telemarketing" means the placing of one or more telephone calls to an individual or entity to induce the purchase of a 4Life product, or to recruit them for the 4Life opportunity. "Cold calls" made to prospective customers or distributors Preferred Customers that promote either 4Life's 4Life products or the 4Life business opportunity constitute telemarketing and are prohibited. However, a telephone call(s) placed to a prospective customer or distributor Preferred Customer (a "prospect") is permissible under the following situations:

- a) If the Distributor has an established business relationship with the prospect. An "established business relationship" is a relationship between a Distributor and a prospect based on the prospect's purchase, rental, or lease of goods or services from the Distributor, or a financial transaction between the prospect and the Distributor, within the eighteen (18) months immediately preceding the date of a telephone call to induce the prospect's purchase of a product.
- b) If the prospect has made a personal inquiry or application regarding a product offered by the Distributor, within the three (3) months immediately preceding the date of such a call.
- c) If the Distributor receives written and signed permission from the prospect authorizing the Distributor to call. The authorization must specify the telephone number(s) which the Distributor is authorized to call.
- d) A Distributor may call family members, personal friends, and acquaintances. An "acquaintance" is someone with whom a Distributor has at least a recent first-hand relationship within the preceding three (3) months. Bear in mind, however, that if the Distributor engages in "card collecting" with everyone he or she meets and subsequently calls them, the FTC may consider this a form of telemarketing that is not subject to this exemption. Thus, if a Distributor engages in calling "acquaintances," he or she must make such calls on an occasional basis only and not make this a routine practice.
- e) A Distributor shall not use automatic telephone dialing systems or software relative to the operation of his or her 4Life business.
- f) A Distributor shall not place or initiate any outbound telephone call to any person that delivers any pre-recorded message (a "robocall") regarding or relating to the 4Life products or the business opportunity.

3.5. TRADEMARKS AND COPYRIGHTS

The name of 4Life and other names as may be adopted by 4Life are proprietary trade names, trademarks and service marks of 4Life. As such, these marks are of great value to 4Life and are supplied to distributors for their use only in an expressly authorized manner. Use of the 4Life name or any form thereof, including their use as or within Internet domain names, on any item not produced by the Company is prohibited except as follows:

Distributor's Name
Independent 4Life Research™ Distributor

Distributors may list themselves as a "4Life Independent Distributor" in the white or yellow pages of the telephone directory under their own name. No Distributor may place telephone directory display ads using 4Life's name or logo. Distributors may not answer the telephone by saying "4Life," "4Life Research," or in any other manner that would lead the caller to believe that he or she has reached the 4Life's Corporate Office of 4Life. Without specific approval of 4Life, Distributors may not use "4Life," "4Life Research," or any other trademark owned by Company in any other manner in URLs that would lead a consumer to believe that the URL is a 4Life website. Distributors may not produce for sale, or any other purpose, any recorded Company events and speeches without written permission from 4Life; nor may Distributors reproduce for sale or for personal use any recording of Company-produced audio or video tape presentations.

In accordance with a Distributor's strict adherence to the foregoing instruction on the use of 4Life's 4Life trademarks, 4Life grants to each Distributor, so adhering, a nonexclusive license to use said marks. Said license may be revoked at any time at the discretion of 4Life and will be automatically revoked upon a Distributor's Cancellation or termination.

3.6. MEDIA AND MEDIA INQUIRIES

Distributors must not attempt to respond to media inquiries regarding 4Life, its products or services, or their independent 4Life business. All inquiries by any type of media must be immediately referred to 4Life's Corporate Offices.

3.7. BUSINESS ENTITIES AS DISTRIBUTORS.

When a Business Entity (corporation, partnership, limited liability company or trust) may apply to become a Distributor by submitting, the Distributor must submit a Business Entity Information Form along with the appropriate Entity Documents (certificate of incorporation, articles of organization, partnership agreement, operating agreement, trust documents or other required documents) to 4Life. A 4Life business may change its status under the same Sponsor from an individual to a partnership, corporation, limited liability company, or trust, or from one type of entity to another. To do so, the Distributor must provide the Entity Documents to 4Life. The Distributor Application must be signed by all of the shareholders, partners, members or trustees. Shareholders, officers, partners, members, trustees and beneficiaries of the Business Entity are jointly and severally liable for any indebtedness or other obligation to 4Life. The Entity Documents may be submitted to 4Life through 4Life's Distributor Services Customer Service Department by mail or by email at distributorservices@4lifecustomerservice@4life.com. A Distributor that is a Business Entity may change to an individual by contacting 4Life's Distributor Services Customer Service Department by phone or email at distributorservices@4lifecustomerservice@4life.com.

3.8. CHANGES TO THE 4LIFE BUSINESS.

A Distributor must immediately notify 4Life of all changes to the information contained on his or her Distributor Agreement. Distributors may modify their existing Distributor Agreement (i.e., change a federal tax identification number to a Social Security Number) by submitting a written request, a properly executed Distributor Agreement, and appropriate supporting documentation. Changes to the 4Life Business may be communicated to 4Life through 4Life's Distributor Services Customer Service Department by phone or email at distributorservices@4lifecustomerservice@4life.com. A 4Life business will receive a separate IRS Form 1099.

3.9. ADDITION OF CO-APPLICANTS

When adding a co-applicant (either an individual or a business entity) to an existing 4Life business, the Company requires a written request as well as a properly completed Distributor Agreement containing the applicant's and coapplicant's Social Security Numbers or Federal Tax Identification Numbers and signatures. To prevent the circumvention of the "Sale, Transfer or Assignment of 4Life Business" section (regarding transfers and assignments of 4Life business), the original applicant must remain as a party to the original Distributor Agreement. If the original distributor wants to terminate his or her relationship with the Company, he or she must transfer or assign his or her business in accordance with the "Sale, Transfer or Assignment of 4Life Business" section of these Policies. If this process is not followed, the business shall be cancelled upon the withdrawal of the original distributor. All bonus and commission checks will be sent to the address of record of the original distributor. Please note that the modifications permitted within the scope of this paragraph do not include a change of sponsorship. Changes of sponsorship are addressed in "Change of Sponsor" section of these Policies and Procedures.

There is a \$25.00 fee for each change requested, which must be included with the written request and the completed Distributor Agreement. 4Life may, at its discretion, require notarized documents before implementing any changes to a 4Life business. Please allow thirty (30) days after the receipt of the request by 4Life for processing.

3.10. CHANGE OF SPONSOR

The transfer of a 4Life business from one Sponsor to another is rarely permitted. Requests for change of sponsorship must be submitted in writing to 4Life's Corporate Offices, and must include the reason for the transfer. Transfers will only be considered in the following three (3) circumstances:

- If the distributorship is owned by any form of a Business Entity, 4Life will rely upon the Entity Documents of the Business Entity for management decisions of the distributorship. In the event the Entity Documents are not clear or if the decisions of those designated to make management decisions do not comprise a majority, 4Life will defer management decisions to the individual noted as "Applicant" on the Distributor Agreement.
- If the distributorship is owned by more than one individual, 4Life will defer to the management decisions of the majority of the individuals. In the event that a majority of the individuals cannot reach agreement regarding the management of the distributorship, 4Life will defer management decisions to the individual noted as "Applicant" on the Distributor Agreement.

3.11. CANCELLATION AND REAPPLICATION

A distributor may legitimately change organizations by voluntarily canceling his or her 4Life business and remaining inactive (i.e., no purchases of 4Life products for resale, no sales of 4Life products, no sponsoring, no attendance at any 4Life functions, participation in any other form of distributor activity, or operation of any other 4Life business) for six (6) full calendar months. Following the six-month period of inactivity, the former distributor may reapply under a new Sponsor.

Within ten (10) days of the enrollment date, the Distributor seeking to transfer submits a properly completed "Enrollor and Sponsor Transfer Form (Within First Ten Days of Enrollment)" which includes the signature of the Distributor seeking to transfer, the signature of the original Sponsor, and the signature of the original Enrollor.

In cases involving fraudulent inducement or unethical sponsoring, a Distributor may request that he or she be transferred to another organization with his or her entire Marketing Organization intact. All requests for transfer alleging fraudulent enrollment practices shall be evaluated on a case by case basis, and must be submitted to the Company in writing within sixty (60) days from the enrollment date. The request must include a detailed description of why the Distributor believes his or her enrollment was fraudulently induced.

Although rarely approved, the Distributor seeking to transfer submits a properly completed and fully executed Sponsorship Transfer Request Form which includes the written approval of all parties whose income will or may be affected by the transfer. Photocopied or facsimile signatures are not acceptable. All Distributor signatures must be notarized. Transferring Distributors must allow thirty (30) days after the receipt of the Sponsorship Transfer Request Form by 4Life for processing and verifying change requests. A transferring Distributor's Downline shall remain in the original genealogy and shall not be moved with the transferring Distributor; however, 4Life reserves the right to make Downline genealogy changes at its discretion for reasonable business purposes.

3.12. WAIVER OF CLAIMS.

In cases wherein the appropriate sponsorship change procedures have not been followed, and a Downline organization has been developed under a different Distributor for any reason, 4Life reserves the sole and exclusive right to determine the final disposition of the Downline organization. Resolving conflicts over the proper placement of a Downline that have developed under an organization that has improperly switched Sponsors is often extremely difficult. Therefore, THE DISTRIBUTOR WAIVES ANY AND ALL CLAIMS AGAINST 4LIFE, ITS OFFICERS, DIRECTORS, OWNERS, EMPLOYEES, AND AGENTS THAT RELATE TO OR ARISE FROM 4LIFE'S 4LIFE'S DECISION REGARDING THE DISPOSITION OF ANY DOWNLINE ORGANIZATION THAT DEVELOPS BELOW AN ORGANIZATION THAT HAS IMPROPERLY CHANGED LINES OF SPONSORSHIP.

3.13. CANCELLATION AND RE-APPLICATION

A Distributor with a high rank as of Diamond, Leader, Associate or Distributorlower, may change Marketing Organizations by voluntarily canceling his or her 4Life business in accordance with Section 10.4 of these Policies and remaining inactive (i.e., no purchases of 4Life products for resale, no sales of 4Life products, no sponsoring, no attendance at any 4Life functions, participation in any other form of distributor activity, or operation of any other 4Life business) for six (6) full calendar months. Following the six-month period of inactivity, the former Distributor may reapplyreenroll as a Preferred Customer under a new Sponsor.

A Distributor with a high rank of Presidential Diamond or higher may change Marketing Organizations by voluntarily canceling his or her 4Life business in accordance with Section 10.4 of these Policies and remaining inactive (i.e., no purchases of 4Life products for resale, no sales of 4Life products, no sponsoring, no attendance at any 4Life functions, participation in any other form of distributor activity, or operation of any other 4Life business) for twelve (12) full calendar months. Following the twelve-month period of inactivity, the former Distributor may reapplyreenroll as a Preferred Customer under a new Sponsor.

Any change in sponsorship in accordance with this Policy at any rank is limited to one time in the Distributor's life. 4Life will not accept a Distributor Agreement for a Distributor wishing to change sponsors beyond the first sponsor change made in accordance with this Policy.

3.14. INDEMNIFICATION FOR UNAUTHORIZED CLAIMS AND ACTIONS

A Distributor is fully responsible for all of his or her verbal and/or written statements made regarding 4Life products and the Life Rewards Plan which are not expressly contained in Official 4Life Materials. Distributors agree to indemnify 4Life and hold it harmless from any and all liability including judgments, civil penalties, refunds, attorney fees, court costs or lost business incurred by 4Life as a result of the Distributor's unauthorized representations or actions. This provision shall survive the Cancellation of a Distributor's Distributor Agreement.

3.15. INCOME CLAIMS

In their enthusiasm to enroll prospective distributors, some distributors are occasionally tempted to make income claims or earnings representations to demonstrate the inherent power of network marketing. These income claims or earnings representations may be in the form of lifestyle claims (including photos or other representations that include expensive homes, automobiles and vacations). This is counterproductive because new distributors may become disappointed very quickly if their results are not as extensive or as rapid as the results others have achieved. At 4Life, we firmly believe that the 4Life income potential is great enough to be highly attractive, without reporting the earnings of others.

While distributors may believe it beneficial to provide copies of checks, or to disclose the earnings of themselves or others, such approaches have legal consequences that can negatively impact 4Life as well as the distributor making the claim unless appropriate disclosures required by law are also made contemporaneously with the income claim or earnings representation. Because 4Life distributors may not have the data necessary to comply with the legal requirements for making income claims, a distributor, when presenting or discussing the 4Life opportunity or Marketing and Compensation Plan to a prospective distributor, may not make income projections, income claims or disclose his or her 4Life income (including the showing of checks, copies of checks or bank statements).

3.15. INCOME CLAIMS

In their enthusiasm to enroll prospective distributorsPreferred Customers, some Distributors are occasionally tempted to make income claims or earnings representations to demonstrate the inherent power of network marketing. These income claims or earnings representations may be in the form of lifestyle claims (including photos or other representations that include expensive homes, automobiles, vacations, and/or money). This is counterproductive because new Distributors may become disappointed very quickly if their results are not as extensive or as rapid as the results others have achieved. At 4Life, we firmly believe that the 4Life income potential is great enough to be highly attractive, without reporting the earnings of others.

While Distributors may believe it beneficial to provide copies of checks, or bonus reports, or to disclose the earnings of themselves or others, such approaches have legal consequences that can negatively impact 4Life as well as the Distributor making the claim unless appropriate disclosures required by law are also made contemporaneously with the income claim or earnings representation. Because Distributors may not have the data necessary to comply with the legal requirements for making income claims, a Distributor, when presenting or discussing the 4Life business opportunity or the Life Rewards Plan to a prospective distributorPreferred Customer, may not make income projections, or income claims or disclose his or her 4Life income (including the showing of checks, bonus reports, copies of checks or bank statements). Distributors are encouraged to review the 4Life Income Disclosure Statement on 4Life.com.

3.16. COMMERCIAL OUTLETS.

4Life strongly encourages the retailing and selling of its products through person to person contact. However, the Company recognizes that some Distributors may find that selling products from small retail outlets may be beneficial. Therefore, Distributors may sell 4Life products in small, individually owned retail outlets. Therefore, 4Life products may not be sold in department stores, chain or franchised retail outlets, mass merchandising outlets, or any retail location with two thousand (2,000) square feet or more of retail space. However, the Company recognizes that some Distributors may find that selling products from small retail outlets may be beneficial. Distributors must request written consent from the Company in order to sell 4Life products in small, individually owned retail outlets, and 4Life retains the discretion to restrict its products from being sold in any retail location which it does not deem acceptable.

3.17. TRADE SHOWS, EXPOSITIONS, AND OTHER SALES FORUMS.

Distributors may display and/or sell 4Life products at trade shows and professional expositions. Distributors may not display and/or sell 4Life products at swap meets, garage sales, flea markets or farmer's markets without the prior written consent of the Company. Distributors may not display and/or sell 4Life products on Internet internet auction sites. Distributors may sell 4Life products on their External Websites and/or on third-party sales websites (such as Amazon), but only in accordance with Policies 3.2 and 5.2.

3.18. CONFLICTS OF INTEREST / NON-SOLICITATION.

Distributors are free to participate in other multilevel or network marketing business ventures or marketing opportunities. However, during the term of this Agreement, and for a period of twelve (12) calendar months thereafter, Distributors shall not recruit other Distributors or customers for Preferred Customers into any other multilevel or network marketing business. Because network marketing is often conducted over the telephone and via the Internet through networks of individuals spanning the U.S. United States and internationally, any narrow geographic limitation on the scope of this non-solicitation policy would render it ineffective. Therefore, this Policy shall apply to all countries where 4Life is officially open for business. The term "recruit" means actual or attempted solicitation, enrollment, encouragement, or effort to influence in any way, either directly, indirectly, or through a third party, a Distributor or customer Preferred Customer to enroll or participate in another multilevel marketing, network marketing, or direct sales opportunity.

Distributors may not display 4Life products with any other non-4Life products. If operating from a physical retail location or an External Website, 4Life products must be displayed separately from non-4Life products. Distributors may not offer the 4Life business opportunity or products to prospective or existing customers Preferred Customers or Distributors in conjunction with any non-4Life program, opportunity or product. Distributors may not offer any non-4Life opportunity or products at any 4Life-related meeting, seminar, or convention.

3.19. TRADE SECRET INFORMATION.

All Downline Activity Reports and the information contained therein, and genealogy and activity data and other information contained in a Distributor's My4Life Website website back office (Downline Activity Reports and data contained in a Distributor's My4Life Website website back office, shall be collectively referred to as "Downline Activity Reports"), are confidential and constitute proprietary business trade secrets information belonging to 4Life. Downline Activity Reports are provided to Distributors in strictest confidence and are made available to Distributors for the sole purpose of assisting Distributors in working with their respective Marketing Organizations in the development of their 4Life business. Distributors should use their Downline Activity Reports to manage, motivate, and train their Downline Distributors. The Distributor and 4Life agree that, but for this agreement of confidentiality and nondisclosure, 4Life would not provide Downline Activity Reports to a Distributor. Accordingly, a Distributor shall not, on his or her own behalf, or on behalf of any other person, partnership, association, corporation, limited liability company, or other entity:

- Directly or indirectly disclose any information contained in any Downline Activity Report to any third party;
- Use the information in any Downline Activity Report to compete with 4Life;
- Use a terminated Distributor's information to re-enroll without the express consent of the terminated Distributor;
- Use the information in any Downline Activity Report for any purpose other than promoting his or her 4Life business;
- Use the information in any Downline Activity Report to recruit or solicit any Distributor or customer Preferred Customer of 4Life listed on any Downline Activity Report for another network marketing program, or in any manner attempt to influence or induce any Distributor or customer Preferred Customer of 4Life, to alter their business relationship with 4Life;
- Use or disclose to any person, partnership, association, corporation, or other entity any information contained in any Downline Activity Report;

Upon demand by the Company, any current or former Distributor will:

- Return or destroy the original and all copies of Downline Activity Reports to the Company;
- Permanently delete any database or electronic list of information derived from any Downline Activity Report;
- Permanently delete any database or list of information compiled or developed by the Distributor relating to the contact information or sales activity of other Distributors.

The provisions of this Policy shall survive the Cancellation of a Distributor's Distributor Agreement with 4Life.

3.20. CROSS-GROUP SPONSORING.

Actual or attempted Cross-Group Sponsoring is strictly prohibited. "Cross-Group Sponsoring" is defined as the enrollment, —direct, indirect, or otherwise, —of an individual or entity that already has a current Preferred Customer enrollment or Distributor Agreement on file with 4Life, or who has had such an agreement within the preceding six (6) calendar months if Diamond rank or below, or twelve (12) calendar months if Presidential Diamond rank or above anywhere in the tree. The use of a spouse's or relative's name, trade names, DBAs, assumed names, corporations, limited liability companies, partnerships, trusts, Federal Tax Identification Numbers, fictitious identification numbers, or any other artifice to circumvent this Policy is prohibited. This Policy shall not prohibit the transfer of a 4Life business in accordance with the "Sale, Transfer or Assignment of 4Life Business" section of these Policies.

3.21. EXCESS INVENTORY PURCHASES PROHIBITED

Distributors are not required to carry inventory of products or sales aids. Distributors who do so may find making retail sales and building a Marketing Organization somewhat easier because of the decreased response time in fulfilling customer orders or in meeting a new distributor's needs. Each distributor must make his or her own decision with regard to these matters. To ensure that distributors are not encumbered with excess inventory that they are unable to sell, such inventory may be returned to 4Life upon the distributor's cancellation or termination pursuant to the "Return of Inventory and Sales Aids by Distributors" section of these Policies. 4Life prohibits the purchase of products in unreasonable amounts solely for the purpose of qualifying for commissions, bonuses or advancement in the Marketing and Compensation Plan. Distributors may not purchase more inventory than they can reasonably resell or consume in a month, nor may they encourage others to do so.

3.20.1. ERRORS OR QUESTIONS.

If a Distributor has questions about or believes any errors have been made regarding commissions, bonuses, Downline Activity Reports, or charges, the Distributor must notify 4Life within sixty (60) days of the date of the purported error or incident in question. 4Life will not be responsible for any errors, omissions, or problems not reported within sixty (60) days.

3.22. EXCESS INVENTORY PURCHASES PROHIBITED.

Distributors are not required to carry inventory of products or sales aids. Distributors who carry reasonable levels of products or sales aids may find making retail sales and building a Marketing Organization somewhat easier because of the decreased response time in fulfilling customer orders or in meeting a new Distributor's needs. Retail Customer orders. Each Distributor must make his or her own decision with regard to these matters. To ensure that Distributors are not encumbered with excess inventory that they are unable to sell, such inventory may be returned to 4Life upon the Distributor's Cancellation or termination pursuant to the "Return of Inventory and Sales Aids by Distributors" section of these Policies.

4Life prohibits the purchase of products in unreasonable amounts solely for the purpose of qualifying for commissions, bonuses or advancement in the Life Rewards Plan. Distributors may not purchase more inventory than they can reasonably resell or consume in a month, nor may they encourage others to do so.

3.23. RIGHT OF PUBLICITY.

Distributors authorize 4Life to use their name, photograph, video and/or audio recording, personal story, testimonial, likeness, and/or any personal material in the Company's advertising and/or promotional materials and waive all claims for remuneration for such use.

3.24. INCOME TAXES

Every year, 4Life will provide an IRS Form 1099 MISC (Non-employee Compensation) earnings statement to each U.S. resident as required by the Internal Revenue Service. Each distributor is responsible for paying local, state and federal taxes on any income generated as an independent distributor. If a 4Life business is tax exempt, the Federal Tax Identification Number must be provided to 4Life.

3.25. INDEPENDENT DISTRIBUTOR STATUS

Distributors are independent distributors, and are not purchasers of a franchise or a business opportunity. The agreement between 4Life and its distributors does not create an employer/employee relationship, agency, partnership, or joint venture between the Company and the distributor. A distributor shall not be treated as an employee for his or her services or for Federal or State tax purposes. All distributors are responsible for paying local, state, and federal taxes due from all compensation earned as a distributor of the Company. The distributor has no authority (express or implied), to bind the Company to any obligation. Each distributor shall establish his or her own goals, hours and methods of sale, so long as he or she complies with the terms of the Distributor Agreement, these Policies, and applicable laws.

3.26. INTERNATIONAL MARKETING

Because of critical legal and tax considerations, 4Life must limit the resale of 4Life products and services, and the presentation of the 4Life business opportunity to prospective customers and distributors located within the United States and U.S. Territories and other authorized countries. Moreover, allowing a few distributors to conduct business in markets not yet opened by 4Life would violate the concept of affording every distributor the equal opportunity to expand internationally. Accordingly, distributors are authorized to sell 4Life products and services, and enroll customers or distributors only in the countries in which 4Life is authorized to conduct business, as announced in Official Company Materials. No distributor may sell, give, transfer, import, export or distribute 4Life products or sales aids in any unauthorized country. In addition, no distributor may, in any unauthorized country: (A) conduct sales, enrollment or training meetings; (B) enroll or attempt to enroll potential customers of distributors; or (C) conduct any other activity for the purpose of selling 4Life products, establishing a Marketing Organization, or promoting the 4Life opportunity.

3.27. ADHERENCE TO LAWS AND ORDINANCES

Many cities and counties have laws regulating certain home-based businesses. In most cases these ordinances are not applicable to distributors because of the nature of their business. However, distributors must obey those laws that do apply to them. If a city or county official tells a distributor that an ordinance applies to him or her, the distributor shall be polite and cooperative, and immediately send a copy of the ordinance to the Compliance Department of 4Life. In many cases there are exceptions to the ordinance that apply to 4Life distributors.

4Life can, at its sole discretion, allow any product that is not actively registered in a specific country to be imported in that country on a strictly not for resale basis. When imported, these products may be purchased for a Distributor's personal use, but the products must not be resold to customers.

3.28. ADHERENCE TO LAWS AND ORDINANCES.

Many cities and counties have laws regulating certain home-based businesses. In most cases, these ordinances are not applicable to Distributors because of the nature of their business. However, Distributors must obey those laws that do apply to them. If a city or county official tells a Distributor that an ordinance applies to him or her, the Distributor shall be polite and cooperative, and immediately send a copy of the ordinance to 4Life's Compliance Department by mail or email at compliance@4Life4Life.com. In many cases, there are exceptions to the ordinance that apply to Distributors.

3.28.1. COMPLIANCE WITH LAWS AND ETHICAL STANDARDS.

Distributors shall comply with all federal, state, and local laws and regulations in the conduct of their businesses. In connection with the operation of a Distributor's 4Life business, the violation of any law, or any conduct that is unethical or, in 4Life's sole discretion, may tend to damage its reputation or goodwill, shall be grounds for disciplinary action.

3.29. ONE 4LIFE BUSINESS PER DISTRIBUTOR.

A Distributor may operate or have an ownership interest, legal or equitable, as a sole proprietorship, partner, member, shareholder, trustee, or beneficiary, in only one 4Life business. No individual may have, operate or receive compensation from more than one 4Life business. Individuals of the same Family Unit who are of legal contract age may each enter into or have an interest in their own separate 4Life business, only if each subsequent family position is placed frontline to the first family member enrolled. A "Family Unit" is defined as spouses, domestic partners, and dependent children living at or doing business at the same address.

3.30. ACTIONS OF HOUSEHOLD MEMBERS OR AFFILIATED INDIVIDUALS

Distributors may not repack, relabel, refill or alter the labels on any 4Life products, information, materials or programs in any way. 4Life products must be sold in their original containers only. Such re-labeling or repackaging would likely violate federal and state laws, which could result in severe criminal penalties. You should also be aware that civil liability can arise when, as a consequence of the repackaging or re-labeling of products, the persons using the products suffer any type of injury or their property is damaged.

3.31. ACTIONS OF FAMILY UNIT MEMBERS OR AFFILIATED INDIVIDUALS.

If any member of a Distributor's Family Unit engages in any activity which, if performed by the Distributor named on the application, would violate any provision of the Agreement, such activity will be deemed a violation by the Distributor and 4Life may take disciplinary action pursuant to these Policies against the named Distributor. Similarly, if any individual associated in any way with a corporation, partnership, limited liability company, trust, or other entity (collectively "Affiliated Individual") violates the Agreement, such action(s) will be deemed a violation by the entity, and 4Life may take disciplinary action jointly and severally, against the entity, and/or each shareholder, officer, partner, member, owner, and other members of their Family Unit.

3.32. REPACKAGING AND RELABELING PROHIBITED

Distributors may not repack, relabel, refill or alter the labels on any 4Life products, information, materials or programs in any way. 4Life products must be sold in their original containers only. Such re-labeling or repackaging would likely violate federal and state laws, which could result in severe criminal penalties. You should also be aware that civil liability can arise when, as a consequence of the repackaging or re-labeling of products, the persons using the products suffer any type of injury or their property is damaged.

3.33. ROLL-UP OF MARKETING ORGANIZATION

Upon cancellation of a distributor, 4Life may, at its discretion, move all individuals on the first level of the canceling distributor into the vacated position. The account of the terminated distributor may be maintained in the original place until such a time 4Life believes all legal risk is eliminated

3.34. SALE, TRANSFER OR ASSIGNMENT OF 4LIFE BUSINESS

Although a 4Life business is a privately owned, independently operated business, the sale, transfer or assignment of a 4Life business is subject to certain limitations. Unless otherwise agreed to in writing, if a distributor wishes to sell his or her 4Life business, the following criteria must be met:

- The distributor shall offer the Company the right of first refusal to purchase the business on the same terms as it would be offered to any third party. If the Company purchases the business, it is up to the Company's discretion whether to retain the business or allow a roll-up to occur;
- Protection of the existing line of sponsorship must always be maintained so that the 4Life business continues to be operated in that line of sponsorship;
- A buyer or transferee must become a qualified 4Life distributor. If the buyer is an active 4Life distributor, he or she must first terminate his or her 4Life business and remain inactive for six (6) full calendar months before becoming eligible for a purchase, transfer, assignment or acquisition of any interest in the 4Life business;
- The selling Distributor must submit a Sale, Transfer, or Assignment of 4Life Business Form to Distributor Services4Life's Customer Service Department at distributorservices@4life.com.
- Before the sale, transfer or assignment can be finalized and approved by 4Life, any debt obligations the selling distributor has with 4Life must be satisfied;
- The selling distributor must be in good standing and not in violation of any of the terms of the Agreement in order to be eligible to sell, transfer or assign a 4Life business; and
- Prior to offering a 4Life business for sale, the selling Distributor must notify 4Life's Corporate Office of his or her intent to sell the 4Life business and receive the Company's written approval, which shall not be unreasonably withheld.
- The sold, transferred or assigned distributorship position will not retain recognition at the high rank obtained by the distributorship position (for example, if the high rank for the sold, transferred or assigned distributorship is International Diamond, but the selling distributor's last actual paid rank is Diamond, the sold, transferred or assigned distributorship shall be ranked no higher than Diamond), in addition, 4Life reserves the right to rank the purchased, transferred or assigned distributor position at any rank at 4Life's sole discretion; and
- In the event a qualification-based incentive trip has been earned by the selling, transferring or assigning distributor position prior to the sale, transfer or assignment of the distributorship, the purchaser, transferee or assignee of the distributorship is ineligible to earn the qualification-based incentive trip for the same qualification level.

3.35. SEPARATION OF A 4LIFE BUSINESS

Distributors sometimes operate their 4Life businesses as husband-wife partnerships, regular partnerships, corporations or trusts. At such time as a marriage may end in divorce, or a corporation, partnership or trust (the latter three entities are collectively referred to herein as "entities") may dissolve, arrangements must be made to assure that any separation or division of the business is accomplished so as not to adversely affect the interests and income of other businesses up or down the line of sponsorship. If the separating parties fail to provide for the best interests of other distributors and the Company, 4Life will involuntarily terminate the Distributor Agreement and roll-up their entire Marketing Organization pursuant to the "Roll-Up of Marketing Organization" section of these Policies. During the pendency of a divorce or entity dissolution, the parties must adopt one of the following methods of operation:

One of the parties may, with written consent of the other(s), operate the 4Life business pursuant to an assignment in writing whereby the relinquishing spouse, shareholders, partners or trustees authorize 4Life to deal directly and solely with the other spouse or non-relinquishing shareholder, partner or trustee; or The parties may continue to operate the 4Life business jointly, whereupon all compensation paid by 4Life will be paid in the joint names of the distributors or in the name of the entity to be divided as the parties may independently agree between themselves.

If the parties elect neither of the foregoing, 4Life will continue to pay commissions to the same individual(s) to whom commissions were paid prior to the filing of the divorce or dissolution proceeding.

Under no circumstances will the Marketing Organization of divorcing spouses or a dissolving business entity be divided. Similarly, only upon 4Life approval will 4Life split commissions and/or bonuses between divorcing spouses or members of dissolving entities. 4Life will recognize only one Distributor Agreement. In the event that parties to a divorce or dissolution proceeding are unable to resolve a dispute over the disposition of commissions and ownership of the business within six (6) months following the divorce filing or institution of dissolution proceedings, the Distributor Agreement may be involuntarily canceled. If a former spouse has completely relinquished all rights in his or her original 4Life business, he or she is thereafter free to enroll as a Preferred Customer under any Sponsor of their choosing, choice and need not wait before reapplying, reenrolling. If a former entity affiliate has completely relinquished all rights in his or her original 4Life business, he or she is thereafter free to enroll as a Preferred Customer under any Sponsor of their choosing, choice and need not wait before reapplying, reenrolling.

In divorce and entity dissolution cases, the relinquishing party(s) shall have no rights to any distributors in their former organization or to any former retail customer. They must develop the new business in the same manner as would any other new distributor.

3.36. SPONSORING

All Active Distributors in good standing have the right to sponsor and enroll others into 4Life. Each prospective customer or distributor has the ultimate right to choose his or her own Sponsor. If two distributors claim to be the Sponsor of the same new distributor or customer, the Company shall regard the first application received by the Company as controlling.

3.37. TRANSFER UPON DEATH OF A DISTRIBUTOR

Upon the death of a Distributor, his or her business may be passed to his or her heirs. Appropriate legal documentation must be submitted to the Company to ensure the transfer is proper. Accordingly, a Distributor should consult an attorney to assist him or her in the preparation of a will or other testamentary instrument. Whenever a 4Life business is transferred by a will or other testamentary process, the executor of the estate must provide 4Life with letters testamentary or other court-approved documents establishing the executor's authority, and written instructions for the disposition of the business. Before the beneficiary may acquire the right to collect all bonuses and commissions of the deceased Distributor's Marketing Organization and operate the business, the beneficiary must:

- Execute and submit a Distributor Agreement and other applicable enrollment forms and documents. All commission payments will be issued to the individual or entity listed on the Distributor Agreement;
- Provide an original death certificate and a notarized copy of the will or other instrument establishing the successor's right to the 4Life business;
- Comply with terms and provisions of the Agreement;

4Life reserves the right to determine the successor Distributor's rank for purposes of recognition.

3.38. TRANSFER UPON INCAPACITATION OF A DISTRIBUTOR

To effect a transfer of a 4Life business because of a distributor's incapacity, the successor must provide the following to 4Life: (1) a notarized copy of an appointment as trustee; (2) a notarized copy of the trust document or other documentation establishing the trustee's right to administer the 4Life business; and (3) a completed Distributor Agreement executed by the trustee. The trustee must then:

- Operate the business in compliance with terms and provisions of the Agreement; and
- Meet all of the qualifications for the incapacitated Distributor's status in order to be paid at that rank. If the trustee fails to achieve the rank maintained by the Distributor, the business will be paid at the rank at which it actually qualifies during each bonus period.

4Life reserves the right to determine the successor Distributor's rank for purposes of recognition.

4. RESPONSIBILITIES OF DISTRIBUTORS

4.1. CHANGE OF ADDRESS OR TELEPHONE

To ensure timely delivery of products, support materials and commission checks, it is critically important that 4Life's files are current. Street addresses are required for shipping since UPS cannot deliver to a post office box. Distributors planning to move should send their new address and telephone number to 4Life's Corporate Offices to the attention of the Distributors Services Department. To guarantee proper delivery, two (2) weeks advance notice must be provided to 4Life on all changes.

4.2. CHANGE OF ADDRESS OR TELEPHONE

To ensure timely delivery of products, support materials, and commissions, it is critically important that 4Life's records are current. Distributors planning to move should provide 4Life's Corporate Office with their new address and telephone number. To guarantee proper delivery, two (2) weeks' advance notice must be provided to 4Life of all changes.

4.3. CONTINUING DEVELOPMENT AND ONGOING TRAINING.

Any Distributor who is the Sponsor or Enroller of another Distributor is encouraged to perform a bona fide supervisory function to ensure that his or her Downline is properly operating his or her 4Life business. Distributors are encouraged to have ongoing contact, communication and supervision of the Distributors in their Marketing Organization. Examples of such contact and supervision may include, but are not limited to: newsletters, written correspondence, personal meetings, telephone contact, voice mail, email, and the accompaniment of Downline Distributors to 4Life meetings, training sessions, and other functions. Upline Distributors are also encouraged to motivate and train new Distributors in 4Life product knowledge, effective sales techniques, the Life Rewards Plan, and compliance with these Policies.

4.4. INCREASED TRAINING RESPONSIBILITIES.

As Distributors progress through the various levels of leadership, they will become more experienced in sales techniques, product knowledge, and understanding of 4Life's 4Life products and Life Rewards Plan. They may be called upon to share this knowledge with lesser experienced Distributors within their Marketing Organization.

4.5. ONGOING SALES RESPONSIBILITIES.

Regardless of their level of achievement, Distributors are encouraged to continue to personally promote product sales through the generation of new customers Retail Customers and Preferred Customers and through servicing their existing customers Retail Customers and Preferred Customers.

4.6. NON-DISPARAGEMENT.

4Life wants to provide its Distributors with superior products, a superior compensation plan and service in the industry. Accordingly, 4Life values constructive criticisms and comments from Distributors. All such comments should be submitted in writing to 4Life's Distributor Services Customer Service Department at distributorservicescustomerservice@4life.com. While 4Life welcomes constructive input, negative comments and remarks made by Distributors about the Company, its products, or compensation plan serve no purpose other than to sour the enthusiasm of other Distributors. For this reason, and to set the proper example for their Downline organization, Distributors must not disparage, demean, or make negative remarks about 4Life, other Distributors, 4Life's 4Life products, the Life Rewards Plan, or 4Life's 4Life directors, officers, or employees.

4.7. PROVIDING DOCUMENTATION TO APPLICANTS.

Distributors should provide the most current version of these Policies and the Life Rewards Plan to individuals whom they are sponsoring to become Distributors before the applicant signs a Distributor Agreement. Additional copies of these Policies can be acquired from 4Life and at 4life4life.com.

4.8. REPORTING POLICY VIOLATIONS.

Distributors observing a violation of these Policies by another Distributor should submit a written report of the violation directly to the attention of 4Life's Compliance Department by mail or email at compliance@4life.com. Details of the incident such as dates, number of occurrences, persons involved, and any supporting documentation should be included in the report.

5. SALES REQUIREMENTS

5.1. PRODUCT SALES

The 4Life Marketing and Compensation Plan is based upon the sale of 4Life products and services to end consumers. Distributors must fulfill personal and Marketing Organization retail sales requirements (as well as meet other responsibilities set forth in the Agreement) to be eligible for bonuses, commissions and advancement to higher levels of achievement.

5.2. NO PRICE OR TERRITORY RESTRICTIONS.

With regard to selling 4Life products, there are no exclusive territories granted to anyone, and no franchise fees are required. In person-to-person transactions and on their My4Life website, Distributors are not required to sell 4Life products at the Retail Price, but may sell 4Life products at any price equal to or greater than 4Life's Wholesale Price. However, Distributors who wish to sell 4Life 4Life products on their External Website or any third-party sales forum (such as Amazon), are required to sell 4Life products at the Minimum Required Pricing for Non-4Life Websites for individual units. Should a Distributor Retail Price, submit an executed External Website Sales Agreement to 4Life's Compliance Department at compliance@4life.com, and receive 4Life's approval. Distributors may not sell product packs comprised of more than one product on their External Website or any third-party sales forum, the pack price must equal the Minimum Required Pricing for Non-4Life Websites for individual units in the pack. .

To circumvent this Policy, a Distributor is prohibited from enlisting, assisting, or knowingly allowing a non-4Life Distributor third party to facilitate selling 4Life products on any External Website or any third-party sales forum (such as Amazon). Distributors are encouraged to facilitate their product sales through their My4Life Website website, and such sales will be automatically priced at 4Life's Wholesale Price.

5.3. SALES RECEIPTS

If a Distributor sells any 4Life product from his or her inventory or on their his or her External Website, he or she should give the customer Retail Customer a copy of a 4Life retail sales receipt at the time of the sale and explain the customer's right to cancel the transaction as set forth on the sales receipt. Distributors must maintain all retail sales receipts for a period of two (2) years and furnish them to 4Life at the Company's request. Records documenting the purchases of Distributors' customers who purchase directly from 4Life will be maintained by 4Life.

6. BONUSES AND COMMISSIONS

6.1. BONUS AND COMMISSION QUALIFICATION

A distributor must be active and in compliance with the Agreement to qualify for bonuses and commissions. So long as a distributor complies with the terms of the Agreement, 4Life shall pay commissions to such distributor in accordance with the Marketing and Compensation Plan. The minimum amount for which 4Life will issue a check is determined by the Company. If a distributor's bonuses and commissions do not equal or exceed the minimum amount, the Company will accrue the commissions and bonuses until they reach the minimum amount. A check will be issued once this amount has been accrued.

6.2. ADJUSTMENT TO BONUSES AND COMMISSIONS FOR RETURNED PRODUCTS AND SERVICES

Distributors receive bonuses and commissions based on the actual sales of products to end consumers. When a product is returned to 4Life for a refund or is repurchased by the Company, the bonuses and commissions attributable to the returned or repurchased product(s) will be deducted, in the month in which the refund is given or will be withheld from any bonus, commission or other amount owed by the Company. Deductions will continue every pay period thereafter until the commission is recovered from the distributors who received bonuses and commissions on the sales of the refunded goods.

6.3. UNCLAIMED COMMISSIONS AND CREDITS

Distributors must deposit or cash commission and bonus checks within six (6) months from their date of issuance. A check that remains uncashed after six (6) months will be void. After a check has been voided, 4Life will credit the distributor's account. There shall be a \$15.00 charge for such a transaction; plus a \$10.00 monthly maintenance fee. Any other issued credit (other than a voided check) that remains unused after six (6) months will incur a \$10.00 monthly maintenance fee.

7. PRODUCT GUARANTEES, RETURNS AND INVENTORY REPURCHASE

7.1. PRODUCT GUARANTEE

4Life offers a one hundred percent (100%) 30-day money back satisfaction guarantee (less shipping charges) to all retail customers. If a customer purchased a product from a 4Life distributor, the customer must return the product to that distributor for a refund, replacement or exchange. If a customer purchased the product directly from the Company, the product should be returned directly to the Company.

If a distributor is unsatisfied with any 4Life product purchased for personal use, the distributor may return the product within thirty (30) days from the date of purchase for a one hundred percent (100%) refund, a replacement or exchange (less shipping charges). This guarantee is limited to \$300 in any 12-month period. If a distributor wishes to return merchandise exceeding \$300 in any 12-month period, the return will be deemed an inventory repurchase and the Company shall repurchase the inventory pursuant to the terms in the "Return of Inventory and Sales Aids by Distributors" section of these Policies, and the distributor's Distributor Agreement shall be canceled.

7.2. RETURNS BY DISTRIBUTORS (PRODUCTS RETURNED BY PERSONAL RETAIL CUSTOMERS)

If a personal retail customer returns a product to the distributor from whom it was purchased, the distributor may return it to the Company for an exchange or replacement (the distributor returning the product is responsible for all shipping charges).

7.3. RETURN OF INVENTORY AND SALES AIDS BY DISTRIBUTORS

Upon Cancellation of a Distributor's Distributor Agreement, the Distributor may return inventory and sales aids purchased within one (1) year prior to the date of Cancellation for a refund if he or she is unable to sell or use the merchandise. A Distributor may only return products and sales aids that he or she personally purchased from the Company under his or her Distributor 4Life Identification Number, and which are in Resalable condition. Upon receipt of the products and sales aids, the Distributor will be reimbursed ninety percent (90%) of the net cost of the original purchase price(s), less shipping charges. If the purchases were made through a credit card, the refund will be credited back to the same account. The Company shall deduct from the reimbursement paid to the Distributor any commissions, bonuses, rebates, or other incentives received by the Distributor which were associated with the merchandise that is returned.

Products and sales aids are "Resalable" if each of the following elements are satisfied: (1) they are unopened and unused; (2) the products' packaging and labeling has not been altered or damaged; (3) the products bear a current label; (4) products have not exceeded their expiration date; (5) products have not been discontinued; and (6) products are returned to 4Life within one (1) year from the date of purchase.

7.4. PROCEDURES FOR ALL RETURNS

The following procedures apply to all returns for refund, repurchase or exchange:

- All merchandise must be returned by the distributor or customer who purchased it directly from 4Life.
- All products to be returned must have a Return Authorization Number which will be obtained by calling the Distributor Services Department. This Return Authorization Number must be written on each carton returned.

The return must be accompanied by:

- A copy of the original dated retail sales receipt
- The unused portion of the product in its original container.

Proper shipping carton(s) and packing materials are to be used in packaging the product(s) being returned for replacement. All returns must be shipped to 4Life shipping prepaid. 4Life does not accept shipping-collect packages. The risk of loss in shipping for returned product shall be on the distributor. It is the sole responsibility of the distributor to trace, insure or otherwise confirm that the Company has received the shipment. If a distributor is returning merchandise to 4Life that was returned to him or her by a personal retail customer, the product must be received by 4Life within ten (10) days from the date on which the retail customer returned the merchandise to the distributor, and must be accompanied by the sales receipt the distributor gave to the customer at the time of the sale. No refund or replacement of product will be made if the conditions of these rules are not met.

If a Distributor is returning merchandise to 4Life that was returned to him or her by a customerRetail Customer, the product must be shipped to 4Life within ten (10) days from the date on which the customer returned the merchandise to the Distributor, and must be accompanied by the sales receipt that the Distributor gave to the customerRetail Customer at the time of the sale. No refund or replacement of product will be made if the conditions of these rules are not met.

8. DISPUTE RESOLUTION AND DISCIPLINARY PROCEEDINGS

8.1. DISCIPLINARY SANCTIONS

Violation of the Agreement, these Policies, or any illegal, fraudulent, deceptive or unethical business conduct by a distributor may result, at 4Life's discretion, in one or more of the following corrective measures:

- Issuance of a written warning or admonition;
- Requiring the distributor to take immediate corrective measures;
- Loss of privileges, including but not limited to loss of voicemail privileges;
- Loss of rights to one or more bonus and commission checks;
- 4Life may withhold from a distributor all or part of the distributor's bonuses and commissions during the period that 4Life is investigating any conduct allegedly violative of the Agreement. If a distributor's business is canceled for disciplinary reasons, the distributor will not be entitled to recover any commissions withheld during the investigation period;
- Suspension of the individual's Distributor Agreement for one or more pay periods;
- Involuntary cancellation of the offender's Distributor Agreement;
- Any other measure expressly allowed within any provision of the Agreement or which 4Life deems practicable to implement and appropriate to equitably resolve injuries caused partially or exclusively by the distributor's Policy violation or contractual breach; and/or
- In situations deemed appropriate by 4Life, the Company may institute legal proceedings for monetary and/or equitable relief.

8.2. GRIEVANCES AND COMPLAINTS

When a distributor has a grievance or complaint with another distributor regarding any practice or conduct in relationship to their respective 4Life businesses, the complaining distributor should report, in writing, to the Compliance Department at the Company.

8.3. APPEALS OF SANCTIONS

Following the issuance of a sanction (other than a suspension pending an investigation), the disciplined Distributor may appeal the sanction to the Company. The Distributor's appeal must be in writing and received by 4Life's Compliance Department within fifteen (15) days from the date of 4Life's sanction notice. If the appeal is not received by 4Life within the fifteen (15) day period, the sanction will be final. The Distributor must submit all supporting documentation with his or her appeal correspondence and specify in full detail the reasons why he or she believes the Company's initial determination was erroneous. If the Distributor files a timely appeal of the sanction, the Company will review and reconsider the Cancellation, consider any other appropriate action and notify the Distributor in writing of its decision.

8.4. DISPUTE RESOLUTION

For claims seeking ten thousand dollars (\$10,000.00) or more that arise from or relate to the Agreement, prior to filing arbitration as set forth below, the parties shall meet in good faith and attempt to resolve such a dispute through confidential non-binding mediation. One individual who is mutually acceptable to the parties shall be appointed as mediator. If the parties cannot agree on a mediator, the complaining party shall request a mediator be appointed by the American Arbitration Association ("AAA"). The mediation shall occur within sixty (60) days from the date on which the mediator is appointed. The mediator's fees and costs, as well as the costs of holding and conducting the mediation, shall be divided equally between the parties. Each party shall pay its portion of the anticipated shared fees and costs at least ten (10) days in advance of the mediation. Each party shall pay its own attorney's fees, costs, and individual expenses associated with conducting and attending the mediation. Mediation shall be held in Salt Lake City, Utah and shall last no more than two (2) business days.

Except as otherwise provided in the Agreement, any controversy or claim arising out of or relating to the Agreement, or the breach thereof, shall be settled through binding confidential arbitration. The parties waive rights to trial by jury or to any court. This arbitration provision applies to claims that were not successfully resolved through the foregoing mediation process or other settlement negotiations as well as unresolved claims for less than ten thousand dollars (\$10,000.00) not subject to the mediation requirement. The arbitration shall be filed with, and administered by, the American Arbitration Association in accordance with the AAA's Commercial Arbitration Rules and Mediation Procedures, which are available on the AAA's website at www.adr.org. Copies of the AAA's Commercial Arbitration Rules and Mediation Procedures will also be emailed to a Distributor upon request to 4Life's Compliance Department. Notwithstanding the rules of the AAA, unless otherwise stipulated by the parties, the following shall apply to all Arbitration actions:

8.5. GOVERNING LAW, JURISDICTION AND VENUE

Jurisdiction and venue of any matter not subject to arbitration shall reside in Salt Lake County or Utah County, State of Utah, unless the laws of the state in which a distributor resides expressly require the application of its laws, in which case that state's law shall govern all issues relating to jurisdiction and venue. The Federal Arbitration Act shall govern all matters relating to arbitration. The laws of the State of Utah shall govern all other matters relating to or arising from the Agreement unless the laws of the state in which a distributor resides expressly require the application of its laws.

9. ORDERING

9.1. PURCHASING 4LIFE PRODUCTS

Each distributor should purchase his or her products directly from 4Life. If a distributor purchases products from another distributor or any other source, the purchasing distributor will not receive the Personal Life Point Volume associated with that purchase. Purchases made from authorized LP Centers are excepted from this policy.

9.2. GENERAL ORDER POLICIES

On mail orders with invalid or incorrect payment, 4Life will attempt to contact the distributor by phone, and/or mail to try to obtain another payment. If these attempts are unsuccessful after five (5) working days, the order will be returned unprocessed. No C.O.D. orders will be accepted. 4Life maintains no minimum order requirements. Orders for products and sales aids may be combined.

9.3. SHIPPING AND BACKORDER POLICY

4Life will normally ship products within one (1) working day from the date on which it receives an order. 4Life will expeditiously ship any part of an order currently in stock. If, however, an ordered item is out of stock, it will be placed on backorder and sent when 4Life receives additional inventory. Distributors will be charged and given Personal Life Point Volume on backordered items unless notified on the invoice that the product has been discontinued. 4Life will notify distributors and customers if items are backordered and are not expected to ship within thirty (30) days from the date of the order. An estimated shipping date will also be provided. Backordered items may be canceled upon a distributor's request. Distributors may request a refund, credit on account, or replacement merchandise for canceled backorders. If a refund is requested, the distributor's Personal Life Point Volume will be decreased by the amount of the refund in the month and bonuses withheld in a subsequent month in which the refund is issued.

9.4. CONFIRMATION OF ORDER

A distributor and/or recipient of an order must confirm that the product received matches the product listed on the shipping invoice, and is free of damage. Failure to notify 4Life of any shipping discrepancy or damage within thirty (30) days of shipment will cancel a distributor's right to request a correction.

9.5. PAYMENT AND SHIPPING DEPOSITS

No monies should be paid to or accepted by a distributor for a sale to a personal retail customer except at the time of product delivery. Distributors should not accept monies from retail customers to be held for deposit in anticipation of future deliveries.

9.6. RETURNED CHECKS

All checks returned by a Distributor's bank for insufficient funds will be re-submitted for payment. A \$25.00 returned check fee will be charged to the account of the Distributor. After receiving a returned check from a customer/Retail Customer, Preferred Customer or a Distributor, all future orders must be paid by credit card, money order or cashier's check. Any outstanding balance owed to 4Life by a Distributor for NSF checks and returned check fees may be withheld from subsequent bonus and commission checks or collected in any other manner deemed appropriate by 4Life. Reinstatement of payment by check shall be at the discretion of 4Life.

9.7. RESTRICTIONS ON THIRD-PARTY USE OF CREDIT CARDS AND CHECKING ACCOUNT ACCESS

Distributors shall not use unauthorized credit cards to enroll Preferred Customers or to make purchases from the Company; likewise, Distributors shall not permit other Distributors, Retail Customers, or customers/Preferred Customers to use his or her/his credit card, cards or permit debits to their checking accounts, to enroll or to make purchases from the Company.

9.8. SALES TAXES

By virtue of its business operations, 4Life is required to charge sales taxes on all purchases made by Distributors and customers, and remit the taxes charged to the respective states. Accordingly, 4Life will collect and remit sales taxes on behalf of Distributors, based on the suggested Retail Price of the products, according to applicable tax rates in the state to which the shipment is destined. If a Distributor has submitted, and 4Life has accepted, a current Sales Tax Exemption Certificate and Sales Tax Registration License, sales taxes will not be added to the invoice and the responsibility of collecting and remitting sales taxes to the appropriate authorities shall be that of the Distributor. Exemption from the payment of sales tax is applicable only to orders which are shipped to a state for which the proper tax exemption papers have been filed and accepted. Applicable sales taxes will be charged on orders that are drop-shipped to another state. Any sales tax exemption accepted by 4Life is not retroactive.

10. INACTIVITY AND CANCELLATION - TERMINATION

10.1. EFFECT OF CANCELLATION AND TERMINATION

So long as a distributor remains active and complies with the terms of the Distributor Agreement and these Policies, 4Life shall pay commissions to such distributor in accordance with the Marketing and Compensation Plan.

A distributor's bonuses and commissions constitute the entire consideration for the distributor's efforts in generating sales and all activities related to generating sales (including, but not limited to, building a Marketing Organization). Following a distributor's non-continuation of his or her Distributor Agreement, cancellation for inactivity, or voluntary or involuntary cancellation (termination) of his or her Distributor Agreement (all of these methods are collectively referred to as "Cancellation"), the former distributor shall have no right, title, claim or interest to the Downline Marketing Organization which he or she operated, or any commission or bonus from the sales generated by the Marketing Organization. Distributors waive any and all rights, including, but not limited to, property rights, in the Marketing Organization which they may have had. Following a distributor's cancellation of his or her Distributor Agreement, the former distributor shall not hold himself or herself out as a 4Life distributor and shall not have the right to sell 4Life products or services. A distributor whose Distributor Agreement is cancelled shall receive commissions and bonuses only for the last full pay period he or she worked prior to cancellation (less any amounts withheld during an investigation preceding an involuntary cancellation).

10.2. CANCELLATION DUE TO INACTIVITY

It is the distributor's responsibility to lead his or her Marketing Organization with the proper example in personal production of sales to end consumers. Without this proper example and leadership, the distributor will lose his or her right to receive commissions from sales generated through his or her Marketing Organization. Therefore, distributors who personally produce less than the required Personal Life Point Volume as specified in the 4Life Marketing and Compensation Plan for any pay period will not receive a commission for the sales generated through their Marketing Organization for that pay period. If a distributor has not fulfilled his or her personal sales requirements for a period of six (6) consecutive calendar months (and thus becomes "inactive"), his or her Distributor Agreement shall be canceled for inactivity on the day following the last day of the sixth month of inactivity. Written confirmation of the cancellation will not be provided by 4Life.

10.3. INVOLUNTARY CANCELLATION (TERMINATION)

A distributor's violation of any of the terms of the Agreement, including any amendments that may be made by 4Life in its sole discretion, may result in any of the sanctions listed in the Agreement, including, but not limited to, the involuntary cancellation of his or her Distributor Agreement. Cancellation shall be effective on the date on which written notice is mailed, faxed or delivered to an express courier, addressed to the distributor's last known address or that of his or her attorney, or when the distributor receives actual notice of cancellation, whichever occurs first. 4Life reserves the right to withhold and/or per manently retain funds and prevent any roll-up depending on the individual circumstances surrounding each case.

10.4. VOLUNTARY CANCELLATION

A participant in this marketing plan Distributor has a right to cancel at any time for any reason. Cancellation must be submitted in writing by mail, facsimile, or email to the Company at its principal business address. The written notice must include the Distributor's signature, printed name, address, and Distributor 4Life Identification Number. If a canceling Distributor wishes to remain a customerPreferred Customer, he or she must contact 4Life's Distributor ServicesCustomer Service Department to re-establish a customerPreferred Customer account. The customerPreferred Customer account must have the same Sponsor as the Distributor account. If a Distributor wishes to reenroll-enroll, such reenrollment-enrollment must be in accordance with Section 3.1.2 of these Policies.

GLOSSARY OF TERMS

4Life

The term “4Life” as it is used throughout the Agreement means 4Life Research USA, LLC (also referred to as the “Company.”).

4Life Identification Number (or 4Life ID #)

A unique number given to 4Life Preferred Customers and Distributors used by the Company to identify them.

4Life Income Disclosure Statement

4Life’s income disclosure statement that is updated annually, located at 4life.com under “Resources.”

Active Distributor

A Distributor who makes a product or marketing material purchase from 4Life.

Affiliated Individual

Any member of a Distributor’s Family Unit, and/or a corporation, partnership, limited liability company, trust, or other entity associated in any way with a Distributor.”

Agreement

The contract between the Company and each Distributor, which includes the Distributor Application and Agreement, the 4Life Policies and Procedures, and the Life Rewards Plan, all in their current form and as amended by 4Life in its sole discretion. These documents are collectively referred to as the “Agreement.”

Business Entity

A corporation, partnership, limited liability company, or trust that is enrolled as a Distributor.”

Business Entity Information Form

The form used to transfer a distributorship from an individual to a Business Entity. This form is located in 4Life’s back office under “Business Resources”.

Cancellation

A Distributor’s non-continuation of his or her Distributor Agreement for one of the following reasons: (1) cancellation for inactivity; (2) voluntary cancellation; or (3) involuntary cancellation (termination).”

Company

The term “Company” as it is used throughout the Agreement means 4Life Research USA, LLC (also referred to as “4Life”).

Compliance Department

The department within 4Life that oversees compliance with these Policies. The email address for the Compliance Department is compliance@4life.com.

Corporate Office

4Life’s corporate office located at 9850 South 300 West, Sandy, Utah 84070 USA.

Cross-Group Sponsoring

The enrollment — direct, indirect, or otherwise — of an individual or entity that already has a current Preferred Customer enrollment or Distributor Agreement on file with 4Life, or who has had such an agreement within the preceding six (6) calendar months (if Diamond rank or below), or twelve (12) calendar months (if Presidential Diamond rank or above).

Customer Service Department

The department within 4Life that assists Preferred Customers and Distributors with all of their 4Life purchases and business needs. The Customer Service Department can be reached by telephone at 888-454-3374, by facsimile at (800) 851-7662, or by email at customerservice@4life.com.

Distributor

Independent contractor, who is not the purchaser of a franchise or a business opportunity. The Agreement between 4Life and its Distributors does not create an employer/employee relationship, agency, partnership, or joint venture between the Company and the Distributor. A Distributor shall not be treated as an employee for his or her services or for federal or state tax purposes. All Distributors are responsible for paying local, state, and federal taxes due from all compensation earned as a Distributor of the Company. The Distributor has no authority (express or implied), to bind the Company to any obligation. Each Distributor shall establish his or her own goals, hours and methods of sale, so long as he or she complies with the terms of the Distributor Agreement, these Policies, and applicable laws.”

Distributor Agreement

The Distributor Application and Agreement.

**Downline**

The Preferred Customers and Distributors in a particular Distributor's Marketing Organization.

Downline Activity Report

A report with information generated by 4Life that provide critical data relating to the management of a Distributor's 4Life business, the identities of Distributors, product sales information and enrollment activity of each Distributor's Marketing Organization. Downline Activity Reports include the data contained in a Distributor's My4Life account. The information is confidential and constitutes proprietary business trade secret information belonging to 4Life.

Enroller

A Distributor who personally recruits another Distributor and places the new Distributor in his or her Downline. The Enroller of a new Distributor may also be the new Distributor's Sponsor.

Enroller and Sponsor Transfer Form (Within First 10 Days of Enrollment)

The form that is to be used within the first ten (10) days when a Distributor enrolls and learns he or she is enrolled under the incorrect Enroller and/or Sponsor. This form is located in 4Life's back office under "Business Resources."

Entity Documents

The certificate of incorporation, articles of organization, partnership agreement, operating agreement, trust documents, or other related documents of a Business Entity.

External Website

A Distributor's own personal website, or other web presence that is used for a Distributor's 4Life business, but which is not hosted on 4Life's servers and has no official affiliation with 4Life. In addition to traditional websites, a blog or website developed on a blogging platform, that promotes 4Life products and/or the 4Life opportunity is considered an External Website.

External Website Sales Agreement

The form used for Distributors to request 4Life's permission for to own an External Website and/or to market 4Life products on a third-party sales website. This form is located in 4Life's back office under "Business Resources."

Family Unit

Spouses, domestic partners, and dependent children living at or doing business at the same address.

Level

The layers of Downline Preferred Customers and Distributors in a particular Distributor's Marketing Organization. This term refers to the relationship of a Preferred Customer or Distributor relative to a particular upline Distributor, determined by the number of Distributors between them who are related by sponsorship. For example, if A sponsors B, who sponsors C, who sponsors D, who sponsors E, then E is on A's fourth Level.

Life Points

Every commissionable 4Life product is assigned a point value. Distributor commissions are based on the total point value of products sold by each Distributor and his or her Marketing Organization. Sales aids have no Life Point value.

Life Points Center

A location managed by a Distributor authorized by 4Life to sell 4Life products to Distributors, Retail Customers, and Preferred Customers.

Life Rewards Plan

4Life's compensation plan for Distributors.

Line

A part of a Distributor's Downline that starts with someone sponsored by that Distributor and continues below that sponsorship.

Marketing Organization

Preferred Customers and Distributors enrolled below a particular Distributor.

My4Life

The complimentary My4Life account offered by 4Life to Distributors. When a Preferred Customer becomes a Distributor, he or she must login to 4Life's back office. Initially, the Distributor's default URL will be www.4life.com/<Distributor's 4Life ID #>. To customize the My4Life website URL, a Distributor can click on "Custom Link" and request a custom word. 4Life will review the request. A My4Life website is the easiest online enrollment and buying experience a Distributor may offer to his or her customers.

Official 4Life Materials

Literature, audio or video recordings, and other materials developed, printed, published and/or distributed by 4Life to Distributors.

Policies

These Policies and Procedures.

Preferred Customer

A Preferred Customer has enrolled with 4Life as a Preferred Customer, has a Sponsor and Enroller, receives a 4Life Identification Number, and receives the benefit of purchasing 4Life products at a 25% discount from the Retail Price, amongst other benefits.

Principal Volume (also known as "PV")

Principal Volume is the total Life Points (LP) of a Distributor for product purchases that: (a) the Distributor purchases to consume or sell for a retail profit; and (b) the Distributor's customers purchase on the Distributor's My4Life or directly on the Distributor's account.

Product Price List

4Life Product Price List for Distributors, Preferred Customers, and Retail Customers who purchase directly from 4Life (as published and modified from time to time). Located at 4life.com and in printed form.

Resalable

With regard to 4Life products and sales aids, a product is Resalable if each of the following six elements are satisfied : (1) the product is unopened and unused; (2) the product packaging and labeling have not been altered or damaged; (3) the product bears a current label; (4) the product has not exceeded its expiration date; (5) the product has not been discontinued; and (6) the product is returned to 4Life within one (1) year from the date of purchase.

Retail Customer

A Retail Customer purchases products from 4Life or Distributors at the Retail Price. A Retail Customer does not have a Sponsor or Enroller and does not have a 4Life Identification Number.

Retail Price

The recommended retail price designated in the 4Life Product Price List (as published and modified from time to time).

Return Authorization Number

All products returned to 4Life must have this number, which can be obtained by calling the Customer Service Department. This number must be written on each carton returned.

Sale, Transfer or Assignment of 4Life Business Form

The form used to transfer a Distributorship from one individual to another individual (or from one entity to another entity). This form is located in 4Life's back office under "Business Resources."

Social Media

Any type of online media that invites, expedites, or permits conversation, comment, rating, and/or user generated content, as opposed to traditional media, which delivers content but does not allow readers/viewers/listeners to participate in the creation or development of content, to rate, comment, or respond to content. Examples of Social Media include, but are not limited to, blogs, Facebook, Instagram, Twitter, LinkedIn, Pinterest, and YouTube."

Sponsor

The Distributor who is another Distributor's direct upline. The Sponsor of a new Distributor may also be the new Distributor's Enroller.

Sponsor Transfer Request Form

The form used when a Distributorship wishes to change Sponsors (which is rarely approved). Distributors must contact the Customer Service Department to obtain a copy of this form.

Wholesale Price

The amount charged for 4Life products for Distributors and Preferred Customers who purchase directly from the Company as designated in the 4Life Product Price List (as published and modified from time to time). The Wholesale Price is a 25% discount from the Retail Price.



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