



Policies & Procedures

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A | INTRODUCTION

The success of your independent network marketing business is directly related to relationships—relationships with customers, other Distributors, and the Company.

Tied closely to your success is the method by which the Company will compensate you for your participation in the Company’s program as you conduct your business.

Experience has shown that a clear set of policies and procedures promotes harmony in vital relationships. By understanding well-defined compensation provisions, you can plan your efforts for maximum return and effectiveness. In addition, establishing proper policies ensures that equality of opportunity and fairness are available to all Distributor participants.

As you understand the Company’s Policies and Procedures, you will want to follow “the spirit as well as the letter” of those policies. Your success is directly related to the service provided to others. You will find that following these policies will lead to greater success and rewards.

It is with great anticipation of your success that we present to you these policies and urge you to follow them closely and completely.

B | DISTRIBUTOR COMPENSATION AND DEFINITIONS

All Distributors will better understand the policies of the Company by understanding the Distributor Compensation Plan and Definitions of a number of basic terms. These terms are commonly used to explain policies and programs in Company literature and in discussions between Distributors.

- B 1** Company: The term “Company” as it is used throughout these policies and procedures, along with other literature, is to be considered synonymous, and can be used interchangeably with, Youngevity, or any of its subordinate and or contemporaneous companies or product lines; These companies and product lines include, but are not limited to any and all product brands, divisions, and or strategic alliances affiliated with or a part of Youngevity and or its subsidiary company, AL Global Corporation. This list is dynamic and will change from time to time. The current and complete list can be found by visiting www.youngevity.com.
- B 2** Product: Any commissionable item, program, or service that the Company makes available for Distributors to market.
- B 3** Distributor: A person or legal entity currently authorized to purchase products from the Company and to participate in the Distributor Compensation Plan. Distributor is a general term referring to all authorized Distributors as individuals and as a group regardless of the level or position attained in the program, including, but not limited to analogous terms such as associates, representatives, consultants, marketing directors, and entrepreneurs, among others.
- B 4** Enroller or Enrolling Distributor: A distributor who officially enrolls another Distributor in the Company’s income opportunity. The Enrolling Distributor has the option to place the new Distributor into any position within his/her downline organization, or to retain the new Distributor on his/her front line and maintain the role of Placement Distributor. The Enrolling Distributor retains a vested interest in bonus commissions, as bonus commissions

primarily follow the lines of enrollment, irrespective of placement within a given organization.

- B 5** Placement Distributor: A Distributor under which a new Distributor is placed, either by him/herself or by another Distributor in the Placement Distributor's direct Upline organization. The Placement Distributor is generally responsible for supervision and training of the placed Distributor. The Placement Distributor retains a vested interest in residual commissions, GBV, and GQV, as these primarily follow the lines of placement, irrespective of enrollment within a given organization.
- B 6** Upline: All Placement Distributor's above a particular Distributor in lines of placement up to the Company. The entire Upline consists of all Placement Distributor's and Enrolling Distributor's that link or are between any particular Distributor and the Company.
- B 7** Downline: All Distributors via lines of enrollment or placement by any other Distributor below or emanating from a particular Distributor.
- B 8** Suggested Retail Price (SRP): The minimum price for selling a particular product to retail customers. The SRP is the price charged for any and all product(s) that are sold to anyone that is not either an active Distributor or Preferred Customer of the Company. Prices are subject to change without notice. Please see current Price List for details.
- B 9** Wholesale Price (W/S): "The maximum discounted price paid to the Company by Distributors or Preferred Customers for a particular product. Prices are subject to change without notice. Please see current Price List for details.
- B 10** Bonus Volume (BV): A value amount assigned to individual products. This is the amount, singly and cumulatively, from which a distributor's Bonus and Residual Commissions are calculated. Please see the Youngevity Distributor Training Manual and the Youngevity Compensation Plan Guide for details on the Youngevity Compensation Plan.
- B 11** Personal Bonus Volume (PBV): Is the BV value of a Distributor's personal purchases/retail sales (all sales running through the Distributors personal I.D. Number) during a calendar month. Please see the Youngevity Distributor Training Manual and the Youngevity Compensation Plan Guide for details on the Youngevity Compensation Plan.
- B 12** Group Bonus Volume (GBV): The Bonus Volume (BV) purchased/sold by a Distributor's downline organization. The number of levels that are added cumulatively are dependent upon the specific parameters of the bonus in question. Please see the Youngevity Distributor Training Manual and the Youngevity Compensation Plan Guide for details on the Youngevity Compensation Plan.
- B 13** Qualifying Volume (QV): A value amount assigned to individual products. This is the amount, singly and or cumulatively, from which rank qualifications are calculated. Please see the Youngevity Distributor Training Manual and the Youngevity Compensation Plan Guide for details on the Youngevity Compensation Plan.
- B 14** Personal Qualifying Volume (PQV): The QV value of a Distributor's personal purchases/retail sales (all sales running through the Distributors personal I.D. Number) during a calendar month. Please see the Youngevity Distributor Training Manual and the Youngevity Compensation Plan Guide for details on the Youngevity Compensation Plan.
- B 15** Group Qualifying Volume (GQV): The total QV purchased/sold by a Distributor's downline organization. Different qualifying criteria may recognize different calculations – such as a certain number of downline levels, or cut-off's or percentages based upon downline rank

complexion. Please see the Youngevity Distributor Training Manual and the Youngevity Compensation Plan Guide for details on the Youngevity Compensation Plan.

- B 16** Consumer: Any purchaser of a Company Product or Service that in turn consumes or utilizes said product or service. Consumers may be Retail Customers, Preferred Customers, Distributors, or unaffiliated with the Company in any way.
- B 17** Preferred Customer (PC): A product purchaser that enrolls with the Company as a Preferred Customer through a Distributor and purchases product at the wholesale price through their own I.D. Number. Preferred Customers do not participate in, or benefit from the Company's Compensation System.
- B 18** Retail Customer: A product purchaser that is not enrolled as an active Distributor or Preferred Customer with the Company, and that purchases product, either directly from a Distributor, or through the Distributor's online shopping cart. Retail Customers do not participate in the Company's Compensation System.
- B 19** Retail Sale: A retail sale is a sale to an ultimate consumer of Company product. Included are:
- a.** Sales to Retail customers by the Distributor.
 - b.** Purchases by a Distributor who is purchasing for personal or family use in reasonable quantities and is not purchasing for the mere purpose of qualifying for bonuses, overrides, or advancement in the marketing program.
- B 20** Retail Profit: The amount a Distributor makes (gross) by purchasing an item at wholesale price and selling it at retail to a customer, or the difference between the wholesale price and retail price for items purchased directly through the Distributor's retail shopping cart. Retail sales for items purchased directly through the Distributor's retail shopping cart are subject to a surcharge of 5% of the retail profit amount, which is automatically levied in the net retail commission. Please see the Youngevity Distributor Training Manual for details on the Youngevity Compensation Plan.
- B 21** Compensation: Compensation refers to commissions paid to Distributors for product sales to consumers. See the Youngevity Distributor Training Manual for details and definitions relating to Distributor Compensation System.
- B 22** Titles or Ranks: Represents certain milestones of growth and production for a Distributor and his/her downline organization. Details of ranks, titles, and qualifications are detailed in the Youngevity Distributor Training Manual and the Youngevity Compensation Plan Guide. Ranks and the corresponding titles are shown two ways: Lifetime Rank – which is the highest rank achieved within the Compensation system, and Paid as Rank – represents the current qualification within a given calendar month. Some aspects of the Compensation Plan pay in concert with either a Representative's Lifetime Rank or Paid as Rank. See the Youngevity Distributor Training Manual and the Youngevity Compensation Plan Guide for details and definitions relating to Distributor Compensation System.
- B 23** Commissions: Commissions are a percentage (%) of the Bonus Volume of the products purchased/sold from the Company by Distributors. Commissions on downline activity are calculated and paid on both weekly and monthly cycles. Please see the Youngevity Distributor Training Manual and the Youngevity Compensation Plan Guide for details on the Youngevity

Compensation Plan.

- B 24** 70% Rule: A rule which provides that Distributors may only purchase Company products for resale to consumers, for personal consumption, or to provide prompt product delivery to downline Distributors in their own personal group. Distributors may not stockpile or acquire excessive inventories. Prior to reordering any product, Distributors must certify that they have sold a minimum of 70% of all previous orders.

C | DISTRIBUTOR AUTHORIZATION

The following are rules related to initiating and maintaining Distributor authorization in the Company's program. In addition to the warehouse policies, all aspects of these Policies and Procedures apply to Youngevity warehouses.

- C 1** New Distributors enroll in the program by purchasing the Company's current Business Kit and submitting an Application/ Agreement Form to become a Distributor, which, upon acceptance by the Company, is part of the contract between the Distributor and the Company. This can be done using the paper application or electronically on-line through a replicated Distributor website.

Applicants and Distributors shall not submit any inaccurate or false information on a Distributor Agreement. Furthermore, a Distributor is responsible for informing the Company of any changes affecting the accuracy of the Distributor Agreement/Application. The Company reserves the right to immediately terminate a Distributor if the Company determines that false or inaccurate information has been provided on any Application.

Applicants/Distributors who are residents or citizens of certain countries or taxing jurisdictions may be required to complete specific forms providing taxpayer information as part of completing the application. For the avoidance of doubt, residents and citizens of the United State are required to provide a completed Form W-9 to complete the application process. The Company reserves the right to verify any information provided during the application process at any time. In the event unverifiable or inaccurate information is discovered, the Company reserves its right to: (1) reject the Distributor application; (2) withhold payment of any earned Distributor commissions until verifiable information is submitted to the Company; and/or (3) suspend or terminate the Distributor account.

The Distributor Agreement is to be completed and endorsed by the person or entity applying to become a Distributor. This document contains important information which a prospective Distributor should read and understand before endorsing or otherwise applying for a Distributor Position. The Company reserves the right to reject, at its sole discretion, any application deemed unacceptable. Purchase of a Business Kit may be optional in some geographic areas. No purchase of Company products is required to become a Distributor.

Any proposed change to a Distributor Position must be submitted to the Company in writing, along with a new Distributor Application/Agreement form with the word "Amendment" written across the top, or electronically with proper login and password by editing information through the Representative's replicated website and back-office system.

- C 2** When an application for Distributor authorization is other than an individual or a husband and wife, the application must be signed by one or more legal representatives who have the power to bind the applying entity. A list of

all principals, directors, officers, shareholders, or others with any beneficial interest must be submitted to the Company, complete with current names, addresses, phone numbers, and a detailed accounting of percentages and conditions of interest. While partnerships, corporations, and trusts may be accepted as Company Distributors, an individual may not have a beneficial interest or be listed in more than one Distributor Position without the prior written authorization of the Company. If the Distributor Position includes more than one individual, the Social Security Number of the first applicant on the Distributor Agreement becomes the official Federal Tax ID Number. Any bonus check paid to a Distributor will be issued in the name of the first two applicants listed on the Distributor Agreement, if applicable.

- C 3** Authorization as a Distributor includes the right to sell products of the Company and to participate in the Company's Distributor Compensation Plan. No geographic territory in which the Company is operational shall be exclusive to any one or group of Distributors.
- C 4** Distributor applicants must be of the age of majority in the state or province in which they reside.
- C 5** **DISTRIBUTOR ANNUAL RENEWAL FEE:** A Distributor must renew his or her Distributorship on an annual basis by paying the current nonrefundable renewal fee of \$49.95 (subject to change). The due date for the renewal fee is the anniversary date of the Distributor's original enrollment. A Distributor must renew his or her Distributorship by placing the SKU "Distributor Annual Renewal Fee" (name subject to change) into their cart and proceeding to check out.

While Youngevity encourages all Distributors to renew on or before their anniversary date, Youngevity generally provides but is under no contractual obligation to provide, a 45-day grace period before action is taken by the Company. Failure to pay the renewal fee on time may result in the loss of the Distributor's title, right, and interest in the Distributor's commissions, as the individual will be reclassified as a Preferred Customer by default for the following 12 months. Youngevity reserves its right to review and accept or reject any renewal of any Distributorship.

PREFERRED CUSTOMER SIGNUP AND ANNUAL RENEWAL FEE: A Preferred Customer is expected to sign up for membership for a fee of \$19.95 (subject to change). This membership fee renews annually. The fee is due on or before the anniversary of the date the individual joined Youngevity as a Preferred Customer. A Preferred Customer may renew his or her Preferred Customer membership by placing the SKU "Preferred Customer Fee" (name subject to change) into their cart and proceeding to check out.

Failure to pay the Preferred Customer fee will result in the loss of all Preferred Customer benefits—including wholesale pricing—as the individual will be reclassified as a Retail Customer. By accepting the terms of this provision, you hereby authorize Youngevity to charge the applicable fee to the individual's credit card on file with Youngevity or to automatically deduct the amount due from the Distributor's account with Youngevity.

- C 6** When a decision is made to terminate a Distributor, the Company will inform the Distributor in writing. The termination notice will be sent by certified mail, or other verifiable means requiring a recipient signature, to the Distributor's address on file with the Company. If deemed necessary by the Company, Distributors may be terminated by the Company for cause. The Company has the right to take quick and decisive action in limiting or terminating a Distributor who is found in violation of these Policies and

Procedures, the Distributor Agreement, rules governing the Compensation Plan, or any state, provincial, or federal laws, statutes, and/or regulations deemed as pertinent by and at the sole discretion of the Company. Such disciplinary action may include oral and written warnings, suspension, forfeiture of bonus checks, or termination. In extreme cases of violations by a Distributor, the Company also reserves the right to pursue reasonable legal recourse, as well as reimbursement by a Distributor for any expenses, including attorney's fees and legal fees, generated from a violation. The issuance of bad checks, attempts to persuade Distributors to change Placement Distributors, cross recruiting, fraudulent misrepresentation of the Company, and the commission of illegal or deceptive acts all constitute reasonable cause for termination, together with any other material breach or violation as noted above.

- C 7** An individual may terminate their Distributor Position at any time by providing written notice to the Company.
Notice must be sent via certified mail, or other verifiable means, which may include FedEx, UPS, and or Electronic Mail with return receipt and delivery verification.
- C 8** Whether a Distributor is terminated through voluntary resignation or through termination by the Company, that Distributor is no longer entitled to sell Company products or to enroll other Distributors. In addition, said Distributor shall lose all rights to their existing downline and shall no longer be entitled to receive sales commissions, overrides, bonuses, awards, or any compensation whatsoever from the Company, nor shall they be entitled to any rights to their former downline genealogies or Distributor lists.
- C 9** Buy-back: Any Distributor who wishes to terminate through the Buy-Back policy must notify the Company of their intention in writing to the Company. The termination letter must list all the items to be returned, the quantities of each item, and the sales order number(s) under which each of the items was most recently purchased. The letter must be signed by all parties listed on the Distributor Agreement and must acknowledge the fact that the individual(s) listed on the Agreement may never again become a Distributor.

If the Distributor has purchased products for inventory purposes or unopened sales aids while the Distributor Agreement was in effect, all unopened products in a resalable condition then in possession of the Distributor,

which have been purchased within one year of cancellation, shall be repurchased by the Company at a price ninety percent (90%) of the original net cost to the Distributor returning such goods, taking into account any sales made by or through Distributor prior to notification to the Company of the election to terminate. For Montana Distributors only: A Montana Distributor who cancels within 15 days, is entitled to a 100% refund of any consideration given to participate.

The Company will not issue any refunds on products previously certified as sold under the 70% rule.

For purpose of this policy, products shall not be considered "resalable condition" if returned for repurchase after the products' commercially reasonable, usable, or shelf-life period has passed; nor shall products be considered if the Company clearly discloses to Distributors, prior to purchase, that the products are seasonal, discontinued, or special promotional products.

If bonuses were paid to a terminating Distributor's Upline on volume represented by returned products, commissions related to such volume will be debited from all Upline

Distributor accounts. A “clawback” transaction will appear in the personal purchases section of the Upline’s next “adjustment summary” with the name of the terminated Distributor in the description. Once the Buy-Back letter has been received by the Company, the Distributor will be contacted and provided with a Return Authorization Number, as well as the address to which the merchandise should be shipped. This Return Authorization Number must be clearly marked on the outside of each and every box which is being returned. Distributors are encouraged to use a traceable means of transport as the Company is not responsible for items lost in transit. Merchandise that is returned without this Return Authorization Number will be refused by the Company. Any merchandise being returned to the Company must be sent prepaid. Once the shipment has been verified, a credit will be issued and a check sent by the 15th of the following month, or a credit will be issued on the credit card originally used for the purchase. The Distributor will then be permanently terminated.

- C 10** Upon the death of the Distributor, his/her rights to bonuses and marketing position, together with Distributor responsibilities, shall pass to his/her successors in interest upon written application and approval by the Company. Written application must be received by the Company within ninety (90) days of the date of death. If the Company does not receive appropriate instruction within ninety (90) days of the death of a Distributor, the Distributor Position will be terminated or reassigned. The successor Distributor must fulfill all responsibilities of the Distributor.
- C 11** Commission checks issued to Distributors automatically expire and become null and void after a certain period of time. This time window is dictated by the policies of the bank from which the check is issued. It is the Distributor’s responsibility to deposit or cash checks within the bank’s timeframe. Youngevity reserves the right to refuse to reissue any check not deposited within this time window. A check reissuance fee of \$15 will apply any time Youngevity reissues a commission check, including when a check is lost, so long as the lost check is brought to Youngevity’s attention within the timeframe in which the check may be deposited or cashed.

D | DISTRIBUTOR PRACTICES

- D 1** Distributors are independent contractors and are not: franchisees, partners, joint venturers, employees or agents of the Company or their Placement Distributors or Enrollers. Distributors must not imply or represent employment or agency relationships in any manner, including oral representations, printed material, or deceptive actions.
- D 2** Distributors are responsible for all taxes on income received from the Company on sales made by them, and for all and any other taxes, licenses, and fees, unless the Company has established specific written procedures which specify otherwise. The Company will collect and remit sales taxes when applicable on products at the federal, state, and provincial level. Distributors are responsible for any other taxes at any lower jurisdictional levels. The Company is not responsible for any expenses relating to a Distributor’s business.
- D 3** Because Distributors are independent contractors, the Company does not dictate selling methods, specific hours, or effort levels, other than those required in Distributor/Company interactions and except as stated herein. Distributors must at all times adhere to Youngevity compliance guidelines and acceptable marketing and business practices, including but not limited to FTC’s Notice of

Penalty Offenses Concerning Money-Making Opportunities, attached as Appendix A. Each Distributor must ensure that such Distributor represents and describes any Company product or service only in a truthful manner and not engage in any deceptive or unfair practice(s).

- D 4** Personal product purchasers (retail or preferred customers) are not required to enroll as a Distributor.
- D 5** No Distributor will be compensated solely or merely for enrolling Distributors or Customers. Ultimately all compensation is based upon the selling of product to Consumers, which is the core of the Company's business. This fact must be emphasized in all recruiting presentations.
- D 6** Written sales receipts, which include information regarding the products sold, price, and Distributor's name, address, and telephone number must be given to every retail customer.
- D 7** Income paid to Distributors on sales for which the Company has given a refund, may, at the Company's option, be charged back to those Distributors.
- D 8** In the conduct of his/her business, the Distributor shall safeguard and promote the reputation of the Company and its products. The Distributor shall hold harmless, defend and indemnify the Company, its shareholders, officers, directors, employees, attorneys, accountants, agents, assigns, and successors in interest against any and all claims, lawsuits (civil or otherwise), losses and expenses of any kind, arising out of or relating to any claims or alleged connections with that Distributor's activities of any kind that violate any local, state, provincial, or federal laws or regulations.
- D 9** All Youngevity Distributor Applications, AutoShip Order Forms, and or any other official forms submitted to Youngevity must be endorsed by the party named on the respective form – Paper forms must contain an original signature and be mailed directly to Youngevity, and electronic forms must be viewed by, agreed to, and electronically endorsed by the appropriate party as stated within the particular form online. In the case of business entity, the endorser must be that of the legal registrant of the business name. At no time is a Distributor allowed to submit a Youngevity Distributor Application, AutoShip Order, or any other documentation that does not contain the endorsement of the named party in the manner stated above. At no time is a Youngevity Distributor allowed to submit a Youngevity Distributor Application, AutoShip Order Form, or any other documentation on which he/she has entered a signature of the named party regardless of permissions implied or received, as Youngevity does not and will not accept a "Power of Attorney" signature on any of its forms.
- D 10** From time to time, at Company events or other functions or occurrences, solely for the purposes of promoting the Products, the Company, or combination thereof, the Company may take photos, record audio and or video of events, testimonials, sessions, or interviews and the like. Said photos, video, and or audio may include the image, likeness, and or voice of any and or all attendees of the event, function, or occurrence. Attendees may include, but are not limited to Distributors, Customers, and or prospective Distributors or Customers and or Guests of same (Hereinafter for the purposes of this section, will be inclusively referred to as "Subject"). Distributor agrees and understands that it is his/her responsibility to disclose this policy to any guest that he/she invites to any Company event, function, or other occurrence. Any such photography, videography, and or voice recording will be obvious and or clearly disclosed to the Subject. Company will use its best and

reasonable efforts to ensure that no photos, videos, and or audio recordings will be gathered against the expressed wishes of the Subject. However, continued attendance by Subject at any event, function, or occurrence where photos, video, and or audio is being captured will, in all cases, be construed as agreement and acceptance of the following: Subject grants permission to the rights of his/her image, likeness and sound of his/her voice as recorded on audio or video without payment or any other consideration.

Subject understands that his/her image may be edited, copied, exhibited, published or distributed and summarily waives the right to inspect or approve the finished product wherein his/her likeness appears. Additionally, Subject waives any right to royalties or other compensation arising from or related to the use of his/her image or recording. Subject also understands that these images and or recordings may be used in diverse educational, commercial or promotional settings within an unrestricted geographic area. As well, there is no time limit on the validity of this understanding and subsequent release, nor is there any geographic limitation on where these materials may be distributed.

E | PROHIBITED PRACTICES

- E 1** Distributors shall not produce, promote, or use any copyrighted or otherwise proprietary materials containing the Company's names, programs, products, or logos, except those that are pre-approved and obtained directly from the Company. Any materials used that are not provided by Company, must be approved in advance by submitting said material in concert with the Youngevity Advertising Approval Application. Details of who may submit, and what can and cannot, and what will and will not be approved is detailed in the application, which can be obtained by contacting customer service.
- E 2** Distributors shall not misrepresent product attributes and qualities to customers. Unauthorized, unwarranted, and unjustified product claims must not be made. Without limiting the foregoing, each Distributor shall conduct its business and activities fully in accordance with applicable law and Federal Trade Commission ("FTC") requirements, including but not limited to FTC's Notice of Penalty Offenses Concerning Money-Making Opportunities attached as Appendix A. Each Distributor must ensure that such Distributor represents and describes any Company product or service only in a truthful manner and not engage in any deceptive or unfair practice(s).
- E 3** Distributors shall not repackage or re-label any Company product. Nor shall the product be removed from its original packaging and resold in any way.
- E 4** Distributors shall not misrepresent the Company's Compensation Plan for Distributors. No misleading or deceptive statements about the Plan shall be made. No opportunity or income exaggerations are to be given. If actual income examples, extrapolations, or geometric progressions are used, actual typical incomes of Company's Distributors at all levels must also be disclosed. Examples used to illustrate how the Plan works are allowed if they are specified as "examples only" and any relevance to anticipated success is disclaimed.
- E 5** There are no franchises or exclusive territories as a part of the Company's Distributor Compensation Plan. No Distributor may represent that any such territory or franchise exists or can be sold as part of the Distributor program.

E 6 All Distributors are Independent Contractors; the Company imposes no restrictions on any Distributor's participation or sales activities in other businesses or programs other than Youngevity except as said activities or programs would cause or create a violation of any provision of Distributor's agreement with the Company or any of these policies and procedures.

E 7 Distributor lists, including downline sales organization information, is proprietary and confidential to the Company, with the exception of first level, personally enrolled Distributors. The Company may forward genealogical information at a nominal cost to Distributors, in strict and complete confidence, to help them manage their downline sales organization and for no other purpose.

Every Distributor who is provided with such information shall treat it as confidential and take care to maintain its secrecy as well as refrain from making any use thereof for any purpose other than the management of his/her

downline sales organization. Without limiting the generality of the foregoing, no such information may be used in cross-recruiting or with the intent to entice Company Distributors into other network marketing organizations.

Any violation of this policy by a Distributor will result in the immediate suspension and/or termination of the offending Distributor. Furthermore, the offending Distributor could be subject to legal action for injunctive relief and/or damages.

E 8 Distributors shall not cause any Company product or name to be sold or displayed in any retail establishment of any kind, including, but not limited to, civilian, military, internet based or otherwise, except those establishments and or virtual locations specifically authorized and licensed in writing by the Company. As a general rule, the Company discourages distributors from using any website for promotion other than those replicating websites provided by the Company to its distributors. Distributors using weblogs ('blogs'), online forums, videostreaming websites, chat rooms, social networking sites or systems, auction sites, or any other internet-based systems are subject to the guidelines of the Company Policies and Procedures, including, if applicable, Appendix C. Any violation of the terms of service of any of the aforementioned systems may subsequently be considered a violation of Youngevity Policies and Procedures. The Company reserves the right to investigate reported infractions and to enforce its Policies and Procedures.

E 9 Distributors shall not engage in any unlawful practices.

E 10 All purchases of Youngevity products, literature, and promotional material must be purchased from Youngevity in accordance with the stated Policies & Procedures. Youngevity Distributors and/or Preferred Customers are not allowed to purchase Youngevity products, literature, and promotional material from a Youngevity supplier. At the request of the Youngevity suppliers, Youngevity Distributors and Preferred Customers are not allowed to contact any Youngevity suppliers for any reason. Contact is described as, but not limited to, telephone calls, recorded voice messages (voicemail), facsimile transmission (fax), written communication, or electronic correspondence (e-mail). Any violation of this policy can, depending on severity, result in the termination of Distributors or Preferred Customer status.

E 11 Distributors, whether active or otherwise, shall not re-sell any product(s) in any form or

combination with any other product unless it is complete, factory sealed, and in its original packaging with all required labels intact. Pricing for said product(s) must be equal to the current Retail Price published by the Company. Distributors are prohibited from using any advertisement or commercial enticement that is not provided directly by the Company. Prohibited enticements include, but are not limited to, free shipping, quantity discounts, or any and all other perks and or incentives offered in conjunction with the purchase of any Company product or service.

- E 12** Distributors are strictly forbidden from Cross-Recruiting, and shall not sell, recruit, propose, or in any other way induce or attempt to induce any other Distributor to purchase any product or service, or to participate in any other income opportunity, investment, venture, or commit any other activity deemed, at the full discretion of the Company, as cross-recruiting. This includes any such activities across any divisions of the Company, should any separate divisions with different compensation plans and or hierarchy structures exist, unless, and as specifically stated otherwise. The integrity of the hierarchy and the relationships therein is of paramount importance to every Distributor as well as to the Company. Any Distributor violating this provision may be subject to immediate termination for tcause, forfeiting any and all commissions due him or her.

F | ENROLLMENT & PLACEMENT

- F 1** All Distributors in good standing may enroll and place other Distributors in their Downline organization within the Company's Distributor program. Said placement must be finalized on or prior to the 60th day of enrollment. Placement cannot be changed after 60 days of enrollment.
- F 2** Enrollers and Placement Distributors must offer general support, information, and assistance as well as bona fide supervisory, marketing, selling, and training support to Distributors they enroll and or override, or otherwise benefit from through the compensation system.
- F 3** Enrollers and Placement Distributors shall exercise their best efforts to ensure that all Downline Distributors understand and comply with the most current terms and conditions of the Distributor Agreement, the Policies & Procedures and Compensation Plan, as well as all applicable federal, state, provincial, and local laws, ordinances and regulations that pertain to the business of the Company.
- F 4** Enrolling and Placement Distributors should always use their best efforts to settle disputes between a Retail Customer, a Preferred Customer, and or any Downline Distributor in an attempt to resolve such disputes promptly and amicably.

G | TRANSFER OF PLACEMENT

- G 1** Distributors may change Enrollment and Placement using one of the following methods:

6 Month Process: *The Distributor resigns their current Distributorship, remains inactive for 6 months, then reenrolls into their desired line of Enrollment or Placement.* This results in (1) the termination of all rights and benefits of their current Distributorship, including commissions, and (2) the loss of all downline Distributors or Preferred Customers effective immediately upon

submission of the resignation. This method is most often utilized by Distributors who desire to change enrollment or placement while still active. To initiate this process, please send an email to support@youngevity.com indicating your desire to resign your current membership. It will then be your responsibility to then reenroll once the six (6) month waiting period has passed.

One Year Process: *The Distributor reenrolls into their desired line of Enrollment or Placement after remaining inactive for twelve (12) months.* The Distributor may reenroll immediately once the twelve (12) month period

of inactivity has lapsed. This method is most often utilized by inactive Distributors who wish to reenroll after remaining inactive for an extended period of time. This is your best option if you have been inactive for at least 6 months. Reenrolling under this process results in (1) the termination of all rights and benefits of their previous

Distributorship, including commissions, and (2) the loss of all downline Distributors or Preferred Customers. Simply submit your application for reenrollment to support@youngevity.com once the twelve (12) month period of inactivity has lapsed. At the time of reenrollment, the Distributor is required to notify our Customer Service Team Member

of your previous enrollment as a Distributor. Failure to do so may result in denial of the Distributor's application for reenrollment.

Executive Approval Process: *The Distributor is granted approval to move from one line of Enrollment or Placement to another.* Approval must be granted by both (1) the Company, and (2) a minimum of six (6) levels of the Distributor's direct, active Upline. All Upline Enrollers or Placement Uplines must expressly approve any move in writing (i.e. email, signed letter, etc). Verbal approvals or third-party approvals are insufficient. If an Enroller or Placement Upline fails to respond to the request for approval within ten (10) days of notification, such a failure to respond will be construed as vote of non-approval, and the requested Distributorship change will be denied. This method of Distributorship movement within the hierarchy is valid for a single Distributorship only. It does not provide for the movement of any downline Enrollees, placed Distributors, or Preferred Customers. It does, however, allow for the movement of Retail Customers of the Distributor requesting the move. To initiate this process, please send an email request to support@youngevity.com.

G 2 A Distributor may not sell, assign or otherwise transfer his or her Distributor Position, marketing position, or other Distributor rights without written application and approval by the Company which may not be unreasonably withheld. Use the Distributorship Transfer Application to apply for such a sale or transfer. Sale or transfer of a Distributorship will be automatically denied if said transfer would cause a violation of any other portion of these Policies and Procedures. Any Distributor who sells his or her Distributor Position shall not be eligible to reenroll as a Distributor for a period of at least six (6) months after the sale. The Company, after a review of the terms of the sale, reserves the right to approve or disapprove, in its sole discretion, of a proposed purchaser's qualifications and intention to manage and develop the Distributor Position.

G 3 No two adults in the same household shall hold Distributorships in more than one line of Enrollment or Placement.

H | ORDERING AND SHIPPING

- H 1** Who May Order: The Company will accept orders for products only after a valid Distributor Agreement certified by their Placement Distributor is on file with the Company. Distributors are then authorized to submit orders.
- H 2** All orders for product and other items will be processed for shipment upon clearance of payment. Shipment is made by common carrier and delivery should be expected within 7-14 days, unless special shipping arrangements are made at the time of order. If an ordered item is on backorder, consignee will be notified via telephone or electronic communication as to the status. As a standard, Youngevity does not ship partial orders or hold backorders in the system for extended periods of time. If backorder delay is relatively short, entire order will be held back and shipped in its entirety upon availability of backordered item. If backorder delay is extended, then backordered item will be cancelled from order, the price of that item returned to Customer/Distributor, and the balance of the order, if any, will be processed and shipped. All ordered item(s) will be shipped as soon as items are available and usually within fourteen (14) days of the date the original order and payment was received.
- H 3** Upon receipt, Distributors should immediately inspect shipments to determine whether orders are complete and in good condition. Any damaged or missing contents should be noted on the delivery receipt. If items have been damaged in shipping, Distributor should request, from the shipper, the process for filing a claim for damaged or missing materials. Items that are missing from shipment should be brought to the attention of the Company within 1 business day of receipt to ensure proper handling of refund and or product reshipment.
- H 4** If a shipment does not arrive within the expected timeframe, before assuming any shipment has been lost or stolen; a Distributor should wait at least fifteen (15) working days from the placement of mail orders, and ten (10) working days from the placement of telephone or internet orders. Lost shipments, if later found and/or delivered, must be reported to the Company's Distributor Services within seven (7) days of delivery. Any extra product received in any shipment must also be reported. Duplicate orders or replaced shipments that do arrive can be either returned to the Company, or purchased by Distributor, at the Distributors discretion.

A Distributor who signs a delivery release with a common carrier, authorizing the carrier to leave an order at an unsecured location, without a signature, releases the Company from responsibility for such delivery. Distributors who are absent at the time of delivery may be required to retrieve their packages from the shipping office or have them delivered to a more suitable alternate location.

- H 5** **Sales Aids:** Sales aids (Business Kits, Business Tools, Marketing Materials, etc.) are not items that carry a discount or a bonus volume credit. Placement Distributors developing their networks should have a supply of these materials on hand to serve their downline growth needs.
- H 6** **Order Forms:** When submitting written orders to the Company, Distributors must use unaltered official Company order forms, or have all orders placed through the appropriate online shopping cart / back office interface.

H 7 Submitting Orders: Products are ordered at Wholesale prices. The overall success of the Company and its Distributors depends upon retail sales of the products to consumers. A “retail sale” is defined as the sale to an ultimate consumer who is purchasing the product for his/her own use.

Distributors may not themselves order, or ask their Downline Distributors to order inventory for the sole purpose of participating in the Compensation Plan or “qualifying” themselves or others to earn commissions or bonuses (This practice is frequently referred to as “inventory loading”).

Distributors may only purchase Company products for resale to consumers, for personal consumption, or to provide prompt product delivery to downline Distributors in their own personal group. Distributors may not stockpile or acquire excessive inventories. Prior to reordering any product, Distributors must certify that they have sold a minimum of 70% of all previous orders (The “70% Rule”).

Distributors are required to carefully document all retail sales. The Company may, at any time, require a Distributor to produce all completed retail sales receipts for the previous thirty (30) days and a list of five (5) or more persons to whom the Distributor has made retail sales of the products during the previous thirty (30) days.

Distributors may not advertise or promote product(s) for any amount other than the current established Retail Price, as published by the Company. See current product price list for details on Retail prices.

H 8 The Product Order Form is required for all mail orders of products and must be fully completed and submitted to the Company. Two or more Distributors may not combine orders on the same order form.

Incomplete orders will not be processed by the Company. Such orders will be returned to the Distributor by mail and any consequences arising out of an incomplete order shall be the responsibility of the Distributor who attempted to place the order.

In placing an order by mail, the Distributor certifies, acknowledges, and warrants that the order was made by the Distributor and that a minimum of 70% of all previous orders of Company products have been sold.

H 9 Qualifying Order Policy: The Company may not accept any qualifying order from Distributor Warehouses after the twenty-fifth (25th) of any calendar month for the current volume month.

A qualifying order is defined as an order for the Company products in which the Distributor placing the order is using the bonus volume from that order to qualify for commissions and/or rank advancement.

All qualifying orders submitted by any warehouse must be clearly marked “Qualifying Order” with the volume month and year marked underneath. These markings must be placed on the Product Order Form in the box in the upper right hand corner labeled “Do Not Ship.” The date of the order must also be placed on the qualifying order and a copy of the qualifying order given to the Distributor placing the qualifying order.

Any qualifying order submitted after the twenty-fifth (25th) of any calendar month for the

current volume month must be submitted to the Company directly via telephone or facsimile transmission. To insure priority handling of a qualifying order, the Distributor should inform the Company's Customer Service Distributor the order being placed is a qualifying order. If the qualifying order is transmitted to the Company via facsimile then the order should be clearly marked as a qualifying order and indicate the volume month for which the order is to be applied.

Any qualifying order received from a warehouse after the twenty-fifth (25th) of the calendar month for the current volume month will be applied towards the following volume month. In the event that an order is received from a warehouse and also submitted to the Company directly via telephone or facsimile transmission will be treated as two orders: One qualifying order for the current volume month and one qualifying order for the following volume month. If an order is canceled or refused, commissions for either of the volume months may be affected.

It is not the responsibility of the Company to inform a Distributor of an improper submission of a qualifying order. The Distributor must place qualifying orders properly in order to participate in rank advancement and/or the earning of commissions.

Any Distributor who, in good faith, placed a qualifying order in accordance with these policies and is denied commissions and/or rank advancement because a Warehouse is found to be in violation of these policies will receive commissions in accordance with the "Recalculation of Commissions Policy."

A Warehouse may institute its own individual policy regarding the acceptance of qualifying orders from a Distributor in order to ensure submission to the Company on or before the twenty-fifth (25th) of the calendar month. Any Warehouse found to be in violation of these policies resulting in the Company being required to recalculate commissions in accordance with the "Recalculation of Commissions Policy" may, at the Company's sole discretion, be required to forfeit commissions in the amount equal to the commissions of the Distributor(s) who were negatively affected. Serious and/or repeated abuses of this policy will result in the revocation of a Distributor's Warehouse status.

In the event that a Distributor willfully disregards this policy, neither the Company nor the Warehouse will be held responsible.

H 10 Autoship Order Policy:

AutoShip orders must be paid for using a valid credit card.

To qualify for free shipping, AutoShip orders must have a minimum order total of \$99. Free shipping is valid only for AutoShip orders shipping to addresses located within the United States and Canada.

AutoShip orders are not qualifying orders by default. Individual Associates have the sole responsibility to ensure their AutoShip orders meet their respective Personal Volume purchase amount. Each Distributor is limited to one standing AutoShip order.

Youngevity® always tries to fulfill AutoShip orders on the day specified by the Customer or Distributor at the time they initially set up their AutoShip order. If an AutoShip date falls on a day the Youngevity shipping warehouse is closed (e.g. weekend, holiday, etc.), the order will be fulfilled as close in time to the specified day as is reasonably possible. Should there be a need to permanently change an AutoShip date, the Customer or

Distributor will be notified and provided a revised shipment schedule.

AutoShip orders may be changed by the Distributor through the Youngevity® website portal, or by email, telephone, or by faxing or mailing in an updated AutoShip form. AutoShip orders may be changed as often as requested, so long as all changes are submitted at least twenty-four (24) hours prior to the Customer or Distributor's processing date.

An existing AutoShip may be placed on hold for up to three (3) months per twelve (12) month calendar period. To place an AutoShip on hold, contact customer support via email at support@youngevity.com, by telephone at 800.982.3189, or by fax at 619.934.3205.

Standing AutoShip orders will be voided and cancelled if three (3) consecutive payments are declined.

Distributors may cancel standing AutoShip orders at any time with no penalty. To cancel, please fill out the AutoShip Form available in the Resource Center and email it to customer support at support@youngevity.com, or contact customer support by telephone at 800.982.2189, or by fax at 619.934.3205.

Product specials are NOT valid on AutoShip orders. These include promotional pricing and promotional QV offers, including, but not limited to, "buy one get one free," "get one give one" and double or triple QV.

The purchase of a Youngevity® CEO Mega Pack automatically creates an AutoShip order which typically ships within 30 days of the original order date.

A refund will be issued upon the receipt of any AutoShip order refused delivery. Standing AutoShip orders will be voided and cancelled if delivery is refused twice within a twelve (12) month period.

Youngevity® deducts a 20% processing fee from each refunded AutoShip, including AutoShip orders which are refused delivery.

Youngevity® will cancel any AutoShip that is subject to a consumer credit card charge back. An AutoShip cancelled for this reason may not be eligible for renewal.

Youngevity® is not financially or legally responsible for any inaccurate information conveyed by any financial institution or any other third party.

Youngevity® is not responsible for delays in the delivery of an AutoShip request caused by UPS, Fed Ex, the U.S. Postal Service or any other public or private courier service.

H 11 Policies and Procedures for Duplication of Distributor Application, Order Form & AutoShip Form:

The word "form" refers to the Youngevity Distributor Application, Product Order Form, and AutoShip Order Form, whether in print on paper or electronic via any Youngevity website.

The word "original" refers to the source material provided by the Company for reproduction.

These forms must be "duplicated" from the original supplied from the Company and not "recreated", ie: all forms must be exact reproductions of the original without changes or deletions. Any and all duplication of forms must also adhere to all other applicable provisions to these Policies & Procedures.

An original Company form will be made available in the following formats for reproduction:

- a) A laser print
- b) A computer image available in PDF format.

All paper forms must be reproduced in the following Pantone colors:

- a) Distributor Application - PMS 527 (Purple)
- b) Order Form - PMS 355 (Green)
- c) AutoShip Order Form - PMS 485 (Red)

Any paper forms reproduced in other colors and submitted to the Company for processing will be returned for correction and resubmission.

All forms reproducible will contain a box labeled “Presented By” or “Presented by the Company’s following Distributor.” A Distributor wishing to do so, may place his/her name, company name, telephone number, special offer, or advertisement within the borders of this box and not covering the above mentioned label inside the box. The nature of the contents inside the box is governed by the Policies & Procedures and must be submitted to the Company for approval prior to reproduction.

Any and all forms reproduced without prior written consent from the Company may be found to be in violation of the Policies & Procedures and may not be accepted for processing.

These forms and policies are designed to give the Company’s Distributor the opportunity to personalize the service he/she offers their downline and to ensure that uniformity is maintained to aid the speedy and accurate processing of all the Company orders and applications.

H 12 Drop Ship Policy

For the purposes of these Policies & Procedures, a Drop Ship is defined as an order placed by a Distributor using their credit card and having that order delivered to a place or party other than the Distributor or Distributor’s address.

Youngevity will Drop Ship your order so long as it is paid for with your credit card. Youngevity will not Drop Ship any C.O.D. or payment due orders.

Distributors placing a Drop Ship order will assume all responsibility for packages lost or stolen after delivery to the address specified.

Distributors placing Drop Ship orders must be named on the credit card used for the order.

A Distributor may not pay for an order using another person’s credit card, regardless of the delivery destination. The billing address of the credit card to be used for a Drop Ship must be provided at the time of the order. Youngevity will, without notice, verify the billing address, telephone number, and name or card holder. If this information is found to be different than that submitted to Youngevity, further Drop Ships will not be permitted.

Any Drop Ship refused delivery will not be eligible for a full refund. Shipping and handling charges will be deducted from any refund issued. These charges may exceed seven (7%) percent of the sales price.

Youngevity may, at its sole option, suspend any Distributor who instigates a consumer chargeback related to a Drop Ship paid for via credit card. Payment plus additional administrative fees must be made prior to the removal of a Distributor's suspended status.

Failure to abide by the Drop Ship Policy will result in the termination of the Drop Ship Agreement.

I | ADVERTISING, USE OF COMPANY NAMES, AND PROTECTED MATERIALS

- I 1** No Distributor shall produce, promote, or use copyrighted, trademarked, service marked, or proprietary materials of any kind describing the Company's names, products, or logos, if said materials are not obtained from, or approved by, the Company in advance in writing, prior to their production or use. Distributors shall not use or appear on television, radio, including Internet blogs, internet radio, podcasts, or any other media to promote or discuss the Company or its programs without prior written permission from the Company. All media inquiries shall be referred directly to the Company. Distributors may use the Youngevity Advertising Approval form to submit for approval any such media promotions.

In addition, Distributor shall not misuse or misrepresent him/herself or any of the Company's products through the use of any other person's name, company name, trademark, or any other personal or copyrighted information, symbols, logos, or trade names without the express written permission of both the other party and the Company.

- I 2** In addition to these Company Policies and Procedures, Federal law prohibits deceptive advertising, which includes any and all false and or unsubstantiated advertising. Distributors must not use false or misleading statements or material omissions of information that may be construed to deceive the public in any advertising, whether in print, written, electronic, verbal, or any other form or media considered advertising. The Company is including these regulations to comply with those of the Federal Trade Commission, Federal Drug Administration, as well as other various Federal, State, and Local agencies. The Company takes these regulations seriously, and always abides by them when creating any and all Company generated advertising.

- I 3** The Company may also consider approval of distributor generated advertising (as outlined in our Advertising Approval Application). All distributors must use only Company generated and pre-approved advertising in the promotion of the Youngevity® income opportunity or any Youngevity® products. The Company is not required to, nor will it defend or hold harmless any Distributor using nonapproved advertising, in any form, that is found to be in violation of any Local, State, or Federal statutes. Please read these regulations carefully. Complete compliance with them is not only expected, it is necessary to avoid violation of federal law.

Under federal law, the Company is obliged to take all reasonable action possible to prevent and or halt deceptive advertising by its distributors. Once aware of deceptive promotions by a Distributor, The Company must and will act accordingly.

The following are examples of prohibited content applicable to all advertising and promotion of The Company products (whether on the web, in person, or via media of mass communication):

- a) No distributor may use any recording, book, pamphlet, or transcript to promote the sale of a Company product if that recording, book, pamphlet, or transcript associates any nutrient found in a Company product with any effect on a disease or any health benefit unless the precise claim in question has been pre-approved for such use by the Company.
- b) No distributor may place upon his or her website used to promote or sell Company products any link to another website containing information that associates a nutrient contained in any Company product or any Company product with an effect on a disease or any health benefit unless that specific link has been pre-approved by the Company.
- c) You may not inform a potential purchaser of a Company product that the product or any of its ingredients can treat, cure, or prevent a disease or cause a health benefit unless the specific claim has been pre-approved by the Company.
- d) You may not advertise in any medium of mass communication (including via the internet, direct mail, print media, broadcast media, or cable media) that the product or any of its ingredients can treat, cure, or prevent a disease or cause a health benefit unless the specific claim has been pre-approved by the Company.
- e) You may not represent that a The Company product has any effect upon a body structure or function unless the specific claim has been pre-approved by the Company.

By contrast with the preceding examples, you may use any claim approved by The Company so long as it is used consistently with the approval given and within the same context approved for use. Company literature, websites, and other electronic media do contain approved health claims, in context. These have been approved or allowed by the Food and Drug Administration and are consequently approved for use by Company distributors, provided that FDA's conditions on use of the individual claims are satisfied. These claims must be used in their entirety and within the limits prescribed by FDA.

I 4 Default Rule of Advertising Use

By default, any advertising, including, but not limited to, brochures, pamphlets, recordings, videos, E-Mail content, Websites, Blogs, Newsletters, Scripts, Articles, Banners, Presentations, and displays that are not produced and made available directly by the Company are deemed a non-approved, non-compliant advertising, and must not be used to promote any aspect of the Youngevity® income opportunity or products.

I 5 Esoteric, Non-Intuitive Content

The laws regulating the use of advertising, claims, and information made available regarding nutritional products, network marketing, income opportunities, and health and or income claims are vast, containing many esoteric indications and rationale that are not always intuitive or obvious, especially to the layperson. The Company goes to a great deal of time, energy, and expense to make sure that Distributors have professional advertising materials available to them, that said advertising is up to date, compliant, and will not place the Distributor in a situation where he/she violates company policies or Federal, State, and or Local statutes. For obvious reasons, Youngevity is reticent to approve any Distributor generated advertising. Even in such cases where Distributor generated advertising is approved, the Company reserves the right to deny or rescind approval on any advertising for any reason at any time, with no liability or recourse for expenses incurred by Distributor to create, distribute, or repeal said advertising. Once

notified of same, Distributor must discontinue use of said unapproved advertising immediately.

I 6 Distributors may place classified ads in newspapers if they do not use Company names or trademarks.

I 7 Distributor's use of the Company is restricted as to protect the Company's proprietary rights, ensuring that Company protected names will not be lost or compromised by unauthorized use.

I 8 Other rules relating to the use of the Company name are as follows:

a) All stationery (letterhead, envelopes, and business cards) bearing the Company name or logo must be printed using the correct wording as indicated by the Company.

b) All promotional items such as clothing, personal use items, and any items of any other nature which bear the Company's name or logo must be purchased/sold only from the Company or its authorized Distributors. The only exceptions are imprinted gift items such as: pens, key chains, letter openers, buttons, and calendars. These kinds of items must not include the Company's logo, but must be inscribed as follows:

Compliments of "Youngevity" (Name)

Independent Distributor (optional address and phone number)

c) All Distributors may list themselves in the telephone directory under their own name, followed by the words "Independent Distributor of Youngevity."

d) No Distributor is allowed to place phone directory display ads using the Company's name or logo. No Distributor shall list their business name, caller ID, or directory listing as Youngevity or any other Company trademark, salesmark, or product name.

e) Use of the Company's name or logo on buildings, vehicles, etc., must be approved in writing in advance by the Company. Such usage must always carry the phrase "Youngevity Independent Distributor" immediately following the Distributor's name. Such usage must be according to Company instructions and using Company formats and/ or materials. Items bearing the Company name(s) must be kept in visually attractive condition.

f) A Distributor may not refer to themselves as "Youngevity" alone when answering the telephone. The Distributor's name must be given. Always refer to yourself or your business as an "Independent Youngevity Distributor."

g) It is not permitted for anyone to possess a business name or bank account using the name Youngevity.

I 9 Distributor Website and Social Media Policy

This section refers to the creation and use of Internet websites created or produced by Youngevity Distributors for the purpose of promoting themselves as a Youngevity Distributor and the Youngevity products or Dr. Joel Wallach. A website is defined as any use of a computer, the Internet, and the World Wide Web to display, comment on, or otherwise transmit information in graphic, text, or audio form. As with any advertisement or promotion, the Policies & Procedures of Youngevity prevail and should be followed in addition to the following amendment.

- a)** The name Youngevity is a registered trademark, as are the other Company and Product names owned by the Company. The name Youngevity or any trademark or salesmark of the Company, in its entirety, in part, or hyphenated may not be used in any domain name, URL, or email address.
- b)** The name Dr. Joel Wallach is part of the intellectual property of Dr. Joel Wallach and may not be used in its entirety, in part or hyphenated, in any domain name, URL, or email address.
- c)** All logos, slogans, and trademarks of the Company are the sole property of Youngevity and may be used with written permission only. Permission to use Youngevity logos, slogans, and trademarks may be revoked without notice or reason and solely at the discretion of Youngevity.
- d)** All use of Youngevity logos, slogans, and trademarks must state permissions given on the front, index, home, or main page of any website.
- e)** All Youngevity logos, slogans, and trademarks must be used in their respective entirety. All colors in any Youngevity logo or trademark must be reproduced accurately. No partial logos or “artistic license” may be used.
- f)** Youngevity logos, slogans, and trademarks in graphic form may not be sold or traded by anyone.
- g)** The name and Distributor Identification Number of any and all Youngevity Distributors responsible for content of a website must be displayed on the front, index, home, or main page of the website.
- h)** No Distributor of Youngevity may state or imply that their website is official, sanctioned, authorized, or licensed by Youngevity, Dr. Joel Wallach, or any board member, advisor, consultant, or affiliate of same. Any and all Representative owned websites must be identified as owned and controlled by the individual entity or person to whom the site belongs, followed by “independent distributor for Youngevity.” Only websites owned, controlled, and designated by the Company as such can be considered as an “official website” or any iteration thereof. These websites include, but are not limited to www.youngevity.com, www.90forlife.com, and many other micro sites, and subordinate sites. Only representatives in good standing may have access to the Company replicated sites, including, but not limited to www.my90forlife.com, www.youngevityonline.com, as well as access to the tools, programs, back office access, and other areas contained therein.
- i)** Any and all sources of content and permissions for use of a Youngevity Distributor’s website must be documented and stated on the website. This includes but is not limited to the use of graphics, quotes, and excerpts.
- j)** Written approval for all quotes or excerpts from Dr. Wallach’s lectures, books, radio shows, audio, or visual productions must be stated and documented. Note: Copyrights from various radio shows, audio, and visual productions may be held by persons or entities other than Youngevity. People or entities holding copyrights of this type are not obligated to grant permission for use of these materials.
- k)** The signature of, or likeness of Dr. Joel Wallach, board member, advisor, or any current employee or affiliate of the Company is not allowed to be used on any website.

- l)** No Distributor of Youngevity may make any claims of income or income potential by becoming a Youngevity Distributor.
- m)** No Distributor of Youngevity may make any claims of health benefits or betterment by consuming or applying Youngevity products.
- n)** Only the Distributor's personal testimonial about the benefits or results stemming from the use of Youngevity products may be used on a Distributor's website. A Distributor's website must not contain the testimonials of others in the content of their website.
- o)** No banners or other methods of advertisement may be used or included in the content of any Youngevity Distributor's website.
- p)** No hyperlinks to other websites promoting competing products may be used on any Youngevity Distributor's website.
- q)** No products other than Youngevity products may be mentioned or sold on any Youngevity Distributor's website. This includes but is not limited to product comparisons.
- r)** Any use of the internet to promote the Youngevity Compensation Plan internationally is prohibited until such time as Youngevity authorizes promotion of the Compensation Plan, after being designed and approved for a particular country.
- s)** Distributors using a website for order fulfillment must transact business using a secure server to protect the personal information of the customer. Email orders are not to be encouraged or accepted for transacting Youngevity business.
- t)** Each individual Youngevity Distributor is responsible for abiding by all local, state, and federal laws concerning all aspects of using the Internet to promote or sell Youngevity products and business opportunities.
- u)** Youngevity reserves the right to edit content of and require immediate modifications to any Distributor's website at the sole discretion of Youngevity.
- v)** Electronic mail (email) advertising is subject to Youngevity Policies & Procedures and as such must be submitted and approved prior to transmission. All email advertising is subject to editing by Youngevity prior to approval to transmit.
- w)** All email advertising must be in compliance with all prevailing local, state, and federal laws concerning unwanted, unsolicited email also known as spam. Spamming is illegal and will not be tolerated by Youngevity.
- x)** It is strictly forbidden for any Distributor to represent him/herself or any products, product packages, or affiliations through direct or indirect inference through any website, advertisement, email, or any other means as other than is actually true and as outlined herein. Any represented affiliation with any person, persons, groups, or organization(s) that is against the wishes of, or unknown to said affiliate, will be viewed upon as fraudulent and in violation of Distributor's agreement.

*Existing websites (sites that were constructed prior to, and that have been in continuous operation since October of 2002) using a form of Youngevity or Dr. Joel Wallach in their URL or domain name only (RE: provisions a and b of this section) are granted permission to

continue to operate as long as all other policies are followed (sections c through x inclusively). The email addresses are still subject to the policy. Websites granted these permissions must contain a hyperlink to the www.Youngevity.com corporate website on the front, index, or main “page” and should be labeled as “The Youngevity Corporate Website may be found here.” The Company’s network of Independent Distributors can therefore protect each Distributor’s individual business image, as well as the Company’s overall image.

y) Social Media Community Guidelines

In addition to the Distributor website specific guidelines, there are additional stipulations regarding Social Media and similar online communities. The Company’s Social Media Community Guidelines are maintained separately as a part of these Policies and Procedures. As Social Media is a dynamic and rapidly changing environment, it may be necessary to update said guidelines more frequently than that of this document. As a result, the most current guidelines may or may not coincide with what is listed herein. The most current guidelines are appropriately posted in/on the official Company Social Media sites by the administrator(s) of said sites. Any violation of the Social Media Community Guidelines will be considered a violation of these Policies and Procedures, and will be subject to the remedies as stated herein.

The Company welcomes the use of the Internet and on-line communities to promote the Company, its products, services, and income opportunity. However, just as with any written or spoken advertising, any and all Social Media postings including, but not limited to chats, blogs, fan pages, broadcasts, videos, tweets, text messages, and etc. must be compliant with the entirety of these Policies and Procedures. This also includes a Distributor’s personal Social Media pages, if said pages are used to promote the Company, its products, or income opportunity. If it is unclear whether any information to be posted may be compliant, submit said information to the Company via mail, facsimile, or electronic mail to compliance@youngevity.com for review prior to posting.

The Company audits and monitors web activity for unapproved and/or unauthorized advertising on a continuing basis. Should any non-compliant activity be discovered, notification will be sent to the offender requesting the immediate removal of the non-compliant information, links, or other media. All notices and requests will be made as stated herein. In addition to the Company’s monitoring, it is expected that all Distributors actively police their Social Media site(s) for compliance violations, take steps to correct these, and report any violations as outlined herein. The Company greatly appreciates the cooperation of all Distributors and other members of the various Social Media groups for assisting in upholding the spirit of our on line community by providing an open, safe, and compliant environment.

Fan Pages

Distributors and other members of Company sponsored social media communities (for the purposes of this section, referred to solely as “Member”) may not attempt to, or appear to, represent the Company in any way on Facebook, Twitter, LinkedIn or other social media platforms. Further, no attempt to represent or appear to represent any individual person, either affiliated or not affiliated with the Company is strictly prohibited. All accounts, fan pages, and personally created websites and blogs must be personal and obviously appear as such.

For example, you may not create a fan page entitled “Youngevity” or “FDI Business Opportunity” or “Youngevity Nutrition” because this would appear to represent the Company. You may create a personal fan page, such as “Youngevity Personal Health Coach” with a picture of yourself, so long as you follow the other guidelines as stated herein.

Blogs

You may create a personal blog in which you discuss the Company products and business opportunity, but you may not use the Company name(s) in your domain or claim to represent the Company in anyway, and you must follow the health and income claim guidelines as stated herein with all your marketing efforts.

Personal Facebook Profiles

You may not include the Company name anywhere in your personal Facebook profile name. Facebook profiles must be your real name; to do otherwise is a violation of both these Policies and Procedures as well as Facebook terms of service and will likely result in the deletion or suspension of your Facebook account. It is strongly discouraged that you use any Company logo or product images as your personal profile picture. To do so, will likely result as your account being designated as spam, which will hinder your relationship building efforts. An exception to this may be if the company posts or sets up “pic badges” or other uniform branding that can be added to your personal profile picture.

Marketing to Facebook Members

The Company Facebook pages and groups provide a forum for discussion, but they should not be used for marketing products or services, recommending affiliate products, or self-promotion. Anyone found to be misusing, abusing, or defaming the Company or any Distributor or Customer thereof on any and all company Facebook pages, will have all posts removed, be “unfriended” and flagged as “inappropriate” and, or “spammer” within Facebook.

Links to Competing Companies

Posting information from, or links to, competing companies is not allowed. Such activity will be viewed as cross- recruiting and is a direct violation of your representative / distributor agreement.

Spam

The Company maintains a zero-tolerance policy with regard to SPAM within Social Media Communities. Common examples of SPAM include, but are not limited to:

- Unsolicited links and information sent to inboxes of those who do not wish to receive it, or without some sort of request for information.
- Posts of unsolicited links in Facebook groups or other Facebook pages not related to the Company without some request for information.
- Tags of people in any Company-related Facebook photos if they are not involved/have expressed interest in the Company, its products, or business opportunity or who have specifically requested not to be tagged.
- Invitations or additions of individuals to the Company Corporate Group who are not involved/have expressed interest in the Company, its products or business opportunity.

- Frequent status updates promoting specific URL hyperlinks or other links.

I 10 Violators of any of these Policies & Procedures relating to advertising, Company name(s), and logo(s) may be required by the Company, at the Company's option, to correct the violations in whatever manner the Company deems necessary. Correction measures are not limited to, but may include disconnecting phone numbers without a referral, removing signs, canceling advertising, and destroying noncompliant literature. Distributor authorization may also be terminated, and offending Distributors will be liable for any damages sustained by the Company, as well as any other penalties imposed through legal action.

I 11 Compliance

The Company actively monitors all promotional material to identify use of any nonapproved, non-compliant advertising. Said discovery may be made by active web searches, anonymous monitoring of public conference calls and or meetings, or by reports of potential violations by other Distributors or Customers, or by various other non-intrusive methods. At no time will the Company's compliance audit process violate the Company's privacy policy or that of any Local, State, or Federal Statute. Any distributor found in violation of these regulations will receive a warning letter via electronic mail at their last known E-Mail address. The letter will demand full compliance within 7 days of its date of issuance. Follow-up will then be conducted by The Company on the 7-day anniversary of the date of warning letter issuance to determine whether all changes necessary to achieve full compliance have been made. Where compliance is not achieved or not achieved completely,

The Company will suspend the Distributorship in question, whereby all benefits of the Distributorship, including commissions, will also be suspended. Full compliance will have to be achieved within an additional 7 days of Distributorship suspension or The Company will terminate the Distributorship in question, and all Distributor benefits, including commissions, will be forfeit. In addition, the Company reserves the right to refer deceptive advertising cases to the FTC, if deemed necessary to protect the interests of the Company or consumers at large.

All Distributors are obligated to report any and all violations of these regulations regarding deceptive advertising. Any such complaint will be promptly investigated, and appropriate action taken. The identity of anyone reporting such violations will be protected and the best interests of the Company as well as the reporting Distributor will be considered at all times during and after said investigation.

J | JUDICIAL PROCEDURES

J 1 Most violations of the Policies & Procedures occur through lack of awareness or understanding on the part of the violating Distributor. Distributors observing a Policy violation should immediately point out the violation directly to the violating Distributor.

J 2 Distributors who observe continued violations by another Distributor following the personal contact outlined in J1, should report the violation in writing to the Company. Details such as dates, number of occurrences, and evidence, along with any supporting testimony, should be included in the report.

J 3 Any violation, large or small, of the Advertising, Use of Company Name(s), and other Section I

Policies must be referred directly to the Company for resolution.

- J 4** The Company will address all violations according to set procedures including using Distributor network input and giving the accused Distributor adequate opportunity to respond to any violation charged.
- J 5** It is the obligation of every Distributor to maintain the integrity of the Policies & Procedures to ensure fairness and equal Compensation Plan opportunities to all Distributors.
- J 6** Failure of the Company to enforce any of these Policies & Procedures with one Distributor does not waive the right of the Company to enforce any such provision(s) against that same Distributor or any other Distributor.
- J 7** The original of a document faxed to the Company must be received by the Company before the document is considered “received” by the Company.
- J 8** To the fullest extent permitted by law, Youngevity shall not be liable for, and Distributor releases the Company from, and waives all claims for, any loss of profits, indirect, direct, special, or consequential damages or any other loss incurred or suffered by Distributor as a result of:
 - a)** the breach by the Distributor of the Agreement and/or the terms and conditions of the Policies & Procedures,
 - b)** the operation of Distributor’s business,
 - c)** any incorrect or wrong data or information provided by the Distributor, or
 - d)** the failure to provide any information or data necessary for the Company to operate its business, including without limitation, the enrollment and acceptance of a Distributor into the Compensation Plan or the payment of commissions and bonuses.
- J 9** In the event of a dispute with the Company, Distributor and the Company agree to participate in mediation in an earnest attempt to resolve the dispute prior to submitting it to binding arbitration pursuant to the Commercial Arbitration Rules then in effect of the American Arbitration Association, provided, however, that injunctive relief sought by the Company against any party shall be excluded from this clause. Such Arbitration shall occur in San Diego, California. Louisiana Distributors, however, may arbitrate in New Orleans, Louisiana.

J 10 Distributor Website Policy

This amendment to the Youngevity Policy & Procedures refers to the creation and use of Internet websites created by Youngevity Distributors for the purpose of promoting themselves as a Youngevity Distributor and the Youngevity products or Dr. Joel Wallach. A website is defined as any use of a computer, the Internet, and the World Wide Web to display, comment on, or otherwise transmit information in graphic, text, or audio form. As with any advertisement or promotion, the Policies & Procedures of Youngevity prevail and should be followed in addition to the following amendment.

- a)** The name Youngevity is a registered trademark, as are the other Company and Product names owned by the Company. The name Youngevity or any trademark or salesmark of the Company, in its entirety, in part, or hyphenated may not be used in any domain name, URL, or email address.*

- b)** The name Dr. Joel Wallach is part of the intellectual property of Dr. Joel Wallach and may not be used in its entirety, in part or hyphenated, in any domain name, URL, or email address.*
- c)** All logos, slogans, and trademarks of the Company are the sole property of Youngevity and may be used with written permission only. Permission to use Youngevity logos, slogans, and trademarks may be revoked without notice or reason and solely at the discretion of Youngevity.
- d)** All use of Youngevity logos, slogans, and trademarks must state permissions given on the front, index, home, or main page of any website.
- e)** All Youngevity logos, slogans, and trademarks must be used in their respective entirety. All colors in any Youngevity logo or trademark must be reproduced accurately. No partial logos or “artistic license” may be used.
- f)** Youngevity logos, slogans, and trademarks in graphic form may not be sold or traded by anyone.
- g)** The name and Distributor Identification Number of any and all Youngevity Distributors responsible for content of a website must be displayed on the front, index, home, or main page of the website.
- h)** No Distributor of Youngevity may state or imply that their website is official, sanctioned, authorized, or licensed by Youngevity, Dr. Joel Wallach, or any board member, advisor, consultant, or affiliate of same. Any and all Representative owned websites must be identified as owned and controlled by the individual entity or person to whom the site belongs, followed by “independent distributor for Youngevity.” Only websites owned, controlled, and designated by the Company as such can be considered as an “official website” or any iteration thereof. These websites include, but are not limited to www.youngevity.com, www.90forlife.com, and many other micro sites, and subordinate sites. Only representatives in good standing may have access to the Company replicated sites, including, but not limited to www.my90forlife.com, www.youngevityonline.com, as well as access to the tools, programs, back office access, and other areas contained therein.
- i)** Any and all sources of content and permissions for use of a Youngevity Distributor’s website must be documented and stated on the website. This includes but is not limited to the use of graphics, quotes, and excerpts.
- j)** Written approval for all quotes or excerpts from Dr. Wallach’s lectures, books, radio shows, audio, or visual productions must be stated and documented. Note: Copyrights from various radio shows, audio, and visual productions may be held by persons or entities other than Youngevity. People or entities holding copyrights of this type are not obligated to grant permission for use of these materials.
- k)** The signature of, or likeness of Dr. Joel Wallach, board member, advisor, or any current employee or affiliate of the Company is not allowed to be used on any website.
- l)** No Distributor of Youngevity may make any claims of income or income potential by becoming a Youngevity Distributor.
- m)** No Distributor of Youngevity may make any claims of health benefits or betterment by consuming or applying Youngevity products.

- n)** Only the Distributor's personal testimonial about the benefits or results stemming from the use of Youngevity products may be used on a Distributor's website. A Distributor's website must not contain the testimonials of others in the content of their website.
- o)** No banners or other methods of advertisement may be used or included in the content of any Youngevity Distributor's website.
- p)** No hyperlinks to other websites promoting competing products may be used on any Youngevity Distributor's website.
- q)** No products other than Youngevity products may be mentioned or sold on any Youngevity Distributor's website. This includes but is not limited to product comparisons.
- r)** Any use of the internet to promote the Youngevity Compensation Plan internationally is prohibited until such time as Youngevity authorizes promotion of the Compensation Plan, after being designed and approved for a particular country.
- s)** Distributors using a website for order fulfillment must transact business using a secure server to protect the personal information of the customer. Email orders are not to be encouraged or accepted for transacting Youngevity business.
- t)** Each individual Youngevity Distributor is responsible for abiding by all local, state, and federal laws concerning all aspects of using the Internet to promote or sell Youngevity products and business opportunities.
- u)** Youngevity reserves the right to edit content of and require immediate modifications to any Distributor's website at the sole discretion of Youngevity.
- v)** Electronic mail (email) advertising is subject to Youngevity Policies & Procedures and as such must be submitted and approved prior to transmission. All email advertising is subject to editing by Youngevity prior to approval to transmit.
- w)** All email advertising must be in compliance with all prevailing local, state, and federal laws concerning unwanted, unsolicited email also known as spam. Spamming is illegal and will not be tolerated by Youngevity.
- x)** It is strictly forbidden for any Distributor to represent him/herself or any products, product packages, or affiliations through direct or indirect inference through any website, advertisement, email, or any other means as other than is actually true and as outlined herein. Any represented affiliation with any person, persons, groups, or organization(s) that is against the wishes of, or unknown to said affiliate, will be viewed upon as fraudulent and in violation of Distributor's agreement.

*Existing websites (sites that were constructed prior to, and that have been in continuous operation since October of 2002) using a form of Youngevity or Dr. Joel Wallach in their URL or domain name only (RE: provisions a and b of this section) are granted permission to continue to operate as long as all other policies are followed (sections c through x inclusively). The email addresses are still subject to the policy. Websites granted these permissions must contain a hyperlink to the www.Youngevity.com corporate website on the front, index, or main "page" and should be labeled as "The Youngevity Corporate Website may be found here." The Company's network of Independent Distributors can therefore protect each Distributor's individual business image, as well as the Company's overall image.

J 11 Any distributor found in violation of these regulations will receive a warning letter via electronic mail at their last known E-Mail address. The letter will demand full compliance within 7 days of its date of issuance. Follow-up will then be conducted by The Company on the 7 day anniversary of the date of warning letter issuance to determine whether all changes necessary to achieve full compliance have been made. Where compliance is not achieved or not achieved completely, The Company will suspend the Distributorship in question, whereby all benefits of the Distributorship, including commissions, will also be suspended. Full compliance will have to be achieved within an additional 7 days of Distributorship suspension or The Company will terminate the Distributorship in question, and all Distributor benefits, including commissions, will be forfeit. In addition, the Company reserves the right to take further actions, including, but not limited to, seeking injunctive relief and or punitive damages and reformations, or referral to local, State, or Federal agencies if deemed necessary to protect the interests of the Company or consumers at large.

K | AMENDMENTS

K 1 The Company shall have the right to amend rules, the Policies & Procedures, and the Compensation Plan and bonus structure from time to time. A non-exhaustive list of conditions which may warrant amendments to the above listed documents may include:

Changes in the business environment: Changes which are detrimental to the Company's or Distributor's financial health or changes which require new policies due to new markets or strategies. For example, the evolution and popularity of eBay as an online storefront used by Distributors may require new policies and procedures for this new marketing strategy. In the absence of specific language, the Company will use its sole discretion to determine whether any "new" or "unique" marketing method is in violation of the spirit of these Policies and Procedures. Should any Distributor be seen as violating the spirit of these Policies and Procedures, said Distributor will be deemed as in violation of same, whether or not specific language yet exists to address the circumstances. If deemed necessary to amend these Policies and Procedures, the Company will do so in a timely basis once the need is recognized, however, the lack of such language will not preclude the Company from acting upon violation of same.

Operational: Unanticipated operational expenses or to streamline procedures at the request of Distributors.

Unsustainable Compensation Plan.

- a)** May be altered only if management discovers that the percentage of payout is detrimental to the long-term sustainability, profitability, or longevity of the Company than initially anticipated.
- b)** If the Company transitions to direct/retail sales, the Company will continue to pay Distributors on their current group volume up to that point under the same guidelines and terms of compensation.
- c)** To enhance the compensation payout to the benefit of the majority of Distributors.

Legal Reasons: The Policies & Procedures may be modified due to new or modified federal,

state, or local laws or legal action. All such modifications need to be commensurate with the specific need that has arisen, and no disguised, extraneous alterations may be inserted at this time to the detriment of the Distributors, creating additional breakage for the Company. In such instances, the Company is obligated to give notice and state such modifications to the Policies & Procedures in a companywide communication. When essential modifications are made, there will be no retroactive effect of said changes.

- K 2** Changes and amendments to these rules will go into effect immediately upon publication in an official Company bulletin, newsletter, magazine, or Company website. Amendments so published will be binding on all Distributors.
- K 3** The Company shall have the right to change pricing for products and sales materials at any time without consultation and for any reason the Company deems necessary.

L | GENERAL BUSINESS

By application to the Company, each Distributor agrees to conduct his/her business according to the following General Business Ethics. This code ensures high standards of integrity and professionalism throughout the Company's network of independent Distributors and protects each Distributor's individual business image, as well as the Company's overall image.

I promise and agree to conduct my business according to the following principles:

- L 1** I will use the Golden Rule "treating others as I wish to be treated..." as the primary measuring stick in conducting all business.
- L 2** I will be honest in all business dealings.
- L 3** I will give the highest quality of service by treating customers fairly and showing courtesy and helpfulness in explaining the Company products.
- L 4** I will represent the Company's Compensation Plan completely and without exaggeration to all potential Distributors.
- L 5** I will fulfill all obligations stated herein with regards to Enrollment and Placement of other Distributors including training, motivation, and support.
- L 6** I will work in harmony with all of the Company's Distributors to help further the success of the overall Company programs and the success of all Distributors recognizing that this supports my own business.
- L 7** I will conduct my business professionally, keeping commitments I have made to others and portraying a positive image to all contacts.
- L 8** I will always remember that success is the result of honest effort. I will work for personal success as well as encourage others to reap the rewards of diligent effort.
- L 9** I will endeavor to observe the spirit as well as the letter in all of the Company's rules and policies, knowing they are for my benefit and the benefit of all Distributors.
- L 10** I will make no claim for any Company product that is not contained in official Company literature, nor will I misrepresent the income potential of the Compensation Plan.

M | PRODUCT RETURN

Distributors, Preferred, and Retail Customers of Youngevity that need to return product for any reason, will be required to follow the procedures as outlined in this policy. Anyone failing to follow the procedures as described will not be entitled to a refund from Youngevity. Please read the following policy carefully.

- M 1** In accordance with previously stated policy, no refunds are given or offered after thirty (30) days from the date product is received by the customer.
- M 2** All requests for an RMA (Returned Merchandise Authorization) must be received by telephone to Youngevity. Request for an RMA via facsimile or letter will not receive a response from Youngevity.
- M 3** Food is not returnable. All items returned for credit or refund must be disclosed at the time an RMA is issued. Any items returned to Youngevity that were not disclosed at the time the RMA was issued are not eligible for a credit or refund.
- M 4** Only one RMA will be issued per invoice.
- M 5** At the time a RMA is requested, a RMA number will be issued. The customer will be required to write the RMA number in black on the outside of the packaging material used to return product. It is advised that the customer retain the RMA number issued for their records.
- M 6** At the time a RMA is requested a “Product Due Date” will be issued. The Product Due Date will be approximately ten business days from the date an RMA is initiated. Youngevity must receive the product on or before the issued Product Due Date to be eligible for any credit or refund issued. It is the responsibility of the customer to ensure that products are returned on or before the Product Due Date. Youngevity is not responsible for delays in the delivery of product returned caused by the United States Postal Service, or any other courier service, public or private. If after receipt of an RMA it is determined that product was received after the Product Due Date, a credit will not be issued.
- M 7** It is advised that when product is returned to Youngevity, the customer use a carrier that will provide proof of delivery to the customer. Youngevity is not liable for packages lost in transit or not received.
- M 8** Perishable (chocolate) shipments must abide by the following requirements in addition to all other policies as stated in Section M.
- a)** Must be returned in original packaging
 - b)** Must be shipped overnight by UPS or Fed Ex
 - c)** Return must be accompanied with RMA (Returned Merchandise Authorization.)
- M 9** Packages sent to Youngevity without an RMA clearly visible on the outside of the package will be refused by Youngevity.
- It is advised that the customer use a thick black marker when writing the RMA number on the outside of the package. Ball point pen can be removed during the shipping process. Youngevity is not responsible for any RMA numbers removed during the delivery of product caused by the United States Postal Service, or any other courier service public or private. Any package refused by Youngevity will not be eligible for return or refund.

- M 10** Instances of packages received without an RMA number that have been received by Youngevity from the United States Postal Service without a return receipt required will be held by Youngevity unopened for ten days after which they will be destroyed and disposed of. Any customer wanting their merchandise back must arrange to have said merchandise picked up by the carrier of their choice. Youngevity is not responsible for incorrect pickups in these instances.
- M 11** All returned merchandise is subject to an 8% restocking fee.
- M 12** Youngevity will not accept packages sent to Youngevity “Postage Due” or “Freight Collect.”
- M 13** After Youngevity receives returned merchandise, a credit will be issued within 7-14 business days.
- M 14** Credits will be issued for product amount only (minus 8% restocking fee). Credits will not be issued for shipping and handling.

N | DIGITAL CONTENT POLICIES; YPHOTO

By entering and using the YPhoto website (“Site”) or otherwise utilizing the YPhoto service, you indicate that you accept these Terms and that you agree to be bound by them. Your use of the Site and its services (together, the “Service”) is entirely conditioned on and subject to your compliance with these Terms. If you do not agree with these Terms, do not access or use the Service.

Acceptance of these Terms creates a binding contract between you and Youngevity that you will use the Service only in a manner consistent with these Terms. If you have questions about these Terms, please contact support@youngevity.com.

N 1 Your Use of the Service

Subject to and conditioned upon your compliance with these Terms, and solely for so long as you are permitted by Youngevity to access the Yphoto Service, we grant to you a non-exclusive, non-transferable, non-sub-licensable, limited right and license to access the Service, including any images, text, graphics, data, files, links and other materials incorporated into the Service (other than your Submissions), solely as made available by us, solely as necessary to access the Service and solely for your own personal, non-commercial, home purposes, provided that you keep intact all copyright and other proprietary notices. The Service, including all such materials and all intellectual property rights therein, remain the property of Youngevity or its licensors or suppliers. Except as expressly authorized by these Terms, you may not use, reproduce, distribute, modify, transmit, perform, display or create derivative works of any portion of the Service without the written consent of Youngevity. Nothing herein grants any rights to commercially exploit any portion of the Service or any content therein. All rights not expressly granted hereunder are expressly reserved.

N 2 Digital Image Storage

- a)** A benefit of Membership is the ability to store photos (“Content”) in your online account. A condition of your storage of photos is your “Active Participation” in the Service. Your data storage allowance depends on the Membership plan you subscribe to and Youngevity’s/YPhoto’s current photo storage policy.
- b)** You should always preserve your original Content, or make back-up copies of such Content, on your personal system. You should not use the Service as the only repository for your Content.

N 3 Photo Storage Policy

- a)** Depending on your membership type, your account will be allotted a certain amount of free photo storage. Please check the pricing page for more information.
- b)** If your account meets or exceeds its photo storage limits, additional photos will not be able to be uploaded until you obtain more storage space by taking action such as purchasing additional storage space, upgrading your membership subscription, or clearing storage space in your account through photo deletion.
- c)** Youngevity reserves the right to purge your account of sufficient image files to bring your account into compliance with the photo storage policy. This will only be done after attempts have been made by Youngevity to notify you of your account's overages and requesting your attention to the matter.

N 4 Member Conduct

- a)** Youngevity is committed to ensuring that the Service remains a fun and safe place to process photographs. To that end, the Service allows Members to be creative with their Content. Users of the Service may not use the Service to process Prohibited Content. Generally, Prohibited Content includes Content or other material that Youngevity believes:

Is abusive, deceptive, pornographic, obscene, defamatory, slanderous, offensive, or otherwise inappropriate;

Comprises copyrighted material used without the express permission of the owner;

Comprises photos, images or materials traced or derived from images you do not own the copyright to (such as images found on the Internet, images scanned from books or magazines, other artist's work, etc);

Comprises photos, images or materials containing embedded copyright notices, personal signatures or watermarks.

Violates or otherwise encroaches on the rights of others;

Contains viruses, worms, corrupt files, Trojan horses or other forms of corruptive code, or any other content which may compromise the Service (collectively "Corruptive Code");

Advocates illegal activity;

Hacks, destabilizes or adapts the Service, or alters another website to falsely imply it is affiliated with the Service;

Uses any high volume automated means (including robots, spiders or scripts) to access the Service;

Broadcasts or sends any form of advertising, mass communication or solicitation to Youngevity users;

Harms anyone, including minors; or,

Provides a link to any of the above.

- b)** Youngevity has the sole discretion to determine whether Content is Prohibited Content, and any Content submitted to the Service may be subject to examination from time to time.

Although Youngevity does not and will not examine or otherwise review all Content submitted or transmitted to the Service, Youngevity may delete, move, and edit Content for any reason, at any time, without notice.

- c) All Content (whether private or shared) that is processed on the Site is the sole responsibility of the person who submitted it. Thus, you are responsible for your Content.
- d) By viewing the Site, you may be exposed to Content that you consider offensive. You take sole responsibility for such exposure.
- e) Youngevity in no way guarantees the accuracy, quality, or appropriateness of Content available through the Service. In no event shall Youngevity (including its officers, directors, employees, affiliates, suppliers and agents) be liable for claims of any nature, whether direct or indirect, arising from or related to any Content made available on or through the Services, including (without limitation) errors or omissions in such Content, and loss or damages incurred as a result of use of such content.
- f) You agree that you shall not interfere with or disrupt (or attempt to interfere with or disrupt) this service or servers or networks connected to this website, or to disobey any requirements, procedures, policies or regulations of networks connected to this service; or, provide any information to Youngevity that is false or misleading, that attempts to hide your identity, or that you do not have the right to disclose. Youngevity does not endorse any content placed on the website by third parties, or any opinions or advice, contained in such content.

N 5 Copyrights

Youngevity is, unless otherwise stated, the owner of all copyright and data rights in the Service and its contents. Individuals who have posted works to this service are either the copyright owners of the component parts of that work or are posting the work under license from a copyright owner or his or her agent, or otherwise as permitted by law. You may not reproduce, distribute, publicly display or perform, or prepare derivative works based on any of the content, including any such works without the express, written consent of Youngevity, or the appropriate owner of copyright in such works. Youngevity does not claim ownership rights in your works or other materials posted by you to this service (“Content”).

While Youngevity has an inspection process that helps flag potential copyright issues, this process may, or may not, be applied to your Content at Youngevity’s sole discretion. Ultimately, you are responsible for your Content. As such, it is very important that you take the time to research the images and materials that you submit, and ensure that you keep any reference material on hand in case of a dispute regarding the ownership of your images and materials. If you are not sure about the legality of reference material you did not create, please contact Youngevity.

N 6 Reporting Copyright Violations

Youngevity respects the intellectual property rights of others and expects you to do the same. At Youngevity’s discretion, and in appropriate circumstances, Youngevity may remove your Content submitted to this service, terminate your account and/or prevent access to this service, if Youngevity believes you may have infringed on the intellectual property rights of others. If you believe the copyright in your work, or in the work for which you act as an agent, has been infringed through this service, please contact Youngevity Customer Support. Please provide

substantially the following information, which Youngevity may then forward to the alleged infringer or legal authorities(see 17 U.S.C. 512 (c)(3) for further details):

- a) A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.
- b) Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works at a single online site are covered by a single notification, a representative list of such works at that site.
- c) Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled, and information reasonably sufficient to permit the service provider to locate the material.
- d) Information reasonably sufficient to permit the service provider to contact the complaining party, such as an address, telephone number, and, if available, an electronic mail address at which the complaining party may be contacted.
- e) A statement that the complaining party has a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner.
- f) A statement that the information in the notification is accurate, and under penalty of perjury, that the complaining party is authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

N 7 Trademark

All brand, product and service names used in this service which identify Youngevity, or third parties, and their products and services are proprietary marks of Youngevity and/or the relevant third parties. Nothing in this service shall be deemed to confer on any person, any license or right on the part of Youngevity or any third party with respect to any such image, logo or name.

N 8 Privacy

Youngevity has a firm commitment to safeguarding your privacy. Please review Youngevity's Privacy Policy. The terms of Youngevity's Privacy Policy are incorporated into, and form a part of, this Agreement.

N 9 International Considerations

Recognizing the global nature of the Internet, you agree to comply with all local rules regarding online conduct and acceptable Content. Such includes, but is not limited to, complying with all applicable laws regarding the transmission of technical data exported from the United States, or the country in which you reside, and decency laws in the locality in which you reside.

N 10 Termination

You agree that Youngevity, in its sole discretion, may terminate your account, and remove and discard any content, for any reason, including and without limitation, the lack of Active Participation; or, if Youngevity believes that you have violated, or acted inconsistently, with the Agreement. Youngevity may also, in its sole discretion and at any time, discontinue providing the service, or any part thereof, with or without notice. You agree that any termination of your access to the service under any provision of this Agreement may be affected without prior notice, and acknowledge and agree that Youngevity may immediately deactivate, or delete, your content and all related information and files. Youngevity reserves the right to bar any further

access to such files or the service. You agree that Youngevity shall not be liable to you, or any third-party, for any termination of your access to the service. Paid accounts that are terminated will not be refunded.

N 11 Indemnity

You agree to indemnify and hold Youngevity, and its subsidiaries, affiliates, officers, agents, co-branders or other partners, and employees, harmless from any alleged claim or demand. This includes reasonable attorney fees, made by any third party due to or arising out of your content, your use of the service, your connection to the service, your violation of this Agreement, or your violation of any rights of another. You are solely responsible for your actions when using this service, including, but not limited to, costs incurred for Internet access.

N 12 Availability

This service is provided by Youngevity on an “AS IS” and “AS AVAILABLE” basis, and Youngevity reserves the right to modify, suspend, or discontinue the service, in its sole discretion, at any time, and without notice. You agree that Youngevity is not, and will not be, liable to you for any modification, suspension or discontinuance of the service.

N 13 External Links

This service, or relevant third parties, may provide links to other websites or resources. Because Youngevity has no control over such sites and resources, you acknowledge and agree that Youngevity is not responsible for the availability of such external sites or resources, and does not endorse and is not responsible, or liable, for any content, advertising, products, or other materials on, or available from, such sites or resources. You further acknowledge, and agree, that Youngevity shall not be responsible, or liable, directly or indirectly, for any damage or loss caused, or alleged to be caused by, or in connection with, use of or reliance on any such content, goods or services available on, or through, any such site or resource.

N 14 Third Party Software

As a convenience, we may make third-party software available through the service. To use the third-party software, you must agree to the terms and conditions imposed by the third party provider. The agreement to use such software will be solely between you and the third-party provider. By downloading third-party software, you acknowledge, and agree, that the software is provided on an “AS IS” basis without warranty of any kind. In no event shall Youngevity be liable for claims, or damages of any nature, whether direct, or indirect, arising from or related to any third-party software downloaded through the service.

N 15 Disclaimer of Warranty and Limitation of Liability

YOUNGEVITY MAKES NO REPRESENTATIONS, OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AS TO THE OPERATION OF THE PRODUCTS OR SERVICE, OR THE CONTENT OR PRODUCTS PROVIDED THROUGH THE SERVICE. YOU EXPRESSLY AGREE THAT YOUR USE OF THE SERVICE IS AT YOUR SOLE RISK. YOUNGEVITY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT TO THE FULLEST EXTENT PERMITTED BY LAW. YOUNGEVITY MAKES NO WARRANTY AS TO THE SECURITY, RELIABILITY, TIMELINESS, AND PERFORMANCE OF THIS SERVICE. YOU SPECIFICALLY ACKNOWLEDGE THAT YOUNGEVITY IS NOT LIABLE FOR YOUR DEFAMATORY, OFFENSIVE, OR ILLEGAL CONDUCT, OR SUCH CONDUCT BY THIRD PARTIES, AND YOU EXPRESSLY ASSUME ALL RISKS AND RESPONSIBILITY FOR DAMAGES AND LOSSES ARISING

FROM SUCH CONDUCT. EXCEPT FOR THE EXPRESS, LIMITED REMEDIES PROVIDED HEREIN, AND TO THE FULLEST EXTENT ALLOWED BY LAW, YOUNGEVITY SHALL NOT BE LIABLE FOR ANY DAMAGES OF ANY KIND ARISING FROM USE OF THE SERVICE, INCLUDING BUT NOT LIMITED TO, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY, OR PUNITIVE DAMAGES, EVEN IF YOUNGEVITY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THE FOREGOING DISCLAIMERS, WAIVERS AND LIMITATIONS SHALL APPLY NOTWITHSTANDING ANY FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF, OR LIMITATIONS ON, CERTAIN WARRANTIES OR DAMAGES. THEREFORE, SOME OF THE ABOVE EXCLUSIONS, OR LIMITATIONS, MAY NOT APPLY TO YOU. IN NO EVENT SHALL YOUNGEVITY'S AGGREGATE LIABILITY TO YOU EXCEED THE AMOUNTS PAID BY YOU TO YOUNGEVITY FOR THE SERVICE.

By accepting the terms of this Distributor Agreement, you also hereby agree to the Terms and Conditions, Privacy Policy, and Data Protection Policy for Youngevity.com.

HOW TO REACH

FOR ORDERS & SIGN-UP:

(800) 982-3197 toll free

CUSTOMER SERVICE:

(800) 982-3189 toll free

24-HOUR FAX LINE FOR ORDERS & SIGN-UP:

(619) 934-3205

OUTSIDE USA:

(619) 934-3980

WEBSITES:

www.Youngevity.com or www.90forLIFE.com

EMAIL:

support@youngevity.com

ADDRESS:

2400 Boswell Road, Chula Vista, CA 91914

Appendix A

FEDERAL TRADE COMMISSION NOTICE OF PENALTY OFFENSES CONCERNING MONEY-MAKING OPPORTUNITIES

The Federal Trade Commission has determined that the following practices used in the advertising or promotion of money-making opportunities are deceptive or unfair and are unlawful under Section 5(a)(1) of the Federal Trade Commission Act.

1. It is an unfair or deceptive trade practice to make false, misleading or deceptive representations concerning the profits or earnings that may be anticipated by a participant in a money-making opportunity (i.e., a person who has been accepted or hired for, has purchased, or otherwise is engaging in the money-making opportunity).¹ For example:

a. It is an unfair or deceptive trade practice to misrepresent, explicitly or implicitly, that participants will be or are likely to be profitable (i.e., to earn or receive more income through the use of the money-making opportunity than the amount of any purchase price and expenses).²

b. It is an unfair or deceptive trade practice to misrepresent, explicitly or implicitly, that a substantial number of participants have made or can make the represented profits or earnings.³

c. It is an unfair or deceptive trade practice to represent, explicitly or implicitly, the earnings which may be secured by participants, when the representation is made without knowledge, or with only limited knowledge, of the actual profits or earnings usually and ordinarily received by participants.⁴

¹ *Macmillan, Inc., et al.*, 96 FTC 208, 232, 301-02, 325-29, 331 (1980); *Encyclopaedia Britannica, Inc., et al.*, 87 FTC 421, 450, 486-88, 505, 510, 531-32 (1976); *National Dynamics Corp.*, 82 FTC 488, 512-13, 543-44, 568 (1973), as modified at 85 FTC 1052, 1059-61 (1975); *Ger-Ro-Mar, Inc.*, 84 FTC 95, 113-14, 117-119, 123-125, 132-135, 138, 149-150, 160-162 (1974), affirmed in relevant part at 518 F.2d 33 (2d Cir. 1975), as modified at 86 FTC 841 (1975); *Holiday Magic*, 84 FTC 748, 948, 984, 1032-1034, 1065, 1069 (1974), as modified at 85 FTC 90 (1975); *Universal Credit Acceptance Corp.*, 82 FTC 570, 591-600, 633, 668-70 (1973); *Universal Elec. Corp.*, 78 FTC 265, 271-74, 294, 297 (1971); *Windsor Distrib. Co.*, 77 FTC 204, 212-17, 220-23 (1970); *Waltham Watch Co.*, 60 FTC 1692, 1703-05, 1710, 1724-25, 1727-28, 1730 (1962); *Abel Allan Goodman Trading As Weavers Guild*, 52 FTC 982, 984, 987-88, 991-92, 996-97 (1956), order affirmed 244 F.2d 584 (2d Cir. 1957); *Washington Mushroom Indus., Inc.*, 53 FTC 368, 370, 376, 379-80, 383-84, 386 (1956); *Von Schrader Mfg. Co.*, 33 FTC 58, 63-66 (1941).

² *Encyclopaedia Britannica*, 87 FTC 421, 450, 486-87, 505, 510, 531-32 (1976); *Ger-Ro-Mar*, 84 FTC 95, 113-14, 117-119, 123-125, 132-135, 138, 149-150, 160-162 (1974); *Universal Credit*, 82 FTC 570, 592-93, 595, 632-33, 668-70 (1973); *Universal Elec.*, 78 FTC 265, 271-74, 294-95, 297 (1971); *Waltham Watch*, 60 FTC 1692, 1703-05, 1710-11, 1716, 1724-25, 1727-28, 1730 (1962).

³ *National Dynamics*, 82 FTC 488, 511-13, 543-44, 564, 568 (1973), as modified at 85 FTC 1052, 1059-61 (1975).

⁴ *Von Schrader Mfg. Co.*, 33 FTC 58, 63-66 (1941).

d. It is an unfair or deceptive trade practice to misrepresent, explicitly or implicitly, that participants will or are likely to earn any specific amount or percentage.⁵

e. It is an unfair or deceptive trade practice to misrepresent, explicitly or implicitly, that the represented profits or earnings are the ordinary, typical, or average profits or earnings made by participants.⁶ This includes by means of

the representation of an earnings figure or the attribution of earnings figures to specific participants, both of which impliedly represent that such figures are likely, are earned by a substantial number of participants, or are the typical, ordinary, or average results, absent clear and conspicuous disclosure of the relevant context, such as the time and effort actually expended by participants who made the amount represented, the percentage of participants making the amount represented, and the amount typically and ordinarily made by participants.⁷

f. It is an unfair or deceptive trade practice to misrepresent the profits or earnings that may be anticipated by a prospective participant by failing to disclose conditions or limitations affecting such income, such as expenses to be borne by the participant.⁸

2. It is an unfair or deceptive trade practice to misrepresent, explicitly or implicitly, that sales of a money-making opportunity will be made to only a limited number of prospective participants (including, for example, that sales will be made to only a limited number of prospective participants in a geographic region), when sales will be made to any person who is willing and able to pay.⁹

⁵ *Encyclopaedia Britannica*, 87 FTC 421, 450, 486-87, 505, 510, 531-32 (1976); *National Dynamics*, 82 FTC 488, 511-13, 543, 564, 568 (1973), as modified at 85 FTC 1052, 1059-61 (1975); *Holiday Magic*, 84 FTC 748, 948, 984, 1032-1034, 1065, 1069 (1974); *Universal Credit*, 82 FTC 570, 592, 594-95, 632-33, 668-70 (1973); *Universal Elec.*, 78 FTC 265, 272-74, 294, 297 (1971); *Windsor*, 77 FTC 204, 214-17, 220-21, 223 (1970).

⁶ *Macmillan*, 96 FTC 208, 232, 235-36, 245-46, 254-55, 301-02, 325-29, 331 (1980); *National Dynamics*, 82 FTC 488, 511-13, 543-44, 564, 568 (1973), as modified at 85 FTC 1052, 1059 (1975); *Abel Allan Goodman*, 52 FTC 982, 984, 987-88, 991-92, 996-97 (1956), order affirmed 244 F.2d 584 (2d Cir. 1957); *Washington Mushroom*, 53 FTC 368, 370, 376, 379-380, 383-84, 386 (1956); *Von Schrader*, 33 FTC 58, 63-66 (1941).

⁷ *Macmillan*, 96 FTC 208, 232, 301-02, 326-29, 331 (1980); *National Dynamics*, 82 FTC 488, 511-13, 543-44, 563-64, 568 (1973), as modified at 85 FTC 1052, 1059-61 (1975).

⁸ *Encyclopaedia Britannica*, 87 FTC 421, 445-50, 486-87, 505, 510, 531-32 (1976).

⁹ *Universal Elec.*, 78 FTC 265, 273-74, 295-97 (1971); *Windsor*, 77 FTC 204, 213, 215-17, 220-21, 223 (1970); *Waltham Watch*, 60 FTC 1692, 1704-05, 1710-11, 1723, 1725, 1727-28, 1730 (1962); *Washington Mushroom*, 53 FTC 368, 370-71, 379-380, 386 (1956).

3. It is an unfair or deceptive trade practice to misrepresent, explicitly or implicitly, that prospective participants will be screened or evaluated for suitability to use or benefit from the money-making opportunity.¹⁰

4. It is an unfair or deceptive trade practice to misrepresent, explicitly or implicitly, that participants do not need experience in order to earn income.¹¹

5. It is an unfair or deceptive trade practice to misrepresent, explicitly or implicitly, that a prospective participant must act immediately to purchase or to be considered for a moneymaking opportunity.¹²

6. It is an unfair or deceptive trade practice to misrepresent, explicitly or implicitly, that purchasing a money-making opportunity is risk-free or involves little risk.¹³

7. It is an unfair or deceptive trade practice to misrepresent, explicitly or implicitly, the position being offered to prospective participants in a money-making opportunity, such as by failing to disclose that it is a sales position when such is the case.¹⁴

8. It is an unfair or deceptive trade practice to misrepresent, explicitly or implicitly, the amount or type of training that will be given to participants in a money-making opportunity.¹⁵

¹⁰ *Macmillan*, 96 FTC 208, 272-73, 320, 327, 331 (1980); *Universal Credit*, 82 FTC 570, 608-09, 633, 637, 668, 673 (1973); *Windsor*, 77 FTC 204, 213, 215, 217, 220-21, 223 (1970); *Waltham Watch*, 60 FTC 1692, 1704-05, 1710-11, 1725, 1727-28, 1730 (1962).

¹¹ *Universal Elec.*, 78 FTC 265, 272-74, 295, 297 (1971); *Washington Mushroom*, 53 FTC 368, 370-71, 378-80, 386 (1956).

¹² *Universal Credit*, 82 FTC 570, 610, 632-33, 637-38, 668, 673 (1973).

¹³ *Universal Credit*, 82 FTC 570, 594, 611-12, 633, 638, 668, 673 (1973).

¹⁴ *Encyclopaedia Britannica*, 87 FTC 421, 486-88, 505, 510, 531 (1976).

¹⁵ *Encyclopaedia Britannica*, 87 FTC 421, 486-88, 505, 509-10, 531-32 (1976).

Appendix B

Notice of Penalty Offenses Concerning Deceptive or Unfair Conduct around Endorsements and Testimonials

The Federal Trade Commission has determined that the following acts or practices in the use of endorsements and testimonials are deceptive or unfair and are unlawful under Section 5 of the Federal Trade Commission Act.

- It is an unfair or deceptive trade practice to make claims which represent, expressly or by implication, that a third party has endorsed a product or its performance when such third party has not in fact endorsed such product or its performance.¹
- It is an unfair or deceptive trade practice for an advertiser to misrepresent that an endorsement represents the experience, views, or opinions of users or purported users of the product.²
- It is an unfair or deceptive trade practice to misrepresent an endorser as an actual user, a current user, or a recent user of a product or service.³
- It is an unfair or deceptive trade practice for an advertiser to continue to advertise an endorsement unless the advertiser has good reason to believe that the endorser continues to subscribe to the views presented in the endorsement.⁴
- It is an unfair or deceptive trade practice for an advertiser to use testimonials to make unsubstantiated or otherwise deceptive performance claims even if such testimonials are genuine.⁵
- It is an unfair or deceptive trade practice to fail to disclose a connection between an endorser and the seller of an advertised product or service, if such a connection might materially affect the weight or credibility of the endorsement and if the connection would not be reasonably expected by consumers.⁶
- It is an unfair or deceptive trade practice to misrepresent explicitly or implicitly through the use of testimonials that the experience described by endorsers of a product or service represents the typical or ordinary experience of users of the product or service.⁷

¹ Mytinger & Casselberry, Inc., 57 F.T.C. 717 (1960); Ar-Ex Cosms., Inc., 48 F.T.C. 800 (1952); A. P. W. Paper Co., Inc., 38 F.T.C. 1 (1944); Wilbert W. Haase Co., Inc., 33 F.T.C. 662 (1941).

² R. J. Reynolds Tobacco Co., 46 F.T.C. 706 (1950).

³ Id.; Cliffdale Assocs., Inc., 103 F.T.C. 110 (1984).

⁴ Nat'l Dynamics Corp., 82 F.T.C. 488 (1973).

⁵ Cliffdale Assocs., Inc., 103 F.T.C. 110; Macmillan, Inc., 96 F.T.C. 208 (1980); Porter & Dietsch, Inc., 90 F.T.C. 770 (1977), *aff'd*, 605 F.2d 294 (7th Cir. 1979).

⁶ Cliffdale Assocs., Inc., 103 F.T.C. 110.

⁷ Id.; Porter & Dietsch, Inc., 90 F.T.C. 770; Nat'l Dynamics Corp., 82 F.T.C. 488 (1973), modified at 85 F.T.C. 1052 (1975).

Appendix C

MARKETING AND ADVERTISING POLICY REGARDING 8 MINUTE TRADER PRODUCT

Any Distributor that markets, offers, advertises or otherwise makes available the Company's MAX Indicator product ("MAX Indicator") must adhere to and comply with this Appendix C in addition to all other provisions of the Company's Policies and Procedures.

A. General Policies Regarding Communications with the Public.

1. Only Pre-Approved Promotional Material May Be Used. Although all promotional material is developed and produced by the Company, such material must also be presented and used such that it complies with the policies and requirements of this Appendix C.
2. No Distributor or Person Associated with a Distributor May Communicate with the Public In Any Way That:
 - a. Includes fraudulent, misleading or deceitful information, claims or tactics;
 - b. Employs or is part of a high-pressure sales or marketing approach; or,
 - c. Makes statements that trading or investing is appropriate for all persons.
3. No Promotional Material May Be Used that:
 - a. Is likely to deceive the public; or
 - b. Contains any material misstatement of fact or that the Distributor knows or reasonably should know omits a fact if the omission makes the promotional material misleading; or,
 - c. Contains the possibility of profit unless accompanied by an equally prominent statement of the risk of loss; or,
 - d. Includes any hypothetical results unless such hypothetical results are calculated the same way all actual results are calculated, and such results are accompanied by required hypothetical performance disclaimer(s). All disclaimer(s) must be displayed as prominently as the hypothetical results themselves and printed in a type size as large as that used for the hypothetical results.
4. No promotional material may be used that mentions actual past trading profits without mentioned that "PAST PERFORMANCE IS NOT NECESSARILY INDICATIVE OF FUTURES RESULTS."
5. No promotional material may be used that includes specific numerical or statistical information about past performance of any actual accounts (including rate of return) unless such information is and can be demonstrated to be representative of the actual performance for the same time period of all reasonably comparable accounts, and in the case of rate of return figures, unless such figures are calculated in a manner consistent with the requirements of applicable Commodity Futures Trading Commission ("CFTC") Regulations.
6. No promotional material may be used that contains statements of opinion unless they are clearly identifiable as such and the statements have a reasonable basis in fact.
7. No promotional material may be used that guarantees against loss.
8. No Distributor's website may include or refer to links to other websites.
9. All reports, circulars, memorandums, publications, writings, advertisements or other literature that are distributed or caused to be distributed to an existing or prospective customer must be reviewed by the Company in advance and must reflect the date the material was prepared.
10. No reprinted articles may be used that have not been reviewed and approved in advance by the Company.

11. No distributor website, communication or advertisement may make any specific trading recommendation(s) or refer to or describe the extent of any profit obtained in the past or that can be achieved in the future.
12. Any addition(s) or change(s) to Distributor websites must first be submitted to the Company for review and approval. Such changes must be recorded and maintained either in hard copy format or electronic format.
13. Improper promoting of the MAX Indicator by any Distributor or other person, utilizing unapproved promotional material, shall be grounds for termination of such Distributor's or person's association with the Company.
14. Marketing materials may not include any testimonial or statement by a former or present customer that endorses the Company, a Distributor or the MAX Indicator or refers to a customer's favorable investment experience with any of the foregoing. (NO TESTIMONIALS).

B. Performance Data

1. Any performance data that is provided to any person or used in any marketing or promotional material must include:
 - a. Performance numbers net of fees, costs and/or estimated performance fees and allocations, as applicable.
 - b. Disclosures concerning performance data provided by the Company.
 - c. A legend disclosing that performance data represents past performance; that past performance does not guarantee future results; that the investment return may fluctuate and may be negative; and that current performance may be lower or higher than the performance data quoted. The legend should also identify either a telephone number or a website where a customer may obtain performance data current to the most recent month-end.

C. Sales Practice

No Distributor or other person may engage in conduct or otherwise:

- a. Use high-pressure sales tactics;
- b. Knowingly make any false statement;
- c. Promise or imply a promise that the Distributor knows or reasonably should know is not likely to be kept;
- d. Make any statement(s) regarding the Distributor's own trading record or performance results except in accordance with these Policies and Procedures;
- e. Make any statement(s) of opinion unless identified as such;
- f. Make any statement(s) guaranteeing against loss;
- g. Make any statement(s) representing or implying in any manner that the Company and/or Distributors or their associates' have in any respect, been sponsored, recommended or approved by the CFTC, National Futures Association, Securities and Exchange Commission, FINRA, any exchange or regulator.

SOCIAL MEDIA POLICY

A. Introduction

The rapid expansion and use of the Internet and various means of electronic communication and social media presents new challenges regarding the use and retention of information. In addition, various regulatory agencies have concerns surrounding the implementation of appropriate physical, electronic, contractual and procedural safeguards to protect the privacy of client and/or investor information.

B. Policy

Electronic communications on social networking sites are treated as written communications and such communication must always be of a professional nature and in compliance with this Policy. Distributors and their affiliated personnel are prohibited from creating or maintaining any blogs or network pages on behalf of the Company or that purport to represent the Company. The Company reserves the right to prohibit or place restrictions on any Distributor that establishes accounts for business purposes with a social media site.

If a Distributor hosts a blog, a chat room, or a forum where the MAX Indicator is discussed, the Distributor is required to supervise the use of that community. This requires, at a minimum, that the Distributor regularly monitor the content of any site(s) it hosts, remove any misleading, deceptive or otherwise fraudulent posts, and ban users for egregious or repeat violations.

Any questions or concerns regarding this Policy, or whether a particular record (electronic or otherwise) is required to be maintained, should be directed to the Company.

C. Procedure

1. Only Pre-Approved Material Will be Used. Distributors and their associated personnel are not permitted to post comments relating to the Company on social media sites or blogs. Public profiles, newsfeed posts, status updates, comments, and tweets regarding or referring to the MAX Indicator are considered advertisements and are subject to the Firm's Advertising Policy.
2. General Standards. Some social sites provide for members to write recommendations, referrals or endorsements for friends/associates. Distributors and their associated personnel must restrict (where possible) the ability of others to post recommendations and must delete any recommendations received from others. Distributors and their associated personnel are responsible for maintaining the security of passwords used to access Internet social networking sites. Personal social media activity should be kept distinct from professional social networking activity, and communications with purely personal social media sites should be conducted from personal email accounts only.
3. Monitoring. Each Distributor must monitor social networking sites hosted by such Distributor and remove any misleading, deceptive or fraudulent posts.
4. Responsibility. Each Distributor is responsible for familiarizing itself with and following the Company's Social Media Community Guidelines with respect to all communications. Failure to abide by this Policy or to consent to any monitoring, copying or reviewing of any communications or files.

APPENDIX D

HEALTHCARE PRODUCT MARKETING AND ADVERTISING POLICY

All distributors promoting or offering FMA Benefits healthcare products are required to adhere to and comply with the following guidelines and all other provisions outlined in the Company's Policies and Procedures.

Distributors steps to introduce the Healthcare Product:

1. Make it clear that prospective customers must either be or become a Youngevity distributor to take advantage of the healthcare products, and that the healthcare product is merely an optional benefit of status as a Youngevity distributor.
2. Direct prospective customers to the official healthcare website (list site URL) and tell them that as a Youngevity distributor, you are not qualified to give any sort of health benefit guidance other than to direct them to the website and let them come to their own judgment.
3. Encourage prospects to schedule an appointment with one of FMA Benefits' licensed agents for benefit counseling.
4. Utilize only pre-approved materials that describe the benefit, which may include electronic or mail communications.

Distributors MUST NOT:

1. Hold themselves out as insurance agents or health benefits advisors or consultants, or as having any expertise in health benefits.
2. Provide information on plan designs, benefits, coverage options, or details to prospects. Simply refer them to the website and licensed individuals.
3. Solicit prospects through offers of remuneration, enticements, bribes, kickbacks, or incentives. Do not ask them or urge them to buy the product or to apply for the product.
4. Make promises concerning healthcare products, whether truthful and sincere or not, and certainly do not make any false, misleading, or deceptive promises concerning healthcare products.
5. Advise or recommend prospects to provide false information on healthcare applications to gain acceptance.
6. Recruit individuals who do not meet the qualifications to become a Youngevity Distributor.
7. Suggest or imply that prospects should cancel their existing healthcare coverage to enroll in any new healthcare plan.
8. Create websites, electronic media, or printed materials related to healthcare products.
9. Use unapproved marketing materials, including emails, mailers, advertisements, or flyers.
10. Engage in telephonic campaigns, utilize robo dialers, or employ marketing or telemarketing entities for such purposes.
11. Employ sales or marketing tactics of any kind.

Distributors found in violation of these policies and procedures may face suspension, revocation, or termination of their distributorship with Youngevity, and might also face penalties from state insurance regulators.