

Assure for Life

by

Proteccion Plenitud, Inc.

Policies and Procedures

Effective September 8, 2022

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OUR MISSION

Serve and generate well-being to families and accompanying them with clarity, respect and human quality, understanding that they are values that we wish to find when requiring a funeral assistance service.

OUR VISION

By 2030 it will be recognized throughout the country as the company that provides the best funeral service to families in the United States, through leaders with the best combination of values, academia and experience who empower their teams to achieve their goals. professional and personal.

SECTION 2 - INTRODUCTION

2.1 - Purpose of the Consultant Agreement and the Policies and Procedures

The purposes of the Consultant Agreement and the Policies and Procedures include the following:

- To assist Consultants in building and protecting their businesses.
- To protect Assure for Life and its Consultants from legal and regulatory risks.
- To establish standards of acceptable behavior.
- To set forth the rights, privileges, and obligations of Assure for Life and its Consultants; and
- To define the relationship between Assure for Life and its Consultants.

2.2 - Policies and Procedures Incorporated into Consultant Agreement

These Policies and Procedures, in their present form and as amended by Proteccion Plenitud, Inc. (hereafter "Assure for Life" or the "Company"), are incorporated into, and form an integral part of, the Assure for Life Independent Consultant Application and Agreement ("Consultant Agreement"). It is the responsibility of each Consultant to read, understand, adhere to, and insure that he or she is aware of and operating under the most current version of these Policies and Procedures. Throughout these Policies, when the term "Agreement" is used, it collectively refers to the Assure for Life Consultant Application and Agreement (including the Terms and Conditions), these Policies and Procedures, and the Assure for Life Business Entity Registration Form (if applicable). These documents are incorporated by reference into the Assure for Life Consultant Agreement (all in their current form and as amended by Assure for Life). In the event that the Business Entity Registration Form is not submitted by an entity that enrolls as a Consultant within thirty (30) days of its date of enrollment, Assure for Life is authorized to and shall withhold any and all compensation to which the Consultant is due from Assure for Life until a properly completed Business Entity Registration Form is submitted to it.

2.3 - Changes to the Agreement

Assure for Life reserves the right to amend the Agreement, the Compensation Plan, and its prices in its sole and absolute discretion. By executing the Consultant Agreement, a Consultant agrees to abide by all amendments or modifications that Assure for Life elects to make. Amendments shall be effective thirty (30) days after publication of notice that the Agreement has been modified. Amendments shall not apply retroactively to conduct that occurred prior to the effective date of the amendment. Notification of amendments shall be published by one or more of the following methods: (1) posting on the Company's official web site; (2) electronic mail (e-mail); (3) posting in Consultants' back-offices; (4) inclusion in Company periodicals; (5) inclusion in product orders or bonus checks; or (6) special mailings. The continuation of a Consultant's Assure for Life business, the acceptance of any benefits under the Agreement, or a Consultant's acceptance of bonuses or commissions constitutes acceptance of all amendments.

2.4 - Policies and Provisions Severable

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. The severed provision, or portion thereof, shall be reformed to reflect the purpose of the provision as closely as possible.

2.5 - 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 Assure for Life to exercise any right or power under the Agree-

ment or to insist upon strict compliance by a Consultant 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 Assure for Life's right to demand exact compliance with the Agreement. The existence of any claim or cause of action of a Consultant against Assure for Life shall not constitute a defense to Assure for Life's enforcement of any term or provision of the Agreement.

2.6 - Company Use of Information

By submitting a Consultant Application and Agreement that is accepted by Assure for Life, the Consultant consents to allow Assure for Life, its affiliates, and any related company to: (a) process and utilize the information submitted in the Consultant Application and Agreement (as amended from time to time) for business purposes related to the Assure for Life business; and (b) disclose, now or in the future, such Consultant information to companies which Assure for Life may, from time to time, deal with to deliver information to a Consultant to improve its marketing, operational, and promotional efforts. A Consultant has the right to access his or her personal information via his or her respective back office, and to submit updates thereto.

SECTION 3 - BECOMING A CONSULTANT

3.1 - Requirements to Become a Consultant

To become an Assure for Life Consultant, each applicant must:

- Be at least 18 years of age;
- Reside in the United States or U.S. Territories. or country that Assure for Life has officially announced is open for business;
- Provide Assure for Life with his/her valid Social Security or Federal Tax ID number; and
- Submit a properly completed Consultant Application and Agreement to Assure for Life online.

Assure for Life reserves the right to accept or reject any Consultant Application and Agreement for any reason or for no reason.

A person who is recognized as a minor in his or her jurisdiction of residence may not be a Consultant. A Consultant shall not enroll or recruit minors or anyone unable to legally form a contract to become a Consultant. Notwithstanding the foregoing, a minor over the age of 16 who desires to become a Consultant must: (a) obtain a parent's or guardian's signature on the Consultant Agreement; (b) be sponsored by or added to his or her parent's or guardian's Consultant's business if the Parent or guardian of the minor is a Consultant; and (c) must not be a signatory in any Consultant's business other than a parent's or guardian's Consultant's business.

3.2 - No Required Purchases

No person is required to purchase Assure for Life products, services or sales aids, or to pay any charge or fee to become a Consultant.

3.3 - Consultant Benefits

Once a Consultant Application and Agreement has been accepted by Assure for Life, the benefits of the Compensation Plan and the Consultant Agreement are available to the new Consultant. These benefits include the right to:

- Sell Assure for Life Membership Assistance Plans;
- Participate in the Assure for Life Compensation Plan (receive bonuses and commissions, if eligible);
- Sponsor other individuals as Members or Consultants into the Assure for Life business and thereby, build a marketing organization and progress through the Assure for Life Compensation Plan;
- Receive periodic Assure for Life literature and other Assure for Life communications;
- Participate in Assure for Life-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 Assure for Life for its Consultants.

3.4 - Term and Renewal of Your Assure for Life Business

The term of the Consultant Agreement is one year from the date of its acceptance by Assure for Life (subject to reclassification for inactivity pursuant to Section 11.2). The Consultant Agreement will be automatically renewed, unless it is terminated by the Consultant or Assure for Life. Assure for Life shall have the right in its sole and absolute discretion not to accept the Agreement or any renewal of it.

SECTION 4 - OPERATING AN ASSURE FOR LIFE BUSINESS

4.1 - Adherence to the Assure for Life Compensation Plan

Consultants must adhere to the terms of the Assure for Life Compensation Plan as set forth in official Assure for Life literature. Consultants shall not offer the Assure for Life opportunity through, or in combination with, any other system, program, sales tools, or method of marketing other than that specifically set forth in official Assure for Life literature. Consultants shall not require or encourage other current or prospective Members or Consultants to execute any agreement or contract other than official Assure for Life agreements and contracts in order to become an Assure for Life Consultant. Similarly, Consultants shall not require or encourage other current or prospective Members or Consultants to make any purchase from, or payment to, any individual or other entity to participate in the Assure for Life Compensation Plan other than those purchases or payments identified as recommended or required in official Assure for Life documents or literature.

4.2 - Advertising

4.2.1 - General

All Consultants shall safeguard and promote the good reputation of Assure for Life and its products. The marketing and promotion of Assure for Life, the Assure for Life opportunity, the Compensation Plan, and Assure for Life products must avoid all discourteous, deceptive, misleading, unethical or immoral, or illegal conduct or practices.

To promote both the services and the tremendous opportunity Assure for Life offers, Consultants must use the sales aids, business tools, and support materials produced by Assure for Life. The Company has carefully designed its products, product labels, Compensation Plan, and promotional materials to ensure that they are promoted in a fair and truthful manner, that they are substantiated, and the materials comply with the legal requirements of federal and state laws.

Accordingly, Consultants must not produce or use the literature, advertisements, sales aids, business tools, promotional materials, or Internet web pages or content of or for themselves or other third parties.

4.2.2 - Trademarks and Copyrights

The name of Assure for Life and other names as may be adopted by Assure for Life are proprietary trade names, trademarks and service marks of Assure for Life (collectively "marks"). As such, these marks are of great value to Assure for Life and are supplied to Consultants for their use only in an expressly authorized manner. Assure for Life will only allow the limited non-exclusive use of its marks, designs, or symbols, or any derivatives thereof, solely by a Consultant in the furtherance or operation of his or her Assure for Life business, consistent with these Policies and Procedures. Assure for Life will not allow the use of its marks, designs, or symbols, or any derivatives thereof, by any person, including Assure for Life Consultants, in any manner without its prior, written permission.

The content of all Company sponsored events is copyrighted material. Consultants may not produce for sale or distribution any recorded Company events and speeches without written permission from Assure for Life, nor may Consultants reproduce for sale or for personal use any recording of Company-produced audio or video tape presentations.

As an independent Consultant, you may use the Assure for Life name in the following manner

*Consultant's Name
Independent Assure for Life Consultant*

*Example:
Alice Smith
Independent Assure for Life Consultant*

or

*Alice Smith
Assure for Life
Independent Consultant*

Consultants may not use the name Assure for Life in any form in your team name, a tagline, an external website

name, your personal website address or extension, in an e-mail address, as a personal name, or as a nickname. Additionally, only use the phrase *Independent Assure for Life Consultant* in your phone greeting or on your answering machine to clearly separate your independent Assure for Life business from Assure for Life, LLC. For example, you may not secure the domain name *www.buyassureforlife.com*, nor may you create an email address such as *AssureforLifesales@hotmail.com*.

4.2.2.1 - Independent Assure for Life Consultant Logo

If you use an Assure for Life logo in any communication, you must use the Independent Consultant version of the Assure for Life logo. Using any other Assure for Life logo requires written approval. Please see examples below:

Logos Approved for Consultant Use



Logos NOT Approved for Consultant Use



4.2.3 - Media and Media Inquiries

Consultants must not attempt to respond to media inquiries regarding Assure for Life, its products or their independent Assure for Life business. All inquiries by any type of media must be immediately referred to Assure for Life's Commercial Manager. This policy is designed to assure that accurate and consistent information is provided to the public as well as a proper public image.

4.2.4 - Unsolicited Email

Assure for Life does not permit Consultants to send unsolicited commercial emails unless such emails strictly comply with applicable state and federal laws and regulations including, without limitation, the federal CAN SPAM Act. The CAN-SPAM Act regulates the transmission of all commercial e-mail messages, not just unsolicited messages. A commercial e-mail message is defined as any e-mail that has a "primary purpose of . . . commercial advertisement or promotion of a commercial product or service." This includes commercial e-mails sent to business e-mail accounts, as well as those sent to individual consumers.

4.2.4.1 - Requirements for All Commercial Email Messages

The Mailing List

- The mailing list may include only persons who have affirmatively agreed (opted in) to receive commercial e-mail from you.
- The mailing list must not include any recipient who has previously asked not to receive commercial e-mail from the business (opted out).
- You must "scrub" the mailing list against available "do not e-mail" list at the last possible, commercially reasonable moment before the e-mail is sent.

The E-mail Message

- The message must include complete and accurate transmission and header information.
- The "From" line must identify your business as the sender. This does not have to include your business's formal name, if any. For example, it may contain your business's name, trade name, or product or service name. The key requirement is that the "From" line provide the recipient with enough information to understand who is sending the message.
- The "Subject" line must accurately describe the message's content.
- The message must clearly include the business's valid, current physical postal address. This address can be a:
 - street address;

- post office box that the business has accurately registered with the US Postal Service; or
- private mailbox that the business has accurately registered with a commercial mail receiving agency established pursuant to US Postal Service regulations.
- The message must disclose that it is an advertisement or solicitation unless the e-mail message is sent only to recipients who have affirmatively agreed (opted in) to receive these messages from the business.
- There must be a functioning return email address to the sender.
- The use of deceptive subject lines and/or false header information is prohibited.

The Opt-out Mechanism

- The message must clearly explain that the recipient may opt out of receiving future commercial messages from the business.
- The message must include either an e-mail address or other online mechanism that the recipient may use for this opt out. The mechanism must not require the recipient to:
 - do anything more than reply to the e-mail or visit a single web page to opt out;
 - make any payment or submit any personal information, including account information (other than e-mail address), to opt out; and
 - the opt-out mechanism must work for at least 30 days after the e-mail is sent.
- You must ensure that the explanation of how a recipient can opt out is easy to read and understand.
- You may include a menu of opt-out options that permit the recipient to select the types of commercial messages the recipient would like to continue receiving. However, one option must permit opting out of all commercial messages from you.
- You must honor all opt-out requests within ten business days.
- Opt-out requests do not expire. An opt-out is overridden only by the recipient's subsequent express (opt in) request to receive commercial e-mail.
- All opt-out requests, whether received by email or regular mail, must be honored. If you receive an opt-out request from a recipient of an email, you must forward the opt-out request to the Company.
- You may not sell, share or use a business's opt-out list for any reason other than to comply with the law.

Monitoring Opt-out Capabilities – If you use a third-party service provider you must implement procedures to ensure that your opt-out capabilities actually work. An example of a basic procedure to test the opt-out procedure is as follows:

- Establish e-mail accounts with several major private e-mail account providers (for example, Gmail, Yahoo, Hotmail, AOL, and so on) and add these e-mail addresses to the business's mailing list. For each e-mail address created for monitoring purposes, use the business's opt-out mechanism to remove the e-mail address from the mailing list.
- Repeat this procedure on a regular basis (for example, at least every two weeks).
- Examine the e-mail received by the monitoring e-mail account to confirm that the: the opt-out mechanism works; the opt-out request is honored within 10 business days; and the monitoring e-mail account no longer receives commercial messages from the business.
- If the monitoring and testing process reveals problems, the business should immediately fix the issues.

Third-party Marketing Affiliates or Service Providers - When using third-party service providers, including affiliate marketers you should ensure that the written contract with the service provider clearly sets out each party's responsibilities for compliance with the CAN-SPAM Act and includes appropriate and adequate remedies for noncompliance.

4.2.4.2 - Additional Requirements for Email Messages Sent to Wireless Devices

When sending commercial messages to wireless devices:

- Ensure that you have the recipient's prior, affirmative consent (opt in) to send the commercial message. The consent can be written or electronic.
- Ask for consent in a way that involves no cost to the recipient, for example:
 - do not send the request to the wireless device; and
 - allow the recipient to respond in a way that involves no cost (such as an online, e-mail or postal mail sign-up).
- When seeking consent, make it clear that the recipient:
 - is agreeing to receive commercial e-mail on his wireless device;
 - may be charged to receive the e-mail; and
 - can revoke his consent at any time.

4.2.4.3 - Commercial Email Messages Sent on Behalf of Consultants

The Assure for Life may periodically send commercial emails on behalf of Consultants. By entering into the Consultant Agreement, Consultant agrees that the Company may send such emails and that the Consultant's physical and email addresses will be included in such emails as outlined above. Consultants shall honor opt-out requests generated as a result of such emails sent by the Company.

4.2.5 - Unsolicited Faxes

Except as provided in this section, Consultants may not use or transmit unsolicited faxes in connection with their Assure for Life business. The term "unsolicited faxes" means the transmission via telephone facsimile or computer of any material or information advertising or promoting Assure for Life, its products, its compensation plan or any other aspect of the company which is transmitted to any person, except that these terms do not include a fax: (a) to any person with that person's prior express invitation or permission; or (b) to any person with whom the Consultant has an established business or personal relationship. The term "established business or personal relationship" means a prior or existing relationship formed by a voluntary two way communication between a Consultant and a person, on the basis of: (a) an inquiry, application, purchase or transaction by the person regarding products offered by such Consultant; or (b) a personal or familial relationship, which relationship has not been previously terminated by either party.

4.2.6 - Telephone Directory Listings

Consultants may list themselves as an "Independent Assure for Life Consultant" in the white or yellow pages of the telephone directory, or with online directories, under their own name. No Consultant may place telephone or online directory display ads using Assure for Life's name or logo. Consultants may not answer the telephone by saying "Assure for Life", "Assure for Life Incorporated", or in any other manner that would lead the caller to believe that he or she has reached corporate offices of Assure for Life. If a Consultant wishes to post his/her name in a telephone or online directory, it must be listed in the following format:

Consultant's Name

Independent Assure for Life Consultant

4.2.7 - Television and Radio Advertising

Consultants may not advertise on television and radio except with Assure for Life's express written approval. All requests for television or radio advertising must be sent to support@assureforlife.com,

4.2.8 - Advertised Prices

Consultants may not create their own marketing or advertising material offering any Assure for Life products at a price less than the current price on www.assureforlife.com. Similarly, Consultants may not sell any Assure for Life products at a price less than the current price on www.assureforlife.com.

4.3 - Online Conduct

4.3.1 - Domain Names, email Addresses and Online Aliases

You are not allowed to use or register Assure for Life or any of Assure for Life's trademarks, servicemarks, or any derivatives, for any Internet domain name, email address, social media website, blog website, online handles or online aliases. Additionally, you cannot use or register domain names, email addresses, social media websites, blog websites, online handles and/or online aliases that could cause confusion, or be misleading or deceptive, in that they cause individuals to believe or assume the communication is from, or is the property of Assure for Life. Examples of the improper use of Assure for Life include, but are not limited to any form of Assure for Life showing up as the sender of an email or examples such as:

www.MyAssureforLifeBiz.com
www.ISellassureforlife.com
www.AssureforLifeMoney.net
www.assure4life.com

www.AssureforLifeDreamTeam.com
www.AssureforLifebyJaneDoe.com
www.JanesAssureforLifeOpportunity.net
www.assureforlife.net

4.3.2 - Monetizing Websites

Consultants may not monetize their Replicated Website through affiliate programs, pay-per-click or cost-per-impression advertising, selling ad space, accepting donations, accepting sponsored posts or articles, adSense, or similar programs.

4.3.3 - Online Classifieds

You may not use online classifieds (including Craigslist) to list, sell or retail specific Assure for Life products or prod-

uct bundles. You may use online classifieds (including Craigslist) for prospecting, recruiting, sponsoring and informing the public about the Assure for Life income opportunity, provided Assure for Life-approved templates/images are used. These templates will identify you as an Independent Assure for Life Consultant. If a link or URL is provided, it must link to your Replicated Website.

4.3.4 - eBay / Online Auctions

Assure for Life's services may not be listed on eBay or other online auctions, nor may Consultants enlist or knowingly allow a third party to sell Assure for Life products on eBay, other online auction site, or ecommerce sites, such as Amazon.com, MercadoLibre.com, AliBaba.com, TowBow.com, etc.. A Consultant who becomes aware, or should have reasonably become aware, that a third party to whom he or she sells Assure for Life products on eBay or any other online auctions must immediately discontinue all sales to the third party.

4.3.5 - Online Retailing

Consultants may not list or sell Assure for Life services on any online retail store or ecommerce site (such as Amazon), nor may you enlist or knowingly allow a third party to sell Assure for Life products on any online retail store or ecommerce site. A Consultant who becomes aware, or should have reasonably become aware, that a third party to whom he or she sells Assure for Life products on any online retail store or ecommerce site must immediately discontinue all sales to the third party.

4.3.6 - 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 and is not allowed. This includes blog spamming, blog comment spamming and/or spamdexing. Any comments you make on blogs, forums, guest books, etc., must be unique, informative and relevant.

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

Consultants may upload, submit or publish Assure for Life-related video, audio or photo content that they develop and create so long as it aligns with Assure for Life's values, contributes to the Assure for Life community greater good, and is in compliance with Assure for Life's Policies and Procedures. All submissions must clearly identify you as an Independent Assure for Life Consultant in the content itself and in the content description tag, must comply with all copyright/legal requirements, and must state that you are solely responsible for this content. Consultants may not upload, submit or publish any content (video, audio, presentations or any computer files) received from Assure for Life or captured at official Assure for Life events or in buildings owned, leased, or operated by Assure for Life without prior written permission from Assure for Life.

4.3.8 - Domain Names and Email Addresses

Except as set forth in the Consultant Website Application and Agreement, Consultants may not use or attempt to register any of Assure for Life's trade names, trademarks, service names, service marks, product names, the Company's name, or any derivative of the foregoing, for any Internet domain name, email address, or social media name or address.

4.3.9 - Social Media

In addition to meeting all other requirements specified in these Policies and Procedures, should you utilize any form of social media, including but not limited to Facebook, Instagram, Snapchat, Twitter, LinkedIn, YouTube, or Pinterest, you agree to each of the following:

- No service sales or enrollments may occur on any social media site. To generate sales, a social media site must link only to your Assure for Life Replicated Website.
- It is your responsibility to follow the social media site's Terms of Use. If the social media site does not allow its site to be used for commercial activity, you must abide by the site's Terms of Use.
- In any post on any social media site (including your person social media account(s) or profile(s)) that is directly or indirectly operated or controlled by a Consultant that is used to discuss or promote Assure for Life's products or the Assure for Life opportunity may not link to any website, social media site, or site of any other nature, other than the Consultant's Assure for Life replicated website or the Assure for Life website.
- During the term of this Agreement and for a period of 12 calendar months thereafter, a Consultant may not use any social media site on which they discuss or promote, or have discussed or promoted, the Assure for Life business or Assure for Life's products to directly or indirectly solicit Assure for Life Consultants for another direct selling, multilevel marketing or network marketing program (collectively, "direct selling"). In furtherance of this provision, a Consultant shall not take any action that may reasonably be foreseen to result in drawing an inquiry from other Consultants relating to the Consultant's other direct selling business activities. Violation of this provi-

sion shall constitute a violation of the non-solicitation provision in Section 4.10 (Conflicts of Interest) below.

- Consultants who engage in another Direct Selling Business (as defined in Section 4.10.2) must not, directly, indirectly or through a third party use any social media account (e.g., Facebook, Twitter, LinkedIn, YouTube, Pinterest, Instagram, etc.) that the Consultant currently uses or has used in the past to promote or discuss Assure for Life, its products, programs, services or the business opportunity ("Assure for Life Social Media"), to promote another Direct Selling Business. If a Consultant is involved in another Direct Selling Business, the Consultant must create a separate social media account to promote the other Direct Selling Business. Consultants are also prohibited from "cross-posting" from their other Direct Selling Business social media account on to the Consultant's Assure for Life Social Media and vice versa.
- A Consultant may post or "pin" photographs of Assure for Life services on a social media site, but only photos that are provided by Assure for Life and downloaded from the Consultant's Back-Office may be used.

If you create a social media profile, page or group to promote your Assure for Life business on any social media platform:

- You must not post or share any links to any website or social media account, page, or platform that promotes the products, services, or business program of any other direct selling company. Rather, you should promote only Assure for Life on the page or site.
- While you are an active Consultant of Assure for Life (according to the Consultant Agreement) and for a period of twelve (12) months following the termination of your Consultant Agreement, you must not use your Assure for Life related social media profile, group or page to solicit anyone to join any other Direct Selling Business. For example, you shall not rename or convert the group or page that you used for your Assure for Life business, but must delete or archive it.
- If you participate in any other Direct Selling Business, you must use separate online and social media profiles, groups or pages for the other direct selling company and keep those groups or pages completely separate from profiles, groups or pages used to promote your Assure for Life business.

In addition to the requirements specified in elsewhere in these Policies and Procedures, if a Consultant utilizes any form of Social Media, he or she agrees to each of the following:

- a. To generate sales and/or enroll a Consultant, a Social Media site must link only to the Consultant's replicated website.*
- b. Other than Pinterest and similar Social Media sites, any Social Media site that is directly or indirectly operated or controlled by a Consultant that is used to discuss or promote Assure for Life products or the Assure for Life opportunity may not link to any website, Social Media site, or site of any other nature, other than the Consultant's replicated website.*
- c. If a Consultant creates a business profile page on any Social Media site that promotes or relates to Assure for Life, its services, or opportunity, the business profile page must relate exclusively to the Consultant's Assure for Life business and Assure for Life services. If the Consultant's Assure for Life business is terminated for any reason, or if the Consultant becomes inactive, the Consultant must deactivate the business profile page.*

If your Consultant Agreement is terminated for any reason, you must remove references to Assure for Life (including but not limited to, its name, products and income opportunity) from any social media account(s) or profile(s) used by you within ten (10) days of the date of the termination of your Consultant Agreement.

4.3.10 - Prohibited Postings

A Consultant 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. Promoting any illegal or inappropriate behavior or activity;*
- f. Engaged in personal attacks on any individual, group, or entity; or*
- g. In violation of any intellectual property rights of the Company or any third party.*

4.3.11 - Responding to Negative Posts

A Consultant is prohibited from conversing with others who place a negative post against them, other Consultants or the Company. The Consultant must report negative posts to Assure for Life's Support Department at

support@assureforlife.com.

4.4 - Business Entities

A corporation, limited liability company, partnership or trust (collectively referred to in this section as a "Business Entity") may apply to be an Assure for Life Consultant by submitting a Consultant Application and Agreement along with a properly completed Business Entity Registration Form and a properly completed IRS Form W-9. The Business Entity, as well as all shareholders, members, managers, partners, trustees, or other parties with any ownership (legal or equitable) interest in, or management responsibilities for, the Business Entity (collectively "Affiliated Parties") are individually, jointly and severally liable for any indebtedness to Assure for Life, compliance with the Assure for Life Policies and Procedures, the Assure for Life Consultant Agreement, and other obligations to Assure for Life.

4.4.1 - Addition or Removal of an Affiliated Party

When adding an Affiliated Party to an existing Assure for Life distributorship, the Company requires a signed written request as well as a properly completed Consultant Agreement containing the original Applicant's/Applicants' and new Affiliated Party's/Parties' information, tax identification numbers and signatures. Assure for Life may, at its discretion, require notarized documents before adding an Affiliated party to an Assure for Life business.

To prevent the circumvention of Sections 4.23 (Transfer or Assignment of an Assure for Life Business), if any Affiliated Party wants to terminate his or her relationship with the Business Entity or Assure for Life, the Affiliated Party must terminate his or her affiliation with the Business Entity, notify Assure for Life in writing that he or she has terminated his/her affiliation with the Business Entity, and must comply with the provisions of Section 4.23 (Transfer or Assignment of an Assure for Life Business). When removing a co-applicant from an existing Assure for Life account, the Company requires a written and notarized request from the departing Affiliated Party/Parties, as well as a properly completed Consultant Agreement containing only the remaining Affiliate Party's/Parties' federal tax identification number and signature(s). In addition, the Affiliated Party terminating his/her/its their interest in the Business Entity may not participate in any other Assure for Life business for six consecutive calendar months. If the Business Entity wishes to bring on any new Affiliated Party, it must adhere to the requirements of Section 4.23 (Transfer or Assignment of an Assure for Life Business).

There is a \$25.00 fee for each change requested, which must be included with the written request and the completed Consultant Application and Agreement. The original documents (not copies) relating to addition or removal of an Affiliate Party must be submitted to Assure for Life's Customer Service Department by mail or overnight courier to Assure for Life, Inc., 1560 Sawgrass Corporate Parkway, Suite 4 Sunrise, Florida 33323. Please allow thirty (30) days after the receipt of the request by Assure for Life for processing.

The modifications permitted within the scope of this paragraph do not include a change of sponsorship. Changes of sponsorship are addressed in Section 4.5 (Change of Sponsor), below.

4.4.2 - Changes to a Business Entity

Each Consultant must immediately notify Assure for Life of all changes to type of business entity they utilize in operating their businesses and the addition or removal of business Affiliated Parties.

4.5 - Change of Sponsor

Assure for Life prohibits changes in sponsorship. Accordingly, the transfer of an Assure for Life business from one sponsor to another is not permitted. In order to protect all Sponsors, no Consultant may interfere with the relationship between another Consultant and his or her Sponsor in any way. A Consultant may not offer, entice, encourage, solicit, recruit, or otherwise influence or attempt to persuade another Consultant to change his or her Sponsor or line of sponsorship, either directly or indirectly.

4.5.1 - Waiver of Claims

In cases in which the appropriate sponsorship change procedures have not been followed, and a downline organization has been developed in the second business developed by a Consultant, Assure for Life 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 has developed under an organization that has improperly switched sponsors is often extremely difficult. Therefore, CONSULTANTS WAIVE ANY AND ALL CLAIMS AGAINST ASSURE FOR LIFE, ITS OFFICERS, DIRECTORS, OWNERS, EMPLOYEES, AND AGENTS THAT RELATE TO OR ARISE FROM ASSURE FOR LIFE'S DECISION REGARDING THE DISPOSITION OF ANY DOWNLINE ORGANIZATION THAT DEVELOPS BELOW AN ORGANIZATION THAT HAS IMPROPERLY CHANGED LINES OF SPONSORSHIP.

4.6 - Unauthorized Claims and Actions

4.6.1 - Indemnification

A Consultant is fully responsible for all of his or her verbal and written statements made regarding Assure for Life services and the Compensation Plan that are not expressly contained in official Assure for Life materials. This includes statements and representations made through all sources of communication media, whether person-to-person, in meetings, online, through Social Media, in print, or any other means of communication. Consultants agree to indemnify Assure for Life and Assure for Life's directors, officers, employees, and agents (collectively referred to herein as "Affiliates"), and hold them harmless from all liability including judgments, civil penalties, refunds, attorney fees, court costs, or lost business incurred by Assure for Life as a result of the Consultant's unauthorized representations or actions. This provision shall survive the termination of the Consultant Agreement.

4.6.2 - Compensation Plan Claims

When presenting or discussing the Assure for Life Compensation Plan, you must make it clear to prospects that financial success with Assure for Life requires commitment, effort, and sales skill. Conversely, you must never represent that one can be successful without diligently applying themselves. Examples of misrepresentations in this area include:

- It's a turnkey system;
- The system will do the work for you;
- Just get in and your downline will build through spillover;
- Just join and I'll build your downline for you;
- The company does all the work for you;
- You don't have to sell anything; or
- All you have to do is pay for your services every month.

The above are merely examples of improper representations about the Compensation Plan. It is important that you do not make these or any other representations that could lead a prospect to believe that they can be successful as an Assure for Life Consultant without commitment, effort, and sales skill.

4.6.3 - Income Claims

Because Assure for Life Consultants do not have the data necessary to comply with the legal requirements for making income claims, a Consultant, when presenting or discussing the Assure for Life opportunity or Compensation Plan to a prospective Consultant, may not make income projections, income claims, or disclose his or her Assure for Life income (including, but not limited to, the showing of checks, copies of checks, bank statements, or tax records), unless he or she provides an Assure for Life Income Disclosure Statement to each prospective Consultant.

4.6.4 - Income Disclosure Statement

Assure for Life's corporate ethics compel us to do not merely what is legally required, but rather, to conduct the absolute best business practices. To this end, we have developed the Assure for Life Income Disclosure Statement ("IDS"). The Assure for Life IDS is designed to convey truthful, timely, and comprehensive information regarding the income that Assure for Life Consultants earn. In order to accomplish this objective, a copy of the IDS must be presented to all prospective Consultants. The failure to comply with this policy constitutes a significant and material breach of the Assure for Life Consultant Agreement and will be grounds for disciplinary sanctions, including termination, pursuant to Section 9.1 (Disciplinary Sanctions).

A Consultant, when presenting or discussing the Assure for Life opportunity or Compensation Plan to a prospective Consultant, may not make income projections, income claims, or disclose his or her Assure for Life income (including the showing of checks, copies of checks, bank statements, or tax records) unless, at the time the presentation is made, the Consultant provides a current copy of the Assure for Life Income Disclosure Statement (IDS) to the person(s) to whom he or she is making the presentation.

A copy of the IDS must be presented to a prospective Consultant (someone who is not a party to a current Assure for Life Consultant Agreement) anytime the Compensation Plan is presented or discussed, or any type of income claim or earnings representation is made.

The terms "income claim" and/or "earnings representation" (collectively "income claim") include: (1) statements of actual earnings; (2) statements of projected earnings; (3) statements of earnings ranges; (4) income testimonials; (5) lifestyle claims; and (6) hypothetical claims.

A lifestyle income claim typically includes statements (or pictures) involving large homes, luxury cars, exotic vacations, or other items suggesting or implying wealth. They also consist of references to the achievement of one's dreams, having everything one always wanted, and are phrased in terms of "opportunity" or "possibility" or "chance." Claims such as "My Assure for Life income exceeded my salary after six months in the business," or "Our Assure for Life business has allowed my wife to come home and be a full-time mom" also fall within the purview of "lifestyle" claims.

A hypothetical income claim exists when you attempt to explain the operation of the compensation plan through the use of a hypothetical example. Certain assumptions are made regarding some or all of the following: (1) number of personally-enrolled Customers and Consultants; (2) number of downline Customers and Consultants; (3) average sales/purchase volume/sales volume per Customer and Consultant; and (4) total organizational volume. Applying these assumptions through the compensation plan yields income figures which constitute hypothetical income claims.

In any non-public meeting (e.g., a home meeting, one-on-one, regardless of venue) with a prospective Consultant or Consultants in which the Compensation Plan is discussed or any type of income claim is made, you must provide the prospect(s) with a copy of the IDS. In any meeting that is open to the public in which the Compensation Plan is discussed or any type of income claims is made, you must provide every prospective Consultant with a copy of the IDS and you must display at least one (3 foot x 5 foot poster board) in the front of the room in reasonably close proximity to the presenter(s). In any meeting in which any type of video display is utilized (e.g., monitor, television, projector, etc.) a slide of the IDS must be displayed continuously throughout the duration of any discussion of the Compensation Plan or the making of an income claim.

Copies of the IDS may be printed or downloaded without charge from the corporate website at <http://www.assureforlife.com/IDS>.

Consultants who develop sales aids, business tools or marketing materials (collectively "Resource" or "Resources") in which the Compensation Plan or income claims are present must incorporate the IDS into each such Resource prior to submission to the Company for review. Consultants who make or submit any posts to any social media website in which the Compensation Plan or income claims are present must incorporate the IDS or a link to the IDS (<http://www.assureforlife.com/IDS>) into each such post at the time he or she makes or submits the post. In addition, Consultants who make such posts must use one of the following "pointers" to alert readers or viewers to the link to the IDS: (1) If the link is immediately next to the income claim – "IMPORTANT - Please click this link (<http://www.assureforlife.com/IDS>) for complete information about Consultant earnings with Assure for Life."; (2) If the link is not immediately next to the income claim – "IMPORTANT - Please click the link below for complete information about Consultant earnings with Assure for Life." And at the bottom of the social media post insert – "IMPORTANT - Please see the Assure for Life Income Disclosure Statement at <http://www.assureforlife.com/IDS> for complete information about Consultant earnings with Assure for Life." All pointers must be clear and conspicuous. "Clear and conspicuous" means that at the very minimum, the type size of the pointer must be at least as large and the predominant text that is used in the Resource.

4.7 - Commercial Outlets

Consultants may not sell Assure for Life services from a commercial outlet, nor may Consultants display or sell Assure for Life products or literature in any retail or service establishment. Online auction and/or sales facilitation websites, including but not limited to eBay and Craig's List constitute Commercial Outlets, and may not be used to sell Assure for Life services.

4.8 - Military Installations

The offer, promotion, or sale of the goods and services, or the offer and promotion of the Assure for Life opportunity on a military installation is not a right – it is a privilege. Even if a Consultant lives on a military installation, he or she does not have the right to offer our services or opportunity to anyone on that installation without the permission of the installation Commander. For the purposes of the U.S. Navy personnel and Navy Regulations, the definition of an "installation" also includes U.S. Navy vessels.

Any Consultant who wants to offer, promote, or sell Assure for Life services, or offer and promote the Assure for Life opportunity (these activities will be collectively referred to as "commercial solicitation activities") on a military installation must make an inquiry to the office of the installation Commander to determine whether the Commander has granted permission for Assure for Life Consultants to engage in such activities on the installation. If the Commander has not done so, the Consultant must contact Assure for Life's offices to ask the Company to obtain the Command-

er's permission. Consultants are prohibited from seeking such permission from any installation Commander. If obtained, the permission to engage in commercial solicitation activities on a military installation is granted only for one particular installation.

Any Consultant who intends to engage in commercial solicitation activities on a military installation must be aware of and become completely familiar with the applicable military Regulation or Instruction. There are many activities that are permissible in a civilian environment that are not permissible on a military installation. Some of these activities include, but are not limited to:

- Solicitation during enlistment or induction processing or during basic combat training, and within the first half of the one station unit training cycle.
- Solicitation of "mass," "group," or "captive" audiences.
- Making appointments with or soliciting military personnel during their normally-scheduled duty hours.
- Soliciting without an appointment in areas used for housing or processing transient personnel, or soliciting in barracks areas used as quarters.
- Use of official military identification cards or vehicle decals by active duty, retired, or reserve members of the military services to gain access to Army installations for the purpose of soliciting. (When entering the installation for the purpose of solicitation, Consultants with military identification cards and/or installation vehicle decals must present documentation issued by the installation authorizing solicitations.)
- Offering rebates to promote transaction or to eliminate competition.
- Any oral or written representations which suggest or appear that the military branch sponsors or endorses the Company or its Consultants, or the goods, services, and commodities offered for sale.
- The designation of any agent or the use by any agent of titles (for example, "Battalion Insurance Counselor," "Unit Insurance Advisor," "Servicemen's Group Life Insurance Conversion Consultant") that in any manner states or implies any type of endorsement from the U.S. Government, the Armed Forces, or any State or Federal agency or Government entity.
- Entry into any unauthorized or restricted area.
- Distribution of literature other than to the person being interviewed.
- Contacting military personnel by calling a Government telephone, faxing to a Government fax machine, or sending e-mail to a Government computer, unless a pre-existing relation (that is, the military member is a current client or requested to be contacted) exists between the parties and the military member has not asked for the contact to be terminated.
- Soliciting door to door or without an appointment.

The foregoing items are not an all-inclusive list. There are many more prohibited activities that are addressed in the applicable military Regulation or Instruction. The violation of military Regulations or Instructions by one Consultant could jeopardize the ability of all Assure for Life Consultants to engage in commercial solicitation activities on a particular military installation or even the entire branch of the military involved (e.g., Army, Air Force, Navy, Marines, or Coast Guard).

4.9 - Trade Shows, Expositions and Other Sales Forums

Consultants may display and/or sell Assure for Life services at trade shows and professional expositions. Before submitting a deposit to the event promoter, Consultants must contact the Consultant Services department in writing for conditional approval, as Assure for Life's policy is to authorize only one Assure for Life business per event. Final approval will be granted to the first Consultant who submits an official advertisement of the event, a copy of the contract signed by both the Consultant and the event official, and a receipt indicating that a deposit for the booth has been paid. Approval is given only for the event specified. Any requests to participate in future events must again be submitted to the Commercial Department. Assure for Life further reserves the right to refuse authorization to participate at any function which it does not deem a suitable forum for the promotion of its products or the Assure for Life opportunity. Approval will not be given for swap meets, garage sales, flea markets or farmer's markets as these events are not conducive to the professional image Assure for Life wishes to portray.

4.10 - Conflicts of Interest

4.10.1 - Crossline Recruiting and Communication

Consultants are prohibited from crossline recruiting. The use of a spouse or relative's name, trade names, DBAs, assumed names, entities, federal identification numbers, or fictitious identification numbers, or any other device or contrivance to circumvent this policy is prohibited. A Consultant shall not demean, discredit, or defame other Assure for Life Consultants in an attempt to entice another customer, Consultant or prospective Consultant to become part of his or her organization.

For the purposes of this Section 4.10.1, the term “crossline recruiting” means the actual or attempted sponsorship, solicitation, enrollment, encouragement, or effort to influence in any way, either directly, indirectly, or through a third party, of another Assure for Life Consultant or Customer to enroll, join, or otherwise participate in another Assure for Life marketing organization, downline, or line of sponsorship other than the one in which he, she, or it originally enrolled.

Consultants are strictly prohibited from meeting privately with crossline Consultants without the presence of one or more common upline Consultant(s), in person, telephonically, online or via any other method of communication. For the purposes of these Policies and Procedures:

- “Crossline Consultant” means any Consultant who is not in the Inviting Consultant’s enrollment tree upline or downline.
- “Meeting” includes, but is not limited to, the act of coming together and/or an occasion in which two or more people come together to discuss or decide something, via any means including in-person, telephonically, online or via any other method of communication.

The “Inviting Consultant” is strictly prohibited from inviting or allowing into any social media group any Crossline Consultants.

4.10.2 - Nonsolicitation

Assure for Life Consultants are free to participate in other direct selling, multilevel marketing or network marketing entities, businesses, organizations, opportunities, or ventures (collectively referred to as a “Direct Selling Business”). However, during the term of this Agreement, any renewal or extension hereof, and for a period of six calendar months following the termination of a Consultant’s Independent Consultant Agreement, with the exception of a Consultant who is personally sponsored by the Consultant (or former Consultant, as may be applicable), a Consultant (or former Consultant) may not recruit any Assure for Life Consultant or Member for another Direct Selling Business. Consultants and the Company recognize that because direct selling is conducted through networks of independent contractors dispersed across the entire United States and internationally, and business is commonly conducted via the internet and telephone, an effort to narrowly limit the geographic scope of this non-solicitation provision would render it wholly ineffective. Therefore, Consultants and Assure for Life agree that this non-solicitation provision shall apply nationwide throughout the United States and to all international markets in which Consultants are located. This provision shall survive the termination or expiration of the Consultant Agreement for a period of six calendar months

For the purposes of this Section 4.10.2, the term “recruit” means the actual or attempted sponsorship, solicitation, enrollment, encouragement, or effort to influence in any way (either directly, indirectly, or through a third party) another Assure for Life Consultant or Customer to: (1) enroll, join, or otherwise participate in another Direct Selling Business; (2) to purchase the products or services of another network marketing business; or (3) terminate or alter his or her business or contractual relationship with the Assure for Life. The term “recruit” also includes the above activities in the event that the Consultant’s actions are in response to an inquiry made by another Consultant or Member.

4.10.3 - Consultant Participation in Other Network Marketing Programs

If a Consultant is engaged in another non-Assure for Life Direct Selling Business, it is the responsibility of the Consultant to ensure that his or her Assure for Life business is operated entirely separate and apart from any other Direct Selling Business. To this end, the following must be adhered to:

- Consultants must not offer, present, display, market, promote or sell (collectively referred to herein as “promote”) or attempt to promote any non-Assure for Life programs, services to Assure for Life Customers or Consultants. This provision does not apply where professional services are the primary source of revenues and the product sales are secondary to the provision of such services (e.g., physician’s offices, health clinics, health clubs, gyms, spas or beauty salons). However, a Consultant may promote non-Assure for Life services to Assure for Life Members or Consultants who are personally-sponsored.
- Consultants shall not promote Assure for Life promotional material, sales aids, products or services with or in the same location as, any non-Assure for Life promotional material or sales aids, products or services.
- Consultants shall not promote the Assure for Life opportunity, products or services in any venue, location or media (collectively referred to herein as “Venues”), including, but not limited to, physical, electronic, virtual, telephonic, video or any form of social media Venue, to prospective or existing Assure for Life Customers or Consultants in conjunction with any non-Assure for Life program, opportunity, product or service.
- In the event that a Consultant wants to promote a non-Assure for Life Direct Selling Business, opportunity or

products/services via any form of social media, the Consultant may not include any non-Assure for Life Direct Selling Business, products, services or opportunity within the same social media account in which Assure for Life, its opportunity or its product and services are promoted. That is to say, a Consultant who wants to promote both the Assure for Life opportunity, products or services and a non-Assure for Life opportunity, products or services must do so through two completely separate and discrete social media accounts.

- Consultants may not promote any non-Assure for Life services or opportunity at any Assure for Life-related meeting, seminar, convention, webinar, teleconference, or other function.
- Consultants may not produce any literature, audio or video recording or promotional material of any nature (including but not limited to social media postings and emails) which is used by the Consultant or any third person to recruit Consultants or customers to participate in any other Direct Selling Business;
- Consultants may not engage or participate in any activity that may reasonably be foreseen to draw an inquiry from Assure for Life's Consultants or Members relating to the Consultant's other Direct Selling Business activities, products or services.

All of these provisions as outlined in this Section 4.10.3 shall survive the termination or expiration of the Consultant Agreement for a period of two (2) years after such termination or expiration.

4.10.4 - Confidential Information

"Confidential Information" includes, but is not limited to, Downline Genealogy Reports, the identities of Assure for Life Members and Consultants, contact information of Assure for Life customers and Consultants, Consultants' personal and group sales volumes, Consultant rank and/or achievement levels, and other financial and business information. All Confidential Information (whether oral or in written or electronic form) is proprietary information of Assure for Life and constitutes a business trade secret belonging to Assure for Life. Confidential Information is, or may be available, to Consultants in their respective back-offices. Consultant access to such Confidential Information is password protected, and is confidential and constitutes proprietary information and business trade secrets belonging to Assure for Life. Such Confidential Information is provided to Consultants in strictest confidence and is made available to Consultants for the sole purpose of assisting Consultants in working with their respective downline organizations in the development of their Assure for Life business. Consultants may not use the reports for any purpose other than for developing, managing, or operating their Assure for Life business. Where a Consultant participates in other multi-level marketing ventures, he/she is not eligible to have access to Downline Genealogy Reports. Consultants should use the Confidential Information to assist, motivate, and train their downline Consultants. The Consultant and Assure for Life agree that, but for this agreement of confidentiality and nondisclosure, Assure for Life would not provide Confidential Information to the Consultant.

To protect the Confidential Information, Consultants shall not, on his or her own behalf, or on behalf of any other person, partnership, association, corporation or other entity:

- Directly or indirectly disclose any Confidential Information to any third party;
- Directly or indirectly disclose the password or other access code to his or her back-office;
- Use any Confidential Information to compete with Assure for Life or for any purpose other than promoting his or her Assure for Life business;
- Recruit or solicit any Consultant or Customer of Assure for Life listed on any report or in the Consultant's back-office, or in any manner attempt to influence or induce any Consultant or Customer of Assure for Life, to alter their business relationship with Assure for Life; or
- Use or disclose to any person, partnership, association, corporation, or other entity any Confidential Information.

The obligation not to disclose Confidential Information shall survive cancellation or termination of the Agreement, and shall remain effective and binding irrespective of whether a Consultant's Agreement has been terminated, or whether the Consultant is or is not otherwise affiliated with the Assure for Life. Upon nonrenewal or termination of the Agreement, Consultants must immediately discontinue all use of the Confidential Information and if requested by the Assure for Life promptly return all materials in their possession to the Assure for Life within five (5) business days of request at their own expense.

4.11 - Targeting Other Direct Sellers

Assure for Life does not condone Consultants specifically or consciously targeting the sales force of another direct sales company to sell Assure for Life products or to become Consultants for Assure for Life, nor does Assure for Life condone Consultants solicitation or enticement of members of the sales force of another direct sales company to violate the terms of their contract with such other company. Should Consultants engage in such activity, they bear the risk of being sued by the other direct sales company. If any lawsuit, arbitration or mediation is brought against a Consultant alleging that he or she engaged in inappropriate recruiting activity of its sales force or customers, Assure for Life will not pay any of the Consultant's defense costs or legal fees, nor will Assure for Life indemnify the

Consultant for any judgment, award, or settlement.

4.12 - Errors or Questions

If a Consultant has questions about or believes any errors have been made regarding commissions, bonuses, genealogy lists, or charges, the Consultant must notify Assure for Life in writing within 60 days of the date of the purported error or incident in question. Assure for Life will not be responsible for any errors, omissions or problems not reported to the Company within 60 days.

4.13 - Governmental Approval or Endorsement

Neither federal nor state regulatory agencies or officials approve or endorse any direct selling or network marketing companies or programs. Therefore, Consultants shall not represent or imply that Assure for Life or its Compensation Plan have been "approved," "endorsed" or otherwise sanctioned by any government agency.

4.14 - Income Taxes

Each Consultant is responsible for paying local, state, and federal taxes on any income generated as an Independent Consultant. Unfortunately, we cannot provide you with any personal tax advice. Please consult your own tax accountant, tax attorney, or other tax professional. If a Consultant's Assure for Life business is tax exempt, the Federal tax identification number must be provided to Assure for Life. Every year, Assure for Life will provide an IRS Form 1099 MISC (Non-employee Compensation) earnings statement to each U.S. resident who: (1) Had earnings of over \$600 in the previous calendar year; or (2) Made purchases during the previous calendar year in excess of \$5,000.

4.15 - Independent Contractor Status

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

4.16 - Insurance

You may wish to arrange insurance coverage for your business. Your homeowner's insurance policy does not cover business-related injuries, or the theft of or damage to inventory or business equipment. Contact your insurance agent to make certain that your business property is protected. This can often be accomplished with a simple "Business Pursuit" endorsement attached to your present home owner's policy.

4.17 - International Marketing

Consultants are authorized to promote and/or sell Assure for Life services and enroll Members or Consultants only in the countries in which Assure for Life is authorized to conduct business, as announced in official Company literature (an "Official Country"). Assure for Life assistance services or sales aids may not be given, transferred, distributed, shipped into or sold in any Unauthorized Country (see definition below). Consultants not may sell, give, transfer, or distribute Assure for Life assistance services or sales aids from one Official Country into another Official Country.

Consultants have no authority to take any steps in any country toward the introduction or furtherance of the Company. This includes, but is not limited to, any attempt to register, reserve or otherwise secure any Company names, trademarks, trade names, copyright, patent, other intellectual property, to secure approval for products, services or business practices, or to establish business or governmental contacts. You agree to indemnify the Company for all costs incurred by it for any remedial action needed to exonerate the Company in the event you improperly act purportedly on behalf of the Company.

Only after the Company has announced that a country is officially open for business (an "Official Country") may Consultants conduct business in that Official Country by promoting the Company (or related entity) and/or promoting, marketing or selling Products, and enrolling other Consultants or new Members. Consultants are required to follow all laws, rules and regulations of the Official Country. Consultant may use only promotional materials approved by the Company for use in an Official Country and sell only products approved for sale in that country.

In addition, no Consultant may, in any Unauthorized Country:

- advertise the Company, the Compensation Plan or its products;

- offer Company products for sale or distribution
- conduct sales, enrollment or training meetings;
- enroll or attempt to enroll potential Customers or Consultants;
- Accept payment for enrollment or recruitment from citizens of countries where Assure for Life does not conduct business;
- promote international expansion via the Internet or in promotional literature; or
- conduct any other activity for the purpose of selling Assure for Life products, establishing a marketing organization, or promoting the Assure for Life opportunity.

A Consultant is solely responsible for compliance with all laws, tax requirements, immigration customs laws, rules and regulations of any country in which he or she conducts business. Consultants accept the sole responsibility to conduct their independent businesses lawfully within each country in which he or she conducts business.

A Consultant's right to receive commissions in a country may be revoked at any time if the Company determines that he or she has not conducted business in particular country in accordance with the terms and conditions contained herein or the governing operations within such country.

The Company reserves the right to establish additional policies and procedures that are applicable to a specific country. A Consultant who conducts business internationally agrees to abide by all special policies established by the Company for the specific country or countries in which he or she conducts business.

4.18 - Bonus Buying

Bonus buying includes any mechanism or artifice to qualify for rank advancement, incentives, prizes, commissions or bonuses that is not driven by bona fide product or service purchases by end user consumers. It also includes, but is not limited to, purchasing products through a straw man or other artifice. Bonus buying is strictly prohibited.

4.19 - Adherence to Laws, Regulations and the Agreement

Consultants must comply with all federal, state, and local laws, regulations, ordinances, codes, and the terms of the Agreement in the conduct of their businesses. Many cities and counties have laws regulating certain home-based businesses. In most cases these ordinances are not applicable to Consultants because of the nature of their business. However, Consultants must obey those laws that do apply to them. If a city or county official tells a Consultant that an ordinance applies to him or her, the Consultant shall be polite and cooperative, and immediately send a copy of the ordinance to the Compliance Department of Assure for Life. In addition, Consultants must not recommend, encourage or teach other Consultants to violate federal, state, or local laws, regulations, ordinances, codes, or the terms of the Agreement in the operation of their Assure for Life business.

4.20 - One Assure for Life Business Per Consultant and Per Household

Except as provided in this section, a Consultant may operate or have an ownership interest, legal or equitable, as a sole proprietorship, partner, shareholder, trustee, or beneficiary, in only one Assure for Life business. No individual may have, operate or receive compensation from more than one Assure for Life business.

Individuals of the same Household may maintain, own, and operate their own Assure for Life Business. A "Household" is defined as spouses and dependent adult children living at or doing business at the same address. In the event that two members of the same Household elect to become Consultants at the same time, one must be enrolled by the other. In the event that more than two members of the same Household elect to become Consultants at the same time, they must elect one Household member to enroll the others. In the event that members of the same Household elect to become Consultants at different times, the Household member who joined Assure for Life first must be the Sponsor for all other Household members.

4.21 - Actions of Household Members or Affiliated Parties

If any member of a Consultant's Household or any member of an Affiliated Party's Household, engages in any activity which, if performed by the Consultant, would violate any provision of the Agreement, such activity will be deemed a violation by the Consultant and Assure for Life may take disciplinary action pursuant to these Policies and Procedures against the Consultant. Similarly, if any individual associated in any way with a corporation, partnership, limited liability company, trust or other entity (collectively "Business Entity") violates the Agreement, such action(s) will be deemed a violation by the Business Entity, and Assure for Life may take disciplinary action against the Business Entity. Likewise, if a Consultant enrolls in Assure for Life as a Business Entity, each Affiliated Party of the Business Entity shall be personally and individually bound to, and must comply with, the terms and conditions of the Agreement.

4.22 - Roll-up of Marketing Organization

When a vacancy occurs in a Marketing Organization due to the termination of an Assure for Life business, each Consultant in the first level immediately below the terminated Consultant on the date of the termination (referred to in this Section as a "First Level Consultant") will have the opportunity to qualify to roll up into the position of the terminated Consultant provided the prospective First Level Consultant has not been in violation of the terms of the Assure for Life Consultant Application and Agreement or any provision of the Policies and Procedures within the previous 12 months.

The roll up will be awarded to the qualified First Level Consultant with the highest Paid-As Rank on the date of the termination. In the event of a tie between two or more First Level Consultants, the following criteria will be applied, in the order listed, until the tie is broken:

- The Consultant with the largest number of active personally enrolled Members; and
- The Consultant whose Marketing Organization has the largest number of active Members.

Prior to any roll up, Assure for Life may audit the Marketing Organization of the First Level Consultant who will receive the roll up. If the First Level Consultant who would be receiving the roll up has any invalid enrollments or sales (i.e., enrollments or sales obtained in violation of these Policies and Procedures) or has been involved in any Policy violations within the preceding twelve calendar months, such Consultant shall be disqualified from receiving the roll up.

4.23 - Transfer or Assignment of an Assure for Life Business

Although an Assure for Life business is a privately owned and independently operated business, the sale, transfer or assignment of an Assure for Life business, and the sale, transfer, or assignment (collectively referred to herein as "transfer") of an interest in a Business Entity that owns or operates an Assure for Life business, is subject to certain limitations. If a Consultant wishes to transfer his or her Assure for Life business, or transfer an interest in a Business Entity that owns or operates an Assure for Life business, the following criteria must be met:

- The business must be at or above the rank of Regional Manager.
- The selling Consultant must offer Assure for Life the right of first refusal to purchase the business on the same terms as agreed upon with a third-party buyer. Assure for Life shall have fifteen days from the date of receipt of the written offer from the seller to exercise its right of first refusal.
- The buyer or transferee must become a qualified Assure for Life Consultant.
- Before the transfer can be finalized and approved by Assure for Life, any debt obligations the selling party has with Assure for Life must be satisfied.
- The transferring party must be in good standing and not in violation of any of the terms of the Agreement in order to be eligible to transfer an Assure for Life business.

Prior to transferring an independent Assure for Life business or Business Entity interest, the transferring Consultant must notify Assure for Life's Commercial Department in writing and advise of his or her intent to transfer his/her Assure for Life business or Business Entity interest. The transferring Consultant must receive written approval from the Compliance Department before proceeding with the transfer. The decisions of Assure for Life regarding a transfer shall be made in its sole and absolute discretion. No changes in line of sponsorship can result from the transfer of an Assure for Life business. In the event that a Consultant transfers his or her Assure for Life business without the express written approval of the Commercial Department, such transfer shall be voidable in the sole and absolute discretion of Assure for Life.

4.24 - Separation of an Assure for Life Business

Assure for Life Consultants sometimes operate their Assure for Life businesses as husband-wife partnerships, regular partnerships, limited liability companies, corporations, trusts, or other Business Entities. At such time as a marriage may end in divorce or a corporation, limited liability company, partnership, trust or other Business Entity 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.

During the divorce or entity dissolution process, the parties must adopt one of the following methods of operation:

- One of the parties may, with consent of the other(s), operate the Assure for Life business pursuant to an assignment in writing whereby the relinquishing spouse, shareholders, partners or trustees authorize Assure for Life to

deal directly and solely with the other spouse or non-relinquishing shareholder, member, partner, or trustee.

- The parties may continue to operate the Assure for Life business jointly on a “business-as-usual” basis, whereupon all compensation paid by Assure for Life will be paid according to the status quo as it existed prior to the divorce filing or dissolution proceedings. This is the default procedure if the parties do not agree on the format set forth above.

Under no circumstances will the downline organization of divorcing spouses or a dissolving business entity be divided. Similarly, under no circumstances will Assure for Life split commission and bonus checks between divorcing spouses or members of dissolving entities. Assure for Life will recognize only one downline organization and will issue only one commission check per Assure for Life business per commission cycle. Commission checks shall always be issued to the same individual or entity.

If a former spouse has completely relinquished all rights in the original Assure for Life business pursuant to a divorce, he or she is thereafter free to enroll under any sponsor of his or her choosing without waiting six calendar months. In the case of business entity dissolutions, the former partner, shareholder, member, or other entity affiliate who retains no interest in the business must wait six calendar months from the date of the final dissolution before re-enrolling as a Consultant. In either case, the former spouse or business affiliate shall have no rights to any Consultants in their former organization or to any former Customer. They must develop the new business in the same manner as would any other new Consultant.

4.25 - Sponsoring Online

When sponsoring a new Consultant through the online enrollment process, the sponsor may assist the new applicant in filling out the enrollment materials. However, the applicant must personally review and agree to the online application and agreement, Assure for Life’s Policies and Procedures, and the Assure for Life Compensation Plan. The sponsor may not fill out the online Consultant Application and Agreement on behalf of the applicant and agree to these materials on behalf of the applicant.

4.26 - Succession

Upon the death or incapacitation of a Consultant, 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, including but not limited to, letters of administration, letter testamentary and the Final Order of Probate. Accordingly, a Consultant should consult an attorney to assist him or her in the preparation of a will or other testamentary instrument. Whenever an Assure for Life business is transferred by a will or other testamentary process, the beneficiary acquires the right to collect all bonuses and commissions of the deceased Consultant’s marketing organization provided the following qualifications are met. The successor(s) must:

- Execute a Consultant Agreement;
- Comply with terms and provisions of the Agreement;
- Meet all of the qualifications for the deceased Consultant’s status;
- The devisee must provide Assure for Life with an “address of record” to which all bonus and commission checks will be sent;
- If the business is bequeathed to joint devisees, they must form a business entity and acquire a Federal Taxpayer Identification Number. Assure for Life will issue all bonus and commission checks and one 1099 to the business entity.

4.26.1 - Transfer Upon Death of a Consultant

To effect a testamentary transfer of an Assure for Life business, the executor of the estate must provide the following to Assure for Life: (1) an original death certificate; (2) certified letters testamentary or a letter of administration appointing an executor; and (3) written instructions from the authorized executor to Assure for Life specifying to whom the business and income should be transferred.

4.26.2 - Transfer Upon Incapacitation of a Consultant

To effectuate a transfer of an Assure for Life business because of incapacity, the successor must provide the following to Assure for Life: (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 Assure for Life business; and (3) a completed Consultant Agreement executed by the trustee.

4.27 - Telemarketing Techniques

The Federal Trade Commission and the Federal Communications Commission each have laws that restrict telemarketing practices. Both federal agencies (as well as a number of states) have “do not call” regulations as part of their

telemarketing laws. Although Assure for Life does not consider Consultants to be “telemarketers” in the traditional sense of the word, these government regulations broadly define the term “telemarketer” and “telemarketing” so that your inadvertent action of calling someone whose telephone number is listed on the federal “do not call” registry could cause you to violate the law. Moreover, these regulations must not be taken lightly, as they carry significant penalties.

Therefore, Consultants must not engage in telemarketing in the operation of their Assure for Life businesses. The term “telemarketing” means the placing of one or more telephone calls to an individual or entity to induce the purchase of an Assure for Life services, or to recruit them for the Assure for Life opportunity. “Cold calls” made to prospective customers or Consultants that promote either Assure for Life’s products or the Assure for Life opportunity constitute telemarketing and are prohibited. However, a telephone call(s) placed to a prospective customer or Consultant (a “prospect”) is permissible under the following situations:

- If the Consultant has an established business relationship with the prospect. An “established business relationship” is a relationship between a Consultant and a prospect based on the prospect’s purchase, rental, or lease of goods or services from the Consultant, or a financial transaction between the prospect and the Consultant, within the eighteen (18) months immediately preceding the date of a telephone call to induce the prospect’s purchase of a product or service.
- The prospect’s personal inquiry or application regarding a product or service offered by the Consultant, within the three (3) months immediately preceding the date of such a call.
- If the Consultant receives written and signed permission from the prospect authorizing the Consultant to call. The authorization must specify the telephone number(s) which the Consultant is authorized to call.
- You may call family members, personal friends, and acquaintances. An “acquaintance” is someone with whom you have at least a recent first-hand relationship within the preceding three months. Bear in mind, however, that if you engage in “card collecting” with everyone you meet and subsequently calling them, the FTC may consider this a form of telemarketing that is not subject to this exemption. Thus, if you engage in calling “acquaintances,” you must make such calls on an occasional basis only and not make this a routine practice.
- Consultants shall not use automatic telephone dialing systems or software relative to the operation of their Assure for Life businesses.
- Consultants shall not place or initiate any outbound telephone call to any person who delivers any pre-recorded message (a “robocall”) regarding or relating to the Assure for Life products or opportunity.

4.28 - Back Office Access

Assure for Life makes online back offices available to its Consultants. Back offices provide Consultants access to confidential and proprietary information that may be used solely and exclusively to promote the development of a Consultant’s Assure for Life business and to increase sales of Assure for Life products. However, access to a back office is a privilege, and not a right. Assure for Life reserves the right to deny Consultants’ access to the back office at its sole discretion.

4.29 - Unauthorized Communication

In the excitement and enthusiasm of working his or her Assure for Life business, a Consultant may attempt to contact the Company’s vendors, suppliers, or advisors with questions or ideas. Any such communication without the Company’s prior written consent is strictly prohibited. Vendors, suppliers, and advisors are often not set up to handle a large volume of contacts. Equally important, we must respect their rights to privacy. Questions regarding any of these Entities may be directed to Field Support.

SECTION 5 - RESPONSIBILITIES OF CONSULTANTS

5.1 - Change of Address, Telephone, and E-Mail Addresses

To ensure timely delivery of products, support materials, commission, and tax documents, it is important that the Assure for Life’s files are current. Street addresses are required for shipping since UPS and FedEx cannot deliver to a post office box. Consultants planning to change their e-mail address or move must send their new address and telephone numbers to Assure for Life’s Corporate Offices to the attention of the Consultant Services Department. To guarantee proper delivery, two weeks advance notice must be provided to Assure for Life on all changes. In the alternative, a Consultant’s whose contact information changes may amend their contact information through their Consultant Back Office.

5.2 - Continuing Development Obligations

5.2.1 - Ongoing Training

Any Consultant who sponsors another Consultant into Assure for Life must perform a bona fide assistance and

training function to ensure that his or her downline is properly operating his or her Assure for Life business. Consultants must have ongoing contact and communication with the Consultants in their Downline Organizations. Examples of such contact and communication may include, but are not limited to: newsletters, written correspondence, personal meetings, telephone contact, voice mail, electronic mail, and the accompaniment of downline Consultants to Assure for Life meetings, training sessions, and other functions. Upline Consultants are also responsible to motivate and train new Consultants in Assure for Life product knowledge, effective sales techniques, the Assure for Life Compensation Plan, and compliance with Company Policies and Procedures and applicable laws. Communication with and the training of downline Consultants must not, however, violate Sections 4.1 and/or 4.2 (regarding the development of Consultant-produced sales aids and promotional materials).

Consultants should monitor the Consultants in their Downline Organizations to guard against downline Consultants making improper service or business claims, violation of the Policies and Procedures, or engaging in any illegal or inappropriate conduct.

5.2.2 - Increased Training Responsibilities

As Consultants progress through the various levels of leadership, they will become more experienced in sales techniques, product knowledge, and understanding of the Assure for Life program. They will be called upon to share this knowledge with lesser experienced Consultants within their organization.

5.2.3 - Ongoing Sales Responsibilities

Regardless of their level of achievement, Consultants have an ongoing obligation to continue to personally promote sales through the generation of new customers and through servicing their existing customers.

5.2.4 - Reporting Policy Violations

Consultants who are aware of a violation of these Policies and Procedures by another Consultant must submit a written report of the violation directly to the attention of Assure for Life's Compliance Department by mail or email at support@assureforlife.com. Details of the incident in question such as dates, number of occurrences, persons involved, and any supporting documentation should be included in the report. Any incident reported to the Compliance Department must have supporting documentation such as images, screenshots, text messages, emails, etc.. Any incident reported without proper supporting documentation will not be reviewed. Any incident reported not reported within thirty (30) days of the time the reporting Consultant became aware of it will not be reviewed.

5.3 - Nondisparagement

Assure for Life wants to provide its independent Consultants with the best services, compensation plan, and customer service in the industry. Accordingly, we value your constructive criticisms and comments. All such comments should be submitted in writing to the Consultant Support Department. Remember, to best serve you, we must hear from you! While Assure for Life welcomes constructive input, negative comments and remarks made in the field by Consultants about the Company, its services, or compensation plan serve no purpose other than to sour the enthusiasm of other Assure for Life Consultants.

For this reason, and to set the proper example for their downline, during the term of this Agreement and at any time thereafter, Consultant agrees not make any false, derogatory, demeaning or disparaging statements (collectively "disparage") or encourage or induce others to disparage Assure for Life, other Assure for Life Consultants, the Compensation Plan or any of Assure for Life's past and present owners, officers, directors, employees or products (the "Company Parties"). (i) make any statements, or take any other actions whatsoever, to disparage, defame, demean, sully or compromise the goodwill, name, brand or reputation of the Company, its products, Marketing and Compensation Plan, Customers, Consultants or any of its Assure for Life Affiliates (as defined in Section 4.6.1) (collectively, the "Company Goodwill") or (ii) commit any other action that could likely injure, hinder or interfere with the Business, business relationships or Company Goodwill of the Company, its Ambassadors, Customers or its Assure for Life Affiliates.

For purposes of this Section 5.3, the term "disparage" includes, without limitation, comments or statements to the press, any media outlet, industry group, financial institution, the Assure for Life's Consultants, employees or to any individual or entity with whom Assure for Life has a business relationship (including, without limitation, any vendor, supplier, Customer, Consultant or independent contractor), social media posts, or any public statement, that in each case is intended to, or can be reasonably expected to, materially damage any of the Company Parties. Notwithstanding the foregoing, nothing in this Section 5.3 shall prevent a Consultant from making any truthful statement to the extent, but only to the extent: (1) necessary with respect to any litigation, arbitration or mediation involving this Agreement, including, but not limited to, the enforcement of this Agreement, in the forum in which such litigation, arbitration or mediation properly takes place; or (2) required by law, legal process or by any court, arbitrator, media-

tor or administrative or legislative body (including any committee thereof) with apparent jurisdiction over the Consultant.

5.4 - Providing Documentation to Applicants

Consultants must provide the most current version of the Policies and Procedures and the Compensation Plan to individuals whom they are sponsoring to become Consultants before the applicant signs a Consultant Agreement, or ensure that they have online access to these materials.

SECTION 6 - SALES REQUIREMENTS

6.1 - Membership Sales

The Assure for Life Compensation Plan is based on the sale of Assure for Life funeral assistance services membership plans to new Members. Consultants must fulfill personal and organizational 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.

6.2 - No Territory Restrictions

There are no exclusive territories granted to anyone.

6.3 - Membership Contracts

The Company will provide a digital copy of an official Assure for Life Membership Agreement to the Member at the time of the sale. The Member Agreement set forth the any consumer protection rights afforded by federal or state law.

In addition, Consultants must orally inform the Member of his or her cancellation rights.

SECTION 7 - BONUSES AND COMMISSIONS

7.1 - Bonus and Commission Qualifications and Accrual

A Consultant must be active and in compliance with the Agreement to qualify for bonuses and commissions. So long as a Consultant complies with the terms of the Agreement, Assure for Life shall pay commissions to such Consultant in accordance with the Marketing and Compensation plan. The minimum amount for which Assure for Life will issue a commission is \$ 20.00. If a Consultant's bonuses and commissions do not equal or exceed \$20.00, payment will be issued once \$20.00 has been accrued. Notwithstanding the foregoing, all commissions owed a Consultant, regardless of the amount accrued, will be paid at the end of each fiscal year or upon the termination of a Consultant's business.

7.2 - Adjustment to Bonuses and Commissions

7.2.1 - Adjustments for Returned Products, Disputed Charges and Chargebacks

Consultants receive bonuses, commissions, or overrides based on the actual sales of Memberships to Member. When a Member requests a refund, a Member disputes a charge, or a Member initiates a chargeback through his or her bank or credit card issuer, any of the following may occur at Assure for Life's discretion: (1) the bonuses, commissions, or overrides attributable to the returned, repurchased, disputed or charged back product(s) will be deducted from payments to the Consultant and upline Consultants who received bonuses, commissions, or overrides on the sales of the product(s), in the month in which the refund is given or chargeback is made, and continuing every pay period thereafter until all commission are recovered; (2) the Consultant or upline Consultants who earned bonuses, commissions, or overrides based on the sale of the returned, repurchased, disputed or charged back product(s) will have the corresponding points deducted from their Group Volume in the next month and all subsequent months until it is completely recovered; (3) the points associated with any disputed charges for products or product orders may be "suspended" and will not be posted to a Consultant's Personal Sales or the upline's Group Sales Volume until such time as the dispute is successfully resolved; or (4) the bonuses, commissions, or overrides attributable to the amount refunded, disputed or charged back may be deducted from any refunds or credits to the Consultant who received the bonuses, commissions, or overrides on the sales of such Memberships. In the event that Assure for Life is unable, within (3) three months from the payment of any refund(s) by Assure for Life or the debiting of any disputed amounts or chargebacks, to recover all bonuses, commissions, or overrides on the sales of the refunded product(s) or cancelled service(s) from the Consultant or upline Consultants who received them, Assure for Life shall be entitled to assert a claim against such Consultant(s) for payment.

7.2.2 - Hard Copy Commission Checks

The Company pays commissions via direct deposit into Consultants' bank accounts or via direct payment onto a

Company provided debit card. There is no charge for direct deposit. A Consultant may also request a hard-copy. The Company will deduct a \$5.00 processing fee from each hard-copy commission check issued.

7.2.3 - Tax Withholdings

If a Consultant fails to provide his or her correct tax identification number, Assure for Life will deduct the necessary withholdings from the Consultant's commission checks as required by law.

7.3 - Reports

All information provided by Assure for Life in downline activity reports, including but not limited to personal and group sales volume (or any part thereof), and downline sponsoring activity is believed to be accurate and reliable. Nevertheless, due to various factors including but not limited to the inherent possibility of human, digital, and mechanical error; the accuracy, completeness, and timeliness of orders; denial of credit card and electronic check payments; refunds; credit card and electronic check charge-backs; the information is not guaranteed by Assure for Life or any persons creating or transmitting the information.

ALL PERSONAL AND GROUP SALES VOLUME INFORMATION IS PROVIDED "AS IS" WITHOUT WARRANTIES, EXPRESS OR IMPLIED, OR REPRESENTATIONS OF ANY KIND WHATSOEVER. IN PARTICULAR BUT WITHOUT LIMITATION THERE SHALL BE NO WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR USE, OR NON INFRINGEMENT.

TO THE FULLEST EXTENT PERMISSIBLE UNDER APPLICABLE LAW, ASSURE FOR LIFE AND/OR OTHER PERSONS CREATING OR TRANSMITTING THE INFORMATION WILL IN NO EVENT BE LIABLE TO ANY CONSULTANT OR ANYONE ELSE FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES THAT ARISE OUT OF THE USE OF OR ACCESS TO PERSONAL AND/OR GROUP SALES VOLUME INFORMATION (INCLUDING BUT NOT LIMITED TO LOST PROFITS, BONUSES, OR COMMISSIONS, LOSS OF OPPORTUNITY, AND DAMAGES THAT MAY RESULT FROM INACCURACY, INCOMPLETENESS, INCONVENIENCE, DELAY, OR LOSS OF THE USE OF THE INFORMATION), EVEN IF ASSURE FOR LIFE OR OTHER PERSONS CREATING OR TRANSMITTING THE INFORMATION SHALL HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. TO THE FULLEST EXTENT PERMITTED BY LAW, ASSURE FOR LIFE OR OTHER PERSONS CREATING OR TRANSMITTING THE INFORMATION SHALL HAVE NO RESPONSIBILITY OR LIABILITY TO YOU OR ANYONE ELSE UNDER ANY TORT, CONTRACT, NEGLIGENCE, STRICT LIABILITY, PROCUTS LIABILITY OR OTHER THEORY WITH RESPECT TO ANY SUBJECT MATTER OF THIS AGREEMENT OR TERMS AND CONDITIONS RELATED THERETO.

Access to and use of Assure for Life's online and telephone reporting services and your reliance upon such information is at your own risk. All such information is provided to you "as is". If you are dissatisfied with the accuracy or quality of the information, your sole and exclusive remedy is to discontinue use of and access to Assure for Life's online and telephone reporting services and your reliance upon the information.

SECTION 8 - REFUNDS AND INVENTORY REPURCHASE

8.1 - Rescission

8.1.1 - Members

Federal and state laws require a Member making a purchase of \$25.00 or more to have three business days (excluding Sundays and legal holidays) (5 business days for Alaska residents and 15 business days in North Dakota for seniors 65 years of age) after the execution of a contract to cancel the order or terminate the Member Agreement, and receive a full refund in accordance with the cancellation notice in the Member Agreement. When a Member cancels the Member Agreement or requests a refund within the three business day period (5 business days for Alaska residents and 15 business days in North Dakota for Individuals age 65 and older), the Company will promptly refund the Member's money, provided the Member sends an email to the Company during this period requesting cancellation of the Member Agreements. The email should be sent to contracts@assureforlife.com.

8.1.2 - Informing Members

Consultants MUST verbally inform their Members of this right of rescission and MUST point out this cancellation right stated in the Member Agreement. If a Member places an order online, the Company will provide the Member with the Member Agreement. Consultants must ensure that the date of the Member Agreement is properly entered in the Member Agreement. All Members must be provided with two copies of the Member Agreement at the time of the sale. The back of the Member Agreement provides the Member with written notice of his or her rights to cancel the Member Agreement.

8.2 - Return Sales Aids by Consultants Upon Termination

Upon termination of a Consultant's Agreement, the Consultant may return any sales aids that he or she personally purchased from Assure for Life (purchases from other Consultants or third parties are not subject to refund) that are in Resalable (see Definition of "Resalable" below) condition and which have been purchased within one year prior to the date of termination. Upon receipt of Resalable sales aids, the Consultant will be reimbursed 90% of the net cost of the original purchase price(s). Neither shipping and handling charges incurred by a Consultant when the sales aids were purchased, nor return shipping fees, will be refunded. If the purchases were made through a credit card, the refund will be credited back to the same account.

Sales aids shall be deemed "resalable" if each of the following elements is satisfied: (1) they are unopened and unused; (2) packaging and labeling has not been altered or damaged; (3) they are in a condition such that it is a commercially reasonable practice within the trade to sell the merchandise at full price; (4) they are still in Assure for Life's current inventory; and (5) they are returned to Assure for Life within one year from the date of purchase. Any merchandise that is clearly identified at the time of sale as nonreturnable, discontinued, or as a seasonal item, shall not be resalable. Replicated Website fees are not refundable except as required by applicable state law.

8.3 - Procedures for All Returns

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

- All items must be returned by the Consultant or customer who purchased it directly from Assure for Life.
- All items to be returned must have a Return Authorization Number which is obtained by calling the Consultant Services Department. This Return Authorization Number must be written on each carton returned.
- The return is accompanied by:
 - The original packing slip with the completed (and signed Consumer Return information, if applicable);
 - The unused portion of the item(s) in its/their original container.
- Proper shipping carton(s) and packing materials are to be used in packaging the items(s) being returned, and the best and most economical means of shipping is suggested. All returns must be shipped to Assure for Life shipping pre-paid. Assure for Life does not accept shipping-collect packages. The risk of loss in shipping for returned items shall be on the Consultant. If the returned items are not received by the Company's Distribution Center, it is the responsibility of the Consultant to trace the shipment.

No refund or replacement of any items will be made if the conditions of these rules are not met.

SECTION 9 - DISPUTE RESOLUTION AND DISCIPLINARY PROCEEDINGS

9.1 - Disciplinary Sanctions

Violation of the Agreement, these Policies and Procedures, violation of any common law duty, including but not limited to any applicable duty of loyalty, any illegal, fraudulent, deceptive or unethical business conduct, or any act or omission by a Consultant that, in the sole discretion of the Company may damage its reputation or goodwill (such damaging act or omission need not be related to the Consultant's Assure for Life business), may result, at Assure for Life's discretion, in one or more of the following corrective measures:

- Issuance of a written warning or admonition;
- Requiring the Consultant to take immediate corrective measures;
- Imposition of a fine, which may be withheld from bonus and commission checks;
- Loss of rights to one or more bonus and commission checks;
- Assure for Life may withhold from a Consultant all or part of the Consultant's bonuses and commissions during the period that Assure for Life is investigating any conduct allegedly violative of the Agreement. If a Consultant's business is canceled for disciplinary reasons, the Consultant will not be entitled to recover any commissions withheld during the investigation period;
- Suspension of the individual's Consultant Agreement for one or more pay periods;
- Permanent or temporary loss of, or reduction in, the current and/or lifetime rank of a Consultant (which may subsequently be re-earned by the Consultant);
- Transfer or removal of some or all of a Consultant's downline Consultants from the offending Consultant's downline organization.
- Involuntary termination of the offender's Consultant Agreement;
- Suspension and/or termination of the offending Consultant's Assure for Life website or website access;
- Any other measure expressly allowed within any provision of the Agreement or which Assure for Life deems practicable to implement and appropriate to equitably resolve injuries caused partially or exclusively by the Consultant's policy violation or contractual breach;

- In situations deemed appropriate by Assure for Life, the Company may institute legal proceedings for monetary and/or equitable relief.

9.2 - Grievances and Complaints

When a Consultant has a grievance or complaint with another Consultant regarding any practice or conduct in relationship to their respective Assure for Life businesses, the complaining Consultant should first report the problem to his or her Sponsor who should review the matter and try to resolve it with the other party's upline sponsor. If the matter involves interpretation or violation of Company policy, it must be reported in writing to support@assureforlife.com the Consultant Support Department at the Company. The Consultant Support Department will review the facts and attempt to resolve it.

9.3 - Mediation

Prior to instituting an arbitration, the parties shall meet in good faith and attempt to resolve any dispute arising from or relating to the Agreement through non-binding mediation. One individual who is mutually acceptable to the parties shall be appointed as mediator. The mediation shall occur within 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 10 days in advance of the mediation. Each party shall pay its own attorneys' fees, costs, and individual expenses associated with conducting and attending the mediation. Mediation shall be held in Sunrise, Florida, and shall last no more than two business days.

9.4 - Arbitration

If mediation is unsuccessful, any controversy or claim arising out of or relating to the Agreement, or the breach thereof, shall be settled by arbitration. The Parties waive all rights to trial by jury or to any court. The arbitration shall be filed with, and administered by, the American Arbitration Association ("AAA") or JAMS Endispute ("JAMS") under their respective rules and procedures. The Commercial Arbitration Rules and Mediation Procedures of the AAA are available on the AAA's website at www.adr.org. The Streamlined Arbitration Rules & Procedures are available on the JAMS website at www.jamsadr.com. Copies of AAA's Commercial Arbitration Rules and Mediation Procedures or JAM's Streamlined Arbitration Rules & Procedures will also be emailed to support@assureforlife.com Consultants upon request to Assure for Life's Support Department.

Notwithstanding the rules of the AAA or JAMS, the following shall apply to all Arbitration actions:

- The Federal Rules of Evidence shall apply in all cases;
- The Parties shall be entitled to all discovery rights permitted by the Federal Rules of Civil Procedure;
- The Parties shall be entitled to bring motions under Rules 12 and/or 56 of the Federal Rules of Civil Procedure;
- The arbitration shall occur within 180 days from the date on which the arbitrator is appointed, and shall last no more than five business days;
- The Parties shall be allotted equal time to present their respective cases, including cross-examinations.

All arbitration proceedings shall be held in Sunrise, Florida. There shall be one arbitrator selected from the panel that the Alternate Dispute Resolution service provides. Each party to the arbitration shall be responsible for its own costs and expenses of arbitration, including legal and filing fees. The parties shall be allotted equal time to present their respective cases. The decision of the arbitrator shall be final and binding on the parties and may if necessary, be reduced to a judgment in any court of competent jurisdiction. This agreement to arbitrate shall survive the cancellation or termination of the Agreement.

The parties and the arbitrator shall maintain the confidentiality of the entire arbitration process and shall not disclose to any person not directly involved in the arbitration process:

- The substance of, or basis for, the controversy, dispute, or claim;
- The content of any testimony or other evidence presented at an arbitration hearing or obtained through discovery in arbitration;
- The terms or amount of any arbitration award;
- The rulings of the arbitrator on the procedural and/or substantive issues involved in the case.

Notwithstanding the foregoing, nothing in these Policies and Procedures shall prevent either party from applying to and obtaining from any court having jurisdiction a writ of attachment, a temporary injunction, preliminary injunction, permanent injunction or other relief available to safeguard and protect its intellectual property rights, and/or to enforce its rights under the non-solicitation provision of the Agreement.

9.5 - Governing Law, Jurisdiction, and Venue

Jurisdiction and venue of any matter not subject to arbitration shall reside exclusively in Broward County, State of Florida. The Federal Arbitration Act shall govern all matters relating to arbitration. The law of the State of Florida shall govern all other matters relating to or arising from the Agreement.

9.5.1 - Louisiana Residents

Notwithstanding the foregoing, and the arbitration provision in Section 9.4, residents of the State of Louisiana shall be entitled to bring an action against Assure for Life in their home forum and pursuant to Louisiana law.

SECTION 10 - PAYMENTS

10.1 - Insufficient Funds and Insufficient Credit

All checks returned by a Consultant'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 Consultant. After receiving a returned check from a customer or a Consultant, all future orders must be paid by Credit Card, money order or cashier's check. Any outstanding balance owed to Assure for Life by a Consultant for NSF checks and returned check fees will be withheld from subsequent bonus and commission checks. Assure for Life is not obliged to contact you regarding orders that are canceled due to insufficient funds or credit. Consultants must be sure that there are sufficient funds or credit available to cover any orders they place.

10.2 - Restrictions on Third Party Use of Credit Cards and Bank Account Access

A Consultant shall not permit other Consultants or Members to use his or her credit card, or permit debits to his or her checking or savings account, to enroll in or to make purchases from the Company. A Consultant shall not use the credit card or debit card of a third party, or make debits to the checking or savings account of a third party, to enroll in or to make purchases from the Company.

SECTION 11 - INACTIVITY AND TERMINATION

11.1 - Effect of Termination

So long as a Consultant remains active and complies with the terms of the Consultant Agreement and these Policies and Procedures, Assure for Life shall pay commissions to such Consultant in accordance with the Compensation Plan. A Consultant's bonuses and commissions constitute the entire consideration for the Consultant's efforts in generating sales and all activities related to generating sales (including building a downline organization). Following a Consultant's non-renewal of his or her Consultant Agreement, termination for inactivity, or voluntary or involuntary termination of his or her Consultant Agreement (all of these methods are collectively referred to as "termination"), the former Consultant shall have no right, title, claim or interest to the marketing organization which he or she operated, or any commission or bonus from the sales generated by the organization. A Consultant whose business is cancelled will lose all rights as a Consultant. This includes the right to sell Assure for Life membership assistance plans and the right to receive future commissions, bonuses, or other income resulting from the sales and other activities of the Consultant's former downline sales organization. In the event of termination, Consultants agree to waive all rights they may have, including but not limited to property rights, to their former downline organization and to any bonuses, commissions or other remuneration derived from the sales and other activities of his or her former downline organization.

Following a Consultant's termination of his or her Consultant Agreement, the former Consultant shall not hold himself or herself out as an Assure for Life Consultant and shall not have the right to sell Assure for Life membership assistance plans. A Consultant whose business is canceled shall receive commissions and bonuses only for the last full pay period he or she was active prior to termination (less any amounts withheld during an investigation preceding an involuntary termination).

11.2 - Termination Due to Inactivity

11.2.1 - Failure to Meet PV Quota

If a Consultant fails to personally generate at least \$ 4,000.00 PV for 12 consecutive months, his or her Consultant Agreement shall be canceled for inactivity.

11.2.2 - Failure to Earn Commissions

If a Consultant has not earned a commission for six consecutive months (and thus become "inactive"), his or her Consultant Agreement shall be canceled for inactivity.

11.3 - Involuntary Termination

A Consultant's violation of any of the terms of the Agreement, including any amendments that may be made by Assure for Life in its sole discretion, may result in any of the sanctions listed in Section 9.1, including the involuntary termination of his or her Consultant Agreement. Termination shall be effective on the date on which written notice is mailed, emailed, faxed, or delivered to an express courier, to the Consultant's last known address, email address, or fax number, or to his/her attorney, or when the Consultant receives actual notice of termination, whichever occurs first.

Assure for Life reserves the right to terminate all Consultant Agreements upon thirty (30) days written notice in the event that it elects to: (1) cease business operations; (2) dissolve as a corporate entity; or (3) terminate distribution of its products via direct selling.

11.4 - Voluntary Termination

A participant in this network marketing plan has a right to cancel at any time, regardless of reason. Termination must be submitted in writing to the Company at its principal business address. The written notice must include the Consultant's signature, printed name, address, and Consultant I.D. Number. In addition to written termination, Consultants who have consented to Electronic Contracting will cancel their Consultant Agreement should they withdraw their consent to contract electronically. If a Consultant also has a membership assistance plans, the Consultant's membership assistance plans shall continue unless the Consultant also specifically requests that his or her membership assistance plans also be canceled. A Consultant do so at contracts@assureforlife.com.

11.5 - Exceptions to Activity Requirements

11.5.1 - Maternity

A pregnant Consultant shall be exempt from meeting her Personal Volume and Group Volume requirements for a period of three months prior to and four (4) months following the birth of a child. The Consultant should notify the Consultant Services Department to request a Maternity Waiver Form.

11.5.2 - Military Deployment

Military personnel shall be exempt from meeting their Personal Volume and Group Volume requirements for the duration of the deployment and three (3) full calendar months thereafter while deployed into a foreign country. The Consultant should notify the Consultant Services Department to request a Deployment Waiver Form.

SECTION 12 - DEFINITIONS

Active Member — A Customer who purchases an Assure for Life assistance services membership plans during a particular month, and whose membership has been paid for the ensuing year.

Active Consultant — A Consultant who satisfies the minimum Personal Sales Volume requirements, as set forth in the Assure for Life Compensation Plan, to ensure that he or she is eligible to receive bonuses and commissions.

Active Rank — The term "active rank" refers to the current rank of a Consultant, as determined by the Assure for Life Compensation Plan, for a particular pay period. To be considered "active" relative to a particular rank, a Consultant must meet the criteria set forth in the Assure for Life Compensation Plan for his or her respective rank. (See the definition of "Rank" below.)

Affiliated Party - A shareholder, member, partner, manager, trustee, or other parties with any ownership interest in, or management responsibilities for, a Business Entity.

Agreement - The contract between the Company and each Consultant includes the Consultant Application and Agreement Terms and Conditions, the Assure for Life Policies and Procedures, the Assure for Life Compensation Plan, and the Business Entity Registration Form (where appropriate), all in their current form and as amended by Assure for Life in its sole discretion. These documents are collectively referred to as the "Agreement."

Cancel — The termination of a Consultant's business. Termination may be either voluntary, involuntary, through non-renewal or inactivity.

Downline — Your downline (or downline organization) consists of the Consultants you personally enroll or sponsor (your first level Consultants), the Consultants that first level Consultants enroll or sponsor, as well as the Consultants that are subsequently enrolled or sponsored beneath them.

Downline Leg — Each one of the individuals personally enrolled immediately underneath you and their respective marketing organizations represents one "leg" in your marketing organization.

Group Volume — The commissionable value of products purchased by the Customers and Consultants in the downline of a particular Consultant.

Immediate Household — Spouses, heads-of-household, and dependent family members residing in the same residence.

Level — The layers of downline Customers and Consultants in a particular Consultant's downline. This term refers to the relationship of a Consultant relative to a particular upline Consultant, determined by the number of Consultants between them who are related by sponsorship. For example, if A enrolls B, who enrolls C, who enrolls D, who enrolls E, then E is on A's fourth level.

Official Assure for Life Material — Literature, audio or video tapes, websites, and other materials developed, printed, published and/or distributed by Assure for Life to Consultants.

Personal Volume — The commissionable value of new memberships made by: (1) a Consultant; (2) the Consultant's personally-enrolled Members; and (3) the Consultant's personal Members who purchase from the Consultant's Assure for Life replicated website.

Rank — The "title" that a Consultant holds pursuant to the Assure for Life Compensation Plan. "Title Rank" refers to the highest rank a Consultant has achieved in the Assure for Life compensation plan at any time. "Paid As" rank refers to the rank at which a Consultant is qualified to earn commissions and bonuses during the current pay period.

Recruit — For purposes of Assure for Life's Conflict of Interest Policy (Section 4.10), the term "Recruit" means the actual or attempted sponsorship, solicitation, enrollment, encouragement, or effort to influence in any other way, either directly, indirectly, or through a third party, another Assure for Life Consultant or Member to enroll or participate in another network marketing or direct sales opportunity.

Replicated Website — A website provided by Assure for Life to Consultants which utilizes website templates developed by Assure for Life.

Member — An individual who purchases an Assure for Life Membership from or through a Consultant but who is not an Assure for Life Consultant. (Consultant may purchase a Membership, however, for purposes of the Compensation Plan, they will not count as a Member.)

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, or the comment or response to content. Examples of Social Media include, but are not limited to, blogs, chat rooms, Facebook, MySpace, Twitter, LinkedIn, Delicious, and YouTube.

Sponsor — A Consultant who enrolls a new Member or another Consultant into the Company, and is listed as the Sponsor on the Consultant Application and Agreement. The act of enrolling others and training them to become Consultants is called "sponsoring."

Sponsoring — The act of introducing a prospective Consultant to Assure for Life and assisting him or her to execute a Consultant Application and Agreement and thereby become an Assure for Life Consultant. (Also see the definition of "Sponsor.") These activities are called "sponsoring."

Upline — This term refers to the Consultant or Consultants above a particular Consultant in a sponsorship line up to the Company. Conversely stated, it is the line of sponsors that links any particular Consultant to the Company.