








Affiliate+

Affiliate+ Policies & Procedures | November 2026

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SECTION 1: INTRODUCTION

1.1 Introduction to Touchstone Life Essentials

Touchstone Life Essentials (hereafter "Company" or "Touchstone Essentials" interchangeably) is an organization of like-minded individuals who seek to touch lives with goodness. The time that an Affiliate+ takes to become familiar with Touchstone Essentials, its products, opportunity, program and these policies will have a significant impact on their business experience. If at any time there are questions, or clarification needed in any aspect of this document, Affiliate+s are encouraged and obligated to have those questions resolved through contacting the Touchstone Essentials' Compliance Department or the Support Team.

These Policies and Procedures, amended as needed at the sole discretion of the Company, are designed with the intent to protect all Touchstone Essentials Independent Affiliate+s (hereafter Affiliate+ or Affiliate Plus+ or Affiliate Plus interchangeably) as well as Affiliates and Customers, in building their business as they adhere to this document. This document is an integral part of the Affiliate+ Agreement upon which all Touchstone Essentials' Affiliate+s accept and acknowledge through their activity with Touchstone Essentials. Therefore, when the term "Agreement" is used within this document, or in any other official Company communication, it collectively refers to the Touchstone Essentials' Affiliate+ Application and Agreement, these Policies and Procedures, the Touchstone Essentials Marketing and Compensation Plan, and the Touchstone Essentials Business Entity Application and Agreement (if applicable). It is the responsibility of each Affiliate+ to read, understand, adhere to, and ensure that they are aware of and are operating under the most current version of these documents and Agreement.

When sponsoring or enrolling a new Affiliate+ or Affiliate into Touchstone Essentials, it is the responsibility of the sponsoring or enrolling Affiliate+ to ensure that the applicant is provided with, or has online access to, the most current version of these Policies and Procedures, the Touchstone Essentials Marketing and Compensation Plan, and all other items included in the Agreement prior to enrollment. After the initial enrollment as an Affiliate+ or Affiliate of Touchstone Essentials, it is the responsibility of the Affiliate+ or Affiliate to stay current and adhere to the Agreement.

1.2 Purpose of Touchstone Essentials Policies and Procedures

The purpose of these Policies and Procedures is as follows:

- To set standards of acceptable business behavior;
- To define the relationship between the Affiliate+ and Touchstone Essentials;
- To assist the Affiliate+ in building their business;
- To protect the Affiliate+, their customers, and their business.

1.3 Acknowledgement of Agreement

The most current Agreement (collectively) is acknowledged, enforceable, and committed to be adhered to under any one of the following circumstances:

- An electronic Affiliate+ Application is completed and transmitted online through an official Company channel.
- Any activity that could be accepted as official activity of an Independent Affiliate+ of Touchstone Essentials, which includes but is not limited to the enrollment of other Affiliate+s, Affiliates or Customers within the Touchstone Essentials Organization, the reception of a Commission Check or Earnings Credit, the participation in an official Touchstone Essentials promotion, the advertisement or promotion of Touchstone Essentials' products or business opportunity, the election to join as an Affiliate+ during the order checkout process, or any other activity that may be considered business activity.

1.4 Changes to the Agreement

The Company reserves the right to amend the Agreement, its prices, and its Marketing and Compensation Plan at its sole and absolute discretion. By executing the Agreement, an Affiliate+ agrees to abide by all amendments and modifications that the Company elects to make. Amendments shall be effective upon notice to all Affiliate+s that the Agreement has been modified. Notification of amendments shall be published in official Touchstone Essentials materials and communication channels (such as email and corporate website); and amendments and modifications shall be effective three (3) days after first publication of changes. The continuation of the Touchstone Essentials' Affiliate+ business or an Affiliate+'s acceptance of bonuses or commissions constitutes acceptance of any and all amendments to the Agreement. It is recommended that all Affiliate+s review all documents associated with the Agreement semi-annually at their own

initiative. If an Affiliate+ is not willing to accept the amendments or modifications as proposed, they are free to notify the Company of the termination of their Affiliate+ account prior to the policies going into effect.

1.5 Delays

The Company shall not be responsible for delays or failures in performance of its obligations when performance is made commercially impracticable due to circumstances beyond its reasonable control. This includes, without limitation, Acts of God, strikes, labor difficulties, riots, war, death, curtailment of a party's source of supply, or government decrees or orders, etc.

1.6 Policies and Provisions Severable

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

1.7 Waiver

The Company never gives up its right to insist on compliance with the Agreement and with the applicable laws governing the conduct of a business. Only in rare circumstances will a policy be waived, and the Compliance Officer or an appropriate officer of the Company will convey such waivers in writing. The existence of a waiver only applies to that specific case with those specific circumstances, and does not define precedence to be applied to any other circumstances.

The Company's failure to identify and enforce any violation of these policies or any provision of the Agreement does not waive the right of the Company to enforce any provisions with that same or any other Affiliate+.

1.8 Privacy Policy

We gather a variety of personal information from you in the course of processing your Affiliate+ Application and servicing your account, orders, and commission payments. The gathering, use, and disclosure of any personal information is outlined in the privacy policy at TheGoodInside.com and is incorporated within this agreement.

SECTION 2: AFFILIATE+ STATUS

2.1 Customers

A Customer is a Retail Consumer of the Company's products who has enrolled directly with the Company through being personally enrolled by an Affiliate+ or Affiliate of Touchstone Essentials. Customers are considered to be the Customers of both the enrolling Affiliate+ or Affiliate, as well as of the Company.

Individuals may also be considered Customers if they purchase, directly from an Affiliate+ or Affiliate, product from inventory that the Affiliate+ or Affiliate may have on hand. Customers may also sign up by placing orders directly with the Company online. Customers that purchase at the full suggested retail price can have any retail profits (difference between subscription price and retail price) reserved by the Affiliate+ or Affiliate, or collected by the Company and then remitted to the Affiliate+ or Affiliate within the next appropriate commission run. Customers that sign up for a subscription do not generate any retail profits to be remitted.

2.2 Affiliate+s (Independent Contractor Status)

Affiliate+s are Independent Contractors who distribute and promote Touchstone Essentials' products, services, or business model. They are afforded a number of privileges as detailed in the Agreement and this document, only in conjunction with their compliance to the Agreement. Affiliate+s represent their own Independent Businesses as Independent Contractors and do not speak for, or represent Touchstone Essentials. Compliant Affiliate+s may purchase at wholesale, distribute at retail, promote, or market Touchstone Essentials' products or business opportunity, with the intention to create and build their own business.

As Independent Contractors, or Independent Business Owners, they are not purchasers of a franchise or a business opportunity. The Agreement does not create an employer/ employee relationship, agency, partnership, or joint venture

between the Company and the Affiliate+. Affiliate+s are not treated as an employee for their services or for federal or state tax purposes. Affiliate+s have no authority (express or implied) to bind the Company to any obligation.

Residents of the United States must submit an accurate Government ID number such as a Social Security Number (SSN) or Tax Identification Number (EIN) as required by law for the reporting of 1099 income to the IRS. It is within the jurisdiction of the Company to assume the use of a private government identification number reflects an acknowledgement of its usage and agreement to all activity taking place with its use.

2.3 Affiliate+ Code of Ethics

It is expected that each Affiliate+ be familiar with and abide by the following code of ethics, along with all other sections of the Agreement, the violation of such may warrant involuntary termination as deemed appropriate and at the sole discretion of the Company:

- "I will develop and build my Touchstone Essentials business with the highest standards of honesty and integrity."
- "I will give attention, efficient service, and appropriate and accurate training to anyone whom I have introduced to Touchstone Essentials, in relation to Touchstone Essentials' products, services, opportunity, and the Touchstone Essentials Agreement and Code of Ethics."
- "I will never make any claims for, or representations about Touchstone Essentials' products, other than those which have been verified and are currently found within official Touchstone Essentials literature, marketing material, or product labels."
- "I will not make any slanderous or disparaging remarks about Touchstone Essentials, or any other Affiliate+ or Affiliate within Touchstone Essentials, or do anything which may create a loss to any other Affiliate+ or Affiliate."
- "I will not take any actions on social media or any public forum that could cause reputational damage to Touchstone Essentials' products or brand."
- "I will follow Touchstone Essentials' guidelines for advertising and will never engage in competitive practices such as brand bidding or keyword auctions."
- "I will abide by all rules, regulations, laws, and ordinances that are applicable to run a Touchstone Essentials business."

2.4 Requirements to Become an Affiliate+

To become a Touchstone Essentials Independent Affiliate+, each applicant must:

- Be of the age of majority (usually 18 years old) in their state of residence;
- Reside in the United States or U.S. Territories or country that Touchstone Essentials has officially announced is open for business;
- US residents must submit appropriate IRS forms as required by the Company and state or federal law;
- Complete the purchase of the Touchstone Essentials Affiliate+ Fee of $19.95 USD (see the website application process on TheGoodInside.com for the equivalent cost in other currencies);
- Submit a properly completed Affiliate+ Application and Agreement with Touchstone Essentials via the online process on TheGoodInside.com

The Company reserves the right to accept or reject any Affiliate+ application.

2.5 One Touchstone Essentials Affiliate+ Account Per Household

An Affiliate+ may operate or have an ownership or controlling interest, legal or equitable, as a sole proprietorship, partner, shareholder, trustee, or beneficiary, in only one Touchstone Essentials Affiliate+ or Affiliate account. No individual may have, operate or receive compensation from more than one Touchstone Essentials Affiliate+ or Affiliate account or business. Individuals of the same family unit may not enter into or have an interest in more than one Touchstone Essentials Affiliate+ or Affiliate account. A "family unit" is defined as any family members including dependent children living at or doing business at the same address. Spouses or life partners residing at the same address are permitted to each have their own Touchstone Essentials Affiliate+ or Affiliate account.

An exception to the one business per Affiliate+/household rule will be considered on a case-by-case basis should an Affiliate+ receive an interest in another Touchstone Essentials Affiliate+ or Affiliate account through inheritance. Requests for exceptions to policy must be submitted in writing to the Compliance Department.

2.6 Affiliate+ Account Fee

No person is required to purchase Touchstone Essentials' products to become an Affiliate+. They are required to complete their Affiliate+ Application and Agreement, comply with the Agreement, and pay their Affiliate+ Account Fee which varies based on the currency accepted for the country of residency.

USD (United States and other countries): $19.95 | GBP (United Kingdom): £14.95 | CAD (Canada): $27
AUD (Australia): $30 | EUR (Eurozone): €14.95| HUF (Hungary): Ft 6,300 | JPY (Japan): ¥3,580

The Affiliate+ Account Fee allows the Affiliate+ the ability to purchase the remarkable Touchstone Essentials' products at wholesale price, supports the maintenance of their account, gives them access to the Affiliate+ Support Team, as well as direct access into the Touchstone Essentials' Back Office with web-based tools and reports to help familiarize themselves with Touchstone Essentials' products and services to support growing their business. Affiliate+ Account Fees can be refunded if a request for termination of the account and for the fee to be refunded is received by the Support Team within 30 days of the initial enrollment of the Affiliate+'s account.

2.7 Renewal Fee

In order to maintain their Affiliate+ account and all rights and privileges afforded by the Agreement, Affiliate+s are required to maintain their Affiliate+ account status through an annual renewal fee which varies based on the currency accepted for the country of residency.

USD (United States and other countries): $19.95 | GBP (United Kingdom): £14.95 | CAD (Canada): $27
AUD (Australia): $30 | EUR (Eurozone): €14.95 | HUF (Hungary): Ft 6,300 | JPY (Japan): ¥3,580

This renewal fee is automatically charged and billed to the most recent payment method on file, on or shortly after the anniversary date of the Affiliate+'s original enrollment date. If an Affiliate+ does not wish to renew, they can log in before the renewal to set their account to non-renew, or must notify the Support Team prior to their anniversary date, or within 30 days of the renewal being processed in order to receive a refund of the renewal fee and cancel their Affiliate+ account.

2.8 Inventory Requirements

As an Affiliate+, you are not required to purchase or store any specific amount of inventory. The Touchstone Essentials program is based on retail sales to customers, personal use of products, and not on maintaining an excess inventory of products. As required by the 70 Percent Rule (see "70 Percent Rule"), all Affiliate+s must have sold or consumed at least 70 percent of their previous order from Touchstone Essentials before reordering, and subsequently may be required to provide Touchstone Essentials with certification of that fact. Acceptance by you of a Touchstone Essentials' product order signifies your compliance with the 70 Percent Rule. You are required to maintain all retail sales receipts for a period of two years and must furnish them to Touchstone Essentials upon request.

2.9 Affiliate+ Benefits

Once an Affiliate+ Application and Agreement has been accepted by Touchstone Essentials, the benefits of the Marketing and Compensation Plan and the Affiliate+ Agreement are available to the new Affiliate+. These benefits include the right to:

- Sell and promote Touchstone Essentials' products and services;
- Participate in the Touchstone Essentials Marketing and Compensation Plan (and receive bonuses and commissions, if eligible);
- Enroll or sponsor other individuals as Customers, Affiliates or Affiliate+s into the Touchstone Essentials business and thereby, build a marketing organization and progress through the Touchstone Essentials Marketing and Compensation Plan;
- Receive periodic Touchstone Essentials literature and other Touchstone Essentials communications;
- Participate in Touchstone Essentials' support, service, training, and motivational and recognition functions (upon payment of appropriate charges, if applicable);
- Participate in promotional incentives and programs sponsored by Touchstone Essentials for its Affiliate+s.

SECTION 3: OPERATING YOUR AFFILIATE+ ACCOUNT

3.1 Adhere to the Touchstone Essentials Marketing and Compensation Plan

Affiliate+s must adhere to the terms of the Touchstone Essentials Marketing and Compensation Plan as set forth in any and all official Company literature. Affiliate+s shall not offer the Touchstone Essentials opportunity through, or in combination with, any other system, programs, or method of marketing other than that specifically set forth in official Touchstone Essentials materials. Affiliate+s shall not require or encourage other current or prospective Customers, Affiliates or Affiliate+s to participate in Touchstone Essentials in any manner that varies from the program as set forth in official Company materials. Affiliate+s shall not require or encourage other current or prospective Customers, Affiliates or Affiliate+s to execute any agreement or contract other than official Touchstone Essentials agreements and contracts in order to become a Touchstone Essentials Affiliate+, Affiliate or Customer.

Similarly, Affiliate+s shall not require or encourage other current or prospective Customers, Affiliates or Affiliate+s to make any purchase from, or payment to, any individual or other entity to participate in the Touchstone Essentials Marketing and Compensation Plan other than those purchases or payments identified as recommended or required in official Touchstone Essentials materials.

3.2 Advertising: General

Touchstone Essentials encourages advertising and promotion as a viable method for you to build your business. However, strict guidelines are necessary to maintain an ethical marketing effort. Therefore, these guidelines are a part of the agreement between Touchstone Essentials and its Affiliate+s. As an Affiliate+, you are an independent contractor and shall not represent yourself as a Touchstone Essentials employee or agent. Further, you can in no way state or otherwise imply that you, or any new Affiliate+ or Affiliate, will be employed by Touchstone Essentials. Corporate approved audio, video and phone message recordings must identify you as an Independent Affiliate+ at the beginning of the message. All Affiliate+s shall safeguard and promote the good reputation of Touchstone Essentials and its products. Affiliate+s shall not engage in any activity that can inflict reputational harm upon Touchstone Essentials. The marketing and promotion of Touchstone Essentials, the Touchstone Essentials opportunity, the Marketing and Compensation Plan, and Touchstone Essentials products shall be consistent with the public interest, and must avoid all discourteous, deceptive, misleading, or unethical conduct or practices.

To promote both the products and the opportunity Touchstone Essentials offers, Affiliate+s must use the materials produced by Touchstone Essentials, or those specifically approved by Touchstone Essentials and promoted by the Company. Touchstone Essentials has carefully designed its products, product labels, Marketing and Compensation Plan, and promotional materials to ensure that each aspect of Touchstone Essentials is fair, truthful, substantiated, and complies with the vast and complex legal requirements of federal and state laws.

3.3 Advertising: Trademarks, Copyrights, and Independent Affiliate+ Logo

The use of the Touchstone Essentials logo, and all trademarks, trade names, brands, copyrights, designs, or symbols, by any person including Touchstone Essentials Affiliate+s or Affiliates, is not permitted without prior written permission. Affiliate+s may not record Company events, speeches, conference calls, leadership calls, or any other event or function, whether such event is in person, on the internet, via telephone, or presented through any other live or recorded medium.

Touchstone Essentials does provide an official Touchstone Essentials Independent Affiliate+ logo, which is available for all Affiliate+s to use for any means within their business that may require a Touchstone Essentials logo. It is required that when any Affiliate+ wishes to use the Touchstone Essentials logo that they use the “Independent Affiliate+” logo. All communication from Affiliate+s to any outlet, whether it be person-to-person, any form of electronic communication, or media outlet, must at all times designate themselves as an Independent Affiliate+ of Touchstone Essentials. The Touchstone Essentials Independent Affiliate+ logo is often the easiest and most effective way to comply with this requirement.

Affiliate+s are free to use the Independent Affiliate+ logo as long as they are compliant with this Agreement and it is used in a wholesome and appropriate fashion with the intent to build their own business. Affiliate+s may not use the Independent Affiliate+ logo, the Touchstone Essentials Corporate logo, any Company trademarks, copyrights, designs, or symbols, or any designs, symbols, or trademarks, that are similar in nature, with the intent to sell, distribute, or promote any items or services not directly provided by the Company. In an effort to maintain the integrity of the Touchstone Essentials trademark, copyright, and respective registrations, no revenue can be generated from such items

(or be distributed freely) by any entity other than the Company. Only when an Affiliate+ has reached the distinguished rank of National Executive, and has demonstrated their ability to support leadership within their own organization, can they solicit the company for the right to use any of the Company trademarks and logos. If approved, the Affiliate+ must then sign an agreement at that point outlining the licensing agreement, protocol, and requirements to use the Touchstone Essentials brand in the generation of their own tools and services.

3.4 Advertising: Names, Websites, Social Media, and Online Activity

In the current age of growing technology, Affiliate+s are free to apply new and innovative ways to build their business online. As technology grows, they must be aware that there are ever growing regulations and policies that must be enforced online through this Agreement which is designed to protect the trademark, good name, and businesses of every Touchstone Essentials Affiliate+ or Affiliate. Activity online is monitored, and any violation of the Agreement will be addressed.

In accordance with Section 3.3, no trademarks, symbols, or copyrights may be used in online activity without express written permission. This includes any official designation or communication. Official communication is seen as anything that may be perceived by the average consumer as an official method of communication. The Touchstone Essentials name, logo, trademarks, copyrights, and other intellectual property cannot be used in domain names, email addresses, domain email address (@ dot. com), business names (online or offline), Affiliate+s' thegoodinside.com account usernames, or any other means (including derivatives and misspellings) which may be construed as a potentially official channel of communication.

The Company name and properties may be used in unofficial communication, such as Social Media websites, email communication content, written materials, or any other casual communication, only if such use is in conjunction with the following:

- Individual Identifier of the respective Affiliate+. The use of the term or property must be immediately followed with a personal or business name, or an Independent Affiliate+ number. This is to make the immediate distinction to the Consumer that such communication is indeed casual and represents the Affiliate+ themselves, and not the Company.
- Ensure that the use of the name does not suggest that it represents a group of people or entity larger than the representing Affiliate+ themselves. This is most commonly adhered to by avoiding the use of plurals in all casual communication titles.

Should the Affiliate+ elect to engage in online advertising to promote the products or opportunity, the use of Touchstone Essentials branded names, product names, and domain names (including derivatives and misspellings) is strictly prohibited in any online advertising.

Additionally, the use of paid digital advertising on auction-based or bid-driven platforms for their Touchstone Essentials account is strictly prohibited. This includes, but is not limited to, Meta platforms (Facebook, Instagram), Google, Bing, or any comparable networks. Affiliates and Affiliate+s may not purchase ads, bid on keywords, or otherwise engage in campaigns through search engines, paid social media, shopping ads, or remarketing placements. Any activity in violation of this policy will be considered a material breach of the Agreement and may result in immediate suspension or termination of the Affiliate or Affiliate+ account.

Native or sponsored placements, however, are permitted when executed in appropriate channels. These may include sponsored articles or advertorials in blogs, digital or print newsletters, podcast sponsorships, influencer or affiliate collaborations, and other forms of flat-rate media buys where placement does not involve real-time bidding or keyword auctions. Such activity must clearly identify the Affiliate or Affiliate+ as an Independent Affiliate or Independent Affiliate+ and must comply with all other provisions of this Agreement.

The integrity of any advertising by Touchstone Essentials or an Affiliate+ or Affiliate should be maintained by other Affiliate+s or Affiliates not posting or redirecting people to their website instead of the advertised link.

Regardless of forum or type of communication, Affiliate+s must acknowledge that any form of online activity, social media communication or advertising, or any other electronic activity generated by the Affiliate+ is considered to be an

official channel of advertising media. As an official channel of advertising media, all activity, comments, or promotion about Touchstone Essentials is subject to Media rules, laws, restrictions, regulations, and policies which are contained within the Agreement.

3.5 Repackaging and Relabeling Prohibited

Affiliate+s may not re-label or alter the labels on any Touchstone Essentials' products, information, materials, or programs in any way. Affiliate+s may not repackage or refill any Touchstone Essentials products. Touchstone Essentials' products must be sold in their original containers only. Such relabeling or repackaging would violate governing laws, which could result in severe criminal penalties. Civil liabilities may also result when the persons using the products suffer any type of injury or their property is damaged as a consequence of the repackaging or relabeling of products. Touchstone Essentials is not liable for any consequences to the violation of such a policy, and Affiliate+s are not protected in any form or fashion from such liabilities in such circumstances.

3.6 Media and Media Inquiries

Affiliate+s must not attempt to respond to media inquiries regarding Touchstone Essentials, its products or services, or their independent Touchstone Essentials Affiliate+ account. All inquiries by any type of media must be immediately referred to Touchstone Essentials' Communications Department. This policy is designed to assure that accurate and consistent information is provided to the public as well as proper public image.

3.7 Unsolicited Email

Touchstone Essentials does not permit Affiliate+s to send unsolicited commercial emails unless such emails strictly comply with applicable laws and regulations including, without limitation, the federal CAN SPAM Act. Any email sent by an Affiliate+ that promotes Touchstone Essentials, the Touchstone Essentials opportunity, or Touchstone Essentials products and services must comply with the following:

- There must be a functioning return email address to the sender.
- There must be a notice in the email that advises the recipient that they may reply to the email, via the functioning returning email address, to request that future email solicitations or correspondence not be sent to them (a functioning "opt-out" notice).
- The email must include the Affiliate+'s physical mailing address.
- The email must clearly and conspicuously disclose that the message is an advertisement or solicitation.
- The use of deceptive subject lines and/or false header information is prohibited.
- All opt-out requests, whether received by email or regular mail, must be honored.

Touchstone Essentials may periodically send commercial email on behalf of Affiliate+s. By entering into the Affiliate+ Agreement, the Affiliate+ agrees that the Company may send such email and that the Affiliate+'s email addresses may be included in such emails as outlined above. Affiliate+s shall honor opt-out requests generated as a result of such emails sent by the Company.

3.8 Unsolicited Faxes, Emails, Texts and Phone Calls

Except as provided in this section, Affiliate+s may not use or transmit unsolicited faxes, emails, or use an automatic telephone dialing system relative to the operation of their Touchstone Essentials business. The term "automatic telephone dialing system" means any equipment which has the capacity to: (a) store or produce telephone numbers to be called, using a random or sequential number generator; and (b) to dial such telephone numbers. The term "unsolicited faxes" and "unsolicited email" mean the transmission via telephone facsimile, text, or electronic mail, respectively, of any material or information advertising or promoting Touchstone Essentials, its products, its compensation plan or any other aspect of the company which is transmitted to any person, except that these terms do not include a fax or email to: (a) any person with that person's prior express invitations or permissions; or (b) any person with whom the Affiliate+ has an established business or personal relationship. The term "established business or personal relationship" means a prior or existing relationship formed by a voluntary two-way communication between an Affiliate+ and a person.

3.9 Business Entities

A corporation or partnership (collectively referred to in this section as a "Business Entity") may apply to be a Touchstone Essentials Affiliate+ by submitting a properly completed Business Entity Application and Agreement at no additional cost. A Touchstone Essentials Affiliate+ account may change its status under the same Enroller at any time from an

individual to a partnership, corporation, or trust or from one type of entity to another. There is a $25 fee for each change requested, which must be included with the written request and the completed amended Affiliate+ Application and Agreement. All corporations owning or operating a Touchstone Essentials business must disclose all shareholders and partners as invested parties in the account, through the Business Entity Application and Agreement.

3.10 Changes to a Touchstone Essentials Business: General

Each Affiliate+ must immediately notify Touchstone Essentials of all changes to the information contained on their Affiliate+ Application and Agreement. Address changes, phone numbers, shipping addresses, credit cards and billing information must be updated within one week of any changes. Touchstone Essentials is not liable or responsible for any actions as a consequence of delayed changes on the account information. Affiliate+s may modify their existing Affiliate+ Agreement (i.e. change Social Security number to a Federal I.D. number, or change the form of ownership from an individual proprietorship to a business entity owned by the Affiliate+) by submitting a written request, an updated and properly executed Affiliate+ Application and Agreement, an updated IRS Form W-9 or other necessary form, and any appropriate supporting documentation requested by Touchstone Essentials.

3.11 Addition of a Spouse as a Co-Applicant

If a person chooses to add themselves as a co-applicant to the existing Touchstone Essentials business of their spouse, they forfeit the right to enter into their own Affiliate+ Application and Agreement (see Section 2.5 for further information on having an operational or ownership interest in only one account). When adding a spouse as a co-applicant (including as a partnership or business entity) to an existing Touchstone Essentials business, the Company requires a written request as well as a properly completed Affiliate+ Application and Agreement containing the applicant and co-applicant's properly executed W-9 form or other necessary forms. If the original Affiliate+ wants to terminate their relationship with the Company they must transfer or assign their business in accordance with the Section regarding "Sale, Transfer, or Assignment of a Touchstone Essentials Business." If this process is not followed, the business shall be canceled upon the withdrawal of the original Affiliate+. All bonus and commission payments will be submitted to the account of the original Affiliate+. Please note that the modifications permitted within the scope of this paragraph do not include a change of Sponsor (placement within the organizational tree) or Enroller. See Section 3.13 for further information on changing sponsorship or placement. Touchstone Essentials may, at its discretion, require notarized documents before implementing any changes to a Touchstone Essentials business. Please allow thirty (30) days after the receipt of the request by Touchstone Essentials for processing. No retroactive reporting, calculations, or documentations will be adjusted to reflect the change prior to the completion of processing.

3.12 Placement Program

Touchstone Essentials' Placement Program is designed to assist you in developing an organizational structure that is complementary to Touchstone Essentials' Marketing and Compensation Plan. It provides the Enroller the flexibility to place new Affiliate+s, Affiliates or Customers in an appropriate position in the organization.

When a new Affiliate+, Affiliate, or Customer is enrolled by you, you are deemed the "Enroller" and the "Sponsor" with the new enrollee being placed on your frontline. Within 35 days of the day of enrollment, you can place the new Affiliate+, Affiliate or Customer anywhere in your downline by utilizing the online "Manage Sponsorship/Placement" tool in your Touchstone Essentials back office. The Placement Program is only available to the Affiliate+ who is the Enroller and Sponsor.

An Affiliate+, Affiliate or Customer may only be moved once, after which time sponsor changes must follow the rules set forth in the "Change of Sponsor" section. You are not permitted to move the new Affiliate+, Affiliate or Customer upline or sideline. Touchstone Essentials must receive all Placement Program requests prior to the 25th day of the current calendar month. Any requests received after the 25th day will be completed the following month.

Any requests different from the rules outlined above are considered sponsorship changes and fall under the guidelines of the Touchstone Essentials sponsor change policy (see "Change of Sponsor").

3.13 Change of Sponsor or Enroller

To protect the integrity of all marketing organizations, Touchstone Essentials seldom allows sponsor changes. Maintaining the integrity of the enroller and sponsorship is critical for the success of every Affiliate+ and marketing organization.

Accordingly, the transfer of a Touchstone Essentials business from one sponsor to another is rarely permitted, except as allowed under the Placement Program ("Placement Program").

Requests for changes within the organization must be submitted in writing to the Support Team, and must include the reason for the transfer. Transfers or sponsor changes will be considered in the following circumstances:

1. Affiliate+s, Affiliates and Customers are allowed a 48-hour grace period from the time of their enrollment to verify their Enrollment and Placement within the organization. Within this time period, the Enroller and Sponsor (placement) may be changed by sending an e-mail to the Compliance Department with the updated and correct information. The newly enrolled Affiliate+, Affiliate or Customer may request one or both to be changed.
2. In cases involving fraudulent or unethical sponsoring, an Affiliate+, Affiliate or Customer may request that they be transferred to another organization. It is within the Company's discretion whether the transferring Affiliate+'s or Affiliate's downline will be transferred with them. All requests for transfer alleging fraudulent enrollment practices and requests for corresponding downline transfers shall be evaluated on a case-by-case basis and must be submitted to the company within 60 days from the date of enrollment. If the transfer is approved there will be no retroactive calculations or considerations for such placement.
3. An Affiliate+ may legitimately change organizations by voluntarily canceling their Touchstone Essentials business and remaining inactive (i.e., the Affiliate+ may not directly or indirectly receive any commissions from Touchstone Essentials, may make no purchases of Touchstone Essentials products for resale, no sales of Touchstone Essentials products, no sponsoring, no attendance at any Touchstone Essentials functions, participation in any other form of Affiliate+ activity, or operation of any other Touchstone Essentials business) for six (6) full calendar months. Following the sixth calendar month period of inactivity, the former Affiliate+ may reapply under a new Enroller and placement.

PLEASE NOTE: In all circumstances, in order to maintain the structural integrity of the Touchstone Essentials tree, all sponsorship (placement) must be WITHIN or BELOW the Enroller's organization. At no time may one Affiliate+ be an Enroller, and then have an Affiliate+ or Affiliate they enrolled placed outside of their own organization. Any requests made of that nature, will be deemed impossible to fulfill and will be rejected regardless of circumstances.

An Affiliate+ who requests a transfer that does not fall into the three circumstances as detailed above must submit a fee of $100 (USD) for research, administrative charges, legal considerations, and data processing. After such request is submitted and paid for, a review of the request will commence which may take up to four weeks to evaluate the potential reasons and ramifications of such a move. At no time will a move be completed which will automatically increase the rank or qualifications of another Affiliate+. If the preliminary investigation reveals the possibility of the move, the Affiliate+ requesting the move will be given 9 (nine) upline Affiliate+s or Affiliates within their sponsorship organization, who will need to approve the change either via e-mail to the Compliance Department (from their email address on file) or in writing with their personal signatures. The upline Affiliate+s or Affiliates requested may or may not be the direct nine upline Affiliate+s or Affiliates, but may be the nine upline Affiliate+s or Affiliates who will be most affected as a result of Standard Compression. In circumstances where the Enroller is also being requested to be changed, it will additionally be requested that the 5 upline Affiliate+s who may be affected from the Matching Program also approve the change.

If at any point an Affiliate+ complains or expresses reservation of the request made to them for a downline Affiliate+'s request to move, as a result of disapproval, threats, or intimidation, the request will immediately be denied.

The $100 (USD) fee is not refundable, regardless of results of the investigations or the ability to complete the request due to a lack of signatures. No retroactive calculations will take place, and no effects of the move will be credited to a business until the move is Completed.

3.14 Indemnification

An Affiliate+ is fully responsible for all of their verbal and written statements made regarding Touchstone Essentials' products and the Marketing and Compensation Plan which are not expressly contained in official Touchstone Essentials materials. Affiliate+s agree to indemnify Touchstone Essentials and Touchstone Essentials' directors, officers, employees, and agents, and hold them harmless from any and all liability including judgments, civil penalties, refunds, attorney fees, court costs, or lost business incurred by Touchstone Essentials as a result of the Affiliate+'s unauthorized representations or actions. This provision shall survive the termination of the Affiliate+ Agreement.

3.15 Unauthorized Claims and Actions: Product Claims

No claims regarding Touchstone Essentials' products may be made by Affiliate+s other than those set forth in the Company's official literature (including the Touchstone Essentials website). Medical claims are strictly prohibited. In the event that an unauthorized claim is identified by the Company, the Affiliate+ will be notified via email by the Compliance Department and must take immediate action to address any non-compliant claims. Failure to respond in a timely manner, or refusal to remove or modify a non-compliant claim is considered to be unethical activity, and is subject to disciplinary actions up to and including suspension or termination of an Affiliate+'s account.

3.16 Product Liability Insurance

Touchstone Essentials maintains insurance to protect the Company and its Affiliate+s and Affiliates against product liability claims. Touchstone Essentials' insurance policy contains a "Vendors Endorsement" which extends coverage to Independent Affiliate+s and Affiliates so long as they are marketing Touchstone Essentials' products in accordance with applicable laws and regulations and the Affiliate+ Agreement. Touchstone Essentials product liability policy does not extend coverage to claims that arise as a result of an Affiliate+'s or Affiliate's misconduct in marketing the products.

3.17 Income Claims

In their enthusiasm to enroll prospective Affiliate+s or Affiliates, some Affiliate+s are occasionally tempted to make income claims or earning representations to demonstrate the inherent power of network marketing, direct sales, or affiliate marketing. This is counterproductive because new Affiliate+s or Affiliates may become disappointed very quickly if their results are not as extensive or rapid as the results others have achieved. At Touchstone Essentials, we firmly believe that the Touchstone Essentials income potential is great enough to be highly attractive, without reporting the earnings of others.

Moreover, the Federal Trade Commission (FTC) and several states have laws or regulations that regulate or even prohibit certain types of income claims and testimonials made by persons engaged in network marketing. Any Affiliate+, when presenting or discussing the Touchstone Essentials opportunity or Marketing and Compensation Plan to a prospective Affiliate+ or Affiliate, may not make income projections, income claims, or disclose their Touchstone Essentials income (including the showing of checks, copies of checks, bank statements, or tax records).

In the event that an unauthorized claim is identified by the Company, the Affiliate+ will be notified via email by the Compliance Department and must take immediate action to address any noncompliant claims. Failure to respond in a timely manner, or refusal to remove or modify a non-compliant claim is considered to be unethical activity, and is subject to disciplinary actions up to and including suspension or termination of an Affiliate+'s account.

3.18 Retail Locations

Touchstone Essentials strongly encourages the retailing and selling of products and services through person-to-person contact (network sales). However, an Affiliate+ who owns or is employed by a service-related establishment may display or sell Touchstone Essentials' products or literature, as long as:

1. The service-related establishment's primary source of revenue is from professional services and product sales are secondary. Approved service-oriented establishments may include (but are not limited to) health clubs and spas, beauty shops, and physicians' and chiropractors' offices.
2. The number of independent establishments within a given chain of stores may not exceed five with annual gross revenue exceeding $1 million (USD) per store without the expressed written consent of Touchstone Essentials.
3. No product banners, or other Sales Aid materials may be displayed visibly to the general public in a manner as to attract the general public into the establishment to purchase product or services.
4. The product price must be marked at or above the Suggested Retail Price as deemed and advertised by Touchstone Essentials. At no point can the sale or promotion price ever be marked below or at the Affiliate+ wholesale or subscription price.

Additionally, anyone with a qualified owner-operated brick and mortar business (US only) that is accessible to public traffic and has an existing customer base may apply to participate in the Touchstone Essentials' qualified retail plan (QRP). Applicants must meet all the guidelines above, and submit required documentation including, but not limited to, a form W-9, resellers tax exception certification, proof of location (e.g., utility bill and photo of business), and business entity application. Upon approval, the QRP participant is eligible for volume-based discounts on product purchases. Contact the Support Team for current program guidelines, which are subject to change.

3.19 Online Auctions, Sales Forums and Resale Websites

Touchstone Essentials' products may not be sold via online auction (such as Ebay®), and may never be sold below the wholesale or subscription Affiliate+ price in any online forum, or sold in large quantities at a discount to deplete Affiliate+ inventory. All Affiliate+ online sales must be conducted via the Affiliate+'s TheGoodInside.com website to ensure proper processing and servicing of the order. Under no circumstances may an Affiliate+ provide or cause inventory (either directly or indirectly) to be sold via any reseller website. Any such activity is strictly forbidden and can result in disciplinary action up to and including the suspension or termination of your Affiliate+ account.

3.20 Trade Shows, Expositions and Other Sales Forums

Affiliate+s may display and/or sell Touchstone Essentials' products at tradeshows and professional expositions, except those where Touchstone Essentials announces it will have an exclusive presence. Touchstone Essentials must be the only products, service, or opportunity featured within the retail or presentation space. Touchstone Essentials, however, reserves the right to refuse participation at any function which it does not deem as a suitable forum to appropriately portray the professional image of Touchstone Essentials, such as swap meets, garage sales, or flea markets for the promotion of the products or opportunity.

3.21 Non-Solicitation

Touchstone Essentials Affiliate+s are free to participate in other multilevel or network marketing business ventures or marketing opportunities (collectively "network marketing"). However, as a result of this Agreement, with the exception of their personally enrolled Affiliate+s, an Affiliate+ may not recruit other Touchstone Essentials Affiliate+s, Affiliates or Customers for any other network marketing or direct sales business. For a period of one year following the cancellation of this Agreement for any reason, with the exception of their personally enrolled downline, a former Affiliate+ may not recruit any other Touchstone Essentials Affiliate+, Affiliate or Customer for another network marketing or direct sales business. Because network marketing is conducted via networks of individuals located throughout the United States and internationally, and these individuals regularly communicate via the internet and telephones, placing a geographic limitation on the scope of this non-solicitation provision would render it ineffective. Therefore, Affiliate+s agree that this non-solicitation provision shall apply to all markets in which Touchstone Essentials conducts business. The term "recruit" means actual or attempted solicitation, enrollment, encouragement, or effort to influence in any other way, either directly, indirectly, or through a third party, another Touchstone Essentials Affiliate+, Affiliate or Customer to enroll or participate in another multilevel marketing, network marketing, or direct sales opportunity.

Affiliate+s must not sell, or attempt to sell, any competing non-Touchstone Essentials products to Touchstone Essentials Customers, Affiliates or Affiliate+s. Such activity includes direct or indirect solicitation attempts, whether in person or online, such as via public social media posts or videos. Any product in the same generic category as Touchstone Essentials products is deemed to be competing regardless of differences including but not limited to cost, quality, ingredient content, delivery system, manufacturing method, or method of function.

Affiliate+s may not display Touchstone Essentials promotional material with any other promotional material, products, or services in a fashion that might in any way confuse or mislead a prospective Customer, Affiliate or Affiliate+ into believing that there is a relationship between the Touchstone Essentials and non-Touchstone Essentials products or services. Affiliate+s may not offer the Touchstone Essentials opportunity, products or services to prospective or existing Customers, Affiliates or Affiliate+s in conjunction with any non-Touchstone Essentials program, opportunity, product or service. Affiliate+s may not offer any non-Touchstone Essentials opportunity, products or services at any Touchstone Essentials related meeting, seminar or convention, or immediately following such an event.

3.22 Downline Activity (Genealogy) Reports

Downline Activity Reports are available for Affiliate+s to access and view at Touchstone Essentials' official website. Affiliate+s' access to their Downline Activity Reports are password protected. All Downline Activity Reports and the information contained therein are confidential and constitute proprietary information and business trade secrets belonging to Touchstone Essentials. Downline Activity Reports are provided to Affiliate+s in the strictest confidence and are made available to Affiliate+s for the sole purpose of assisting Affiliate+s in working with their respective downline organizations in the development of their Touchstone Essentials business. Affiliate+s and Touchstone Essentials agree that, but for this agreement of confidentiality and nondisclosure, Touchstone Essentials would not provide Downline

Activity Reports to the Affiliate+. An Affiliate+ shall not, on their own behalf, or on the behalf of any other person, partnership, association, corporation, or other entity:

- Directly or indirectly disclose any information contained in any Downline Activity Report to any third party;
- Directly or indirectly disclose the password or other access code to their Downline Activity Report;
- Use the information to compete with Touchstone Essentials or for any purpose other than promoting their Touchstone Essentials business;
- Recruit or solicit any Affiliate+, Affiliate or Customer of Touchstone Essentials listed on any report, or in any manner attempt to influence or induce any Affiliate+, Affiliate or Customer of Touchstone Essentials, to alter their business relationship with Touchstone Essentials; or
- Use or disclose to any person, partnership, association, corporation, or other entity any information contained in any Downline Activity Report.

Upon demand by the Company, any current or former Affiliate+ will return the original and all copies of Downline Activity Reports to the Company.

3.23 Cross-Sponsoring

Actual or attempted cross-sponsoring is strictly prohibited. "Cross-sponsoring" is defined as the enrollment of an individual or entity that already has a current Customer, Affiliate or Affiliate+ Agreement on file with Touchstone Essentials, or who has had such an agreement within the preceding six calendar months, within a different line of sponsorship. The use of a spouse's or relative's name, trade name, DBAs, assumed names, corporations, partnerships, trusts, federal ID numbers, fictitious ID numbers, or any other artifice to circumvent this policy is prohibited. Affiliate+s shall not demean, discredit or defame other Touchstone Essentials' Affiliate+s in an attempt to entice another Affiliate+ to become a part of the first Affiliate+'s marketing organization.

If cross-sponsoring is discovered, it must be brought to the Company's attention immediately. Touchstone Essentials may take disciplinary action against the Affiliate+ that changed organizations and/or those Affiliate+s who encouraged or participated in the cross-sponsoring. Touchstone Essentials may also move all or part of the offending Affiliate+'s downline to their original downline organization if the Company deems it equitable and feasible to do so. However, Touchstone Essentials is under no obligation to move the cross-sponsored Affiliate+'s organization remains within the sole discretion of Touchstone Essentials. Affiliate+s waive all claims and causes of action against the cross-sponsored Affiliate+'s organization.

Cross-Sponsoring is also defined as the actual or attempted solicitation of non-personally sponsored Affiliate+s, Affiliates, or Customers to a competing network marketing or direct sales company, either for the sale of products or to engage in the business opportunity. Such activity includes direct or indirect solicitation attempts, whether in person or online, such as via public social media posts or videos. Any such cross-sponsoring attempts are considered to be unethical activity, and can result in disciplinary actions up to and including the suspension or termination of your Affiliate+ account.

3.24 Errors or Questions

If an Affiliate+ has questions about or believes any errors have been made regarding commissions, bonuses, Downline Activity Reports, or charges, the Affiliate+ must notify Touchstone Essentials within 60 days of the date of the purported error or incident in question. Touchstone Essentials will not be responsible for any errors, omissions, or problems not reported to the Company within 60 days.

3.25 Government Approval or Endorsement

Neither federal or state regulatory agencies officially approve or endorse any direct selling or network marketing companies or programs. Therefore, Affiliate+s shall not represent or imply that Touchstone Essentials or its Marketing and Compensation Plan have been approved, endorsed, or otherwise sanctioned by any government agency.

3.26 Income Taxes

Each Affiliate+ is responsible for reporting all income generated as an Independent Affiliate+, and paying all taxes on any income generated. Every year, Touchstone Essentials will provide an IRS Form 1099 MISC (Non-employee Compensation) earnings statement to each U.S. resident who: (1) has earnings of over $600 in the previous calendar year; or (2) has made purchases during the previous calendar year in excess of $5,000. This is according to federal requirements. All Affiliate+s

are still responsible to report all earnings and pay the appropriate taxes regardless of whether such income reaches the required threshold.

As a result of this, it is the responsibility of the Affiliate+ to provide an accurate Federal Tax ID Number (SSN, EIN, etc.). Failure to do so will be in violation of federal law. Any Affiliate+s which have submitted invalid Federal Tax ID Numbers may be subject to commission withholding, processing fees, customer status change, and will be required to submit a form W-9 for valid identification. Any fines or penalties incurred by Touchstone Essentials for issuing and submitting an invalid Federal Tax ID Number on a 1099 MISC which was submitted to the IRS will be the responsibility of the Affiliate+ with the incorrect ID, and the Affiliate+ agrees to reimburse Touchstone Essentials of any cost incurred for this error. Additionally, any U.S. resident who reaches a $500 income threshold in a calendar year, but who has not yet submitted a valid Tax ID Number will be subject to a withholding of any earned commissions or bonuses until such time that the Tax ID is submitted to Touchstone Essentials.

Changes to a SSN or any other Federal Tax ID Number must be received via a completed W-9 form, before the 1099 is issued. The name and the Federal Tax ID Number on the Affiliate+'s account must match IRS records. No previous 1099's may be reissued under the new Federal Tax ID Number.

3.27 International Markets

As a result of the critical legal and tax implications associated with reselling products and services within various countries, Touchstone Essentials must limit the resale of Touchstone Essentials' products and services, as well as the presentation of Touchstone Essentials to potential Affiliate+s, Affiliates or Customers to only within the United States and U.S. Territories, or other markets which the Company has officially announced are open for business.

Touchstone Essentials' products, services, literature, or sales aids cannot be shipped into or sold in any foreign country which Touchstone Essentials has not established and announced an official presence. Doing so could warrant significant legal ramifications both on the distributing Affiliate+ as well as limit the Company's future opportunity within that market.

3.28 Inventory Loading, Bonus Buying and Stacking

Affiliate+s must never purchase more product than they can reasonably consume, use, or sell to Customers in a month, and must not influence or attempt to influence any other Affiliate+ to buy more products than they can reasonably use or sell to Customers in a month.

In addition, bonus buying and stacking is strictly and absolutely prohibited. "Bonus Buying" involves any method of directly or indirectly maintaining or increasing an Affiliate+'s ranks, volume or commission level by purchasing product for which the Affiliate+ does not have a bona fide need for personal use or bona fide and reasonable interest to resell within 30 days from the date of the order. This policy specifically, although not exclusively, prohibits the use of a straw man or other artifice as conduit to purchase products.

"Bonus Buying" also includes (a) the enrollment of individuals or entities without their knowledge of and/or execution of the Affiliate+ Agreement by such individuals; (b) the fraudulent enrollment of an individual or entity as an Affiliate+, Affiliate or a Customer; (c) the enrollment or attempted enrollment of non-existent individuals or entities as Affiliate+s, Affiliates or Customers (phantoms); or (d) the use of a credit card by or on behalf of an Affiliate+, Affiliate or Customer when the Affiliate+, Affiliate or Customer is not the account holder of such a credit card without written authorization.

The term "stacking" includes, without limitation: (a) the failure to transmit to Touchstone Essentials, or the holding of an Affiliate+ Application and Agreement in excess of two (2) business days after its execution; (b) the placement or manipulation of Affiliate+ Applications and Agreements for the purpose of maximizing compensation pursuant to Touchstone Essentials' Marketing and Compensation plan; (c) providing financial assistance to new Affiliate+s for the purpose of maximizing compensation pursuant to Touchstone Essentials' Marketing and Compensation Plan; (d) buying products or drop shipping through another's account to increase the payout of an Affiliate+; or (e) having a beneficial interest in more than one Affiliate+ or Affiliate Account.

3.29 Adherence to Laws and Ordinances

Affiliate+s must comply with all federal, state, and local laws and regulations in the conduct of their business.

3.30 Actions of Household Affiliate+s or Affiliated Individuals

If any person within an Affiliate+'s immediate household engages in any activity which, if performed by the Affiliate+, would violate any provision of this Agreement, such activity will be deemed a violation by the Affiliate+ and Touchstone Essentials may take disciplinary action pursuant to the Statement of Policies against the Affiliate+. Similarly, if any individual who owns a business entity in whole or in part, or who controls a business entity in whole or in part, (collectively "affiliated individual") violates the Agreement, such actions will be deemed a violation by the entity as a whole; and Touchstone Essentials may take disciplinary action against the entity and/or the affiliated individuals, at the Company's discretion.

3.31 Sale, Transfer or Assignment of a Touchstone Essentials Business

Although a Touchstone Essentials business is privately owned and independently operated, the sale, transfer or assignment of a Touchstone Essentials business is subject to certain limitations. If an Affiliate+ wishes to sell or transfer their business, the following criteria must be met:

- The Touchstone Essentials Compliance Department must be contacted and notified of the intent to transfer;
- The Company must be offered the right of first refusal to purchase the business under the same terms pursuant to the bona fide offer from the third party purchaser or transferee (collectively known as the "buyer");
- An agreement must be drafted and agreed to by the seller and the purchaser, that protection of the existing line of sponsorship must always be maintained so that the purchased business continues to operate as it has;
- The buyer must become a qualified Affiliate+. Existing Affiliate+s are not eligible to purchase or acquire a separate position. If a prospective buyer wishes to do so, they must first comply with the requirement of terminating their original position, and waiting six months before starting the process of receiving the new position;
- Any and all debt obligations must be met between the Affiliate+ and Touchstone Essentials, to ensure that the position is held in good standing;
- The seller must be in good standing with the Agreement, submit the request for transfer, and disclose the terms of the transfer or agreement;
- A $250 (USD) transfer fee must be paid to Touchstone Essentials before the transfer will be reviewed.

Touchstone Essentials reserves the right to approve or deny any requested transfer.

Upon completion of the review and processing, and upon approval from the Compliance department, a new Affiliate+ account will be generated for the buyer, which will require a newly executed Agreement, and they will receive a new Affiliate+ account number. The new position will then replace the previous position within the Touchstone Essentials organization. All original sponsorships and enrollment relationship must be maintained in this process. No requests for changes to the organization will be granted in this process. This process protects the buyer and ensures that no account history is transferred through the process (i.e. earnings history, tax liability, rank history, order history, AR Balances, credits or debits). The transfer of a Touchstone Essentials business is the transfer of a location in the Touchstone Essentials organization, acquiring the positions' Customer, Affiliate and Affiliate+ organization and network, and nothing else.

3.32 Separation of a Touchstone Essentials Business

Touchstone Essentials' Affiliate+s sometimes operate their Touchstone Essentials business as husband-wife partners, regular partnerships, corporations or trusts. There are times when such partnerships may dissolve (including divorce or the dissolution of the corporation or partnership), and arrangements must be made to assure that any separation or division of the business is accomplished so as to not adversely affect the interests and income of other Affiliate+s up or down the line of sponsorship.

In circumstances where the dissolving parties fail to provide for the best interest of other Affiliate+s and the Company as a result of their activities or they fail to adhere to this policy or any other policies in relation to this Agreement, the Company may involuntarily terminate the Affiliate+ Agreement.

As a result of the dissolution of the partnership, marriage, agreement, or corporation all parties must reach one of the following conclusions in relation to their Touchstone Essentials Affiliate+ account:

1. Parties may continue to operate the business jointly.
2. Parties may agree upon one business operator to work directly with Touchstone Essentials on the management of the business, relinquishing all other partners from the Affiliate+ account. It is then expected upon agreement of all original partners that the operator mediate any communication and execute any financial arrangements in relation to the business which may be on-going as a result of their agreement.
3. The Parties may attempt to transfer or sell the position pursuant to Section 3.31.

Under no circumstances will the downline organization of divorcing spouses or dissolving business entities be divided between the parties. Touchstone Essentials will only recognize one downline organization and will issue only one commission payment per Touchstone Essentials business per commission cycle. Commissions shall always be issued to the same individual or entity. In the event that parties to a divorce or dissolution proceeding are unable to resolve a dispute over the disposition of commissions and ownership of the business, the Affiliate+ Agreement shall be involuntarily canceled.

If a former spouse has completely relinquished all rights in their original Touchstone Essentials business, they are thereafter free to enroll under any sponsor of their choosing six calendar months after the dissolution is executed.

3.33 Succession

Upon the death or incapacitation of an Affiliate+, their business may be passed to their heirs. Appropriate legal documentation must be submitted to the Company to ensure the transfer is proper. Accordingly, an Affiliate+ should consult an attorney to assist them in the preparation of a will or other testamentary instrument. Whenever a Touchstone Essentials business is transferred by a will or other testamentary process, the beneficiary acquires the right to collect all bonuses and commissions of the deceased Affiliate+'s organization provided the following qualifications are met. The successor(s) must:

- Execute an Affiliate+ Agreement;
- Comply with terms and provisions of the Agreement;
- Meet all the qualifications of the deceased Affiliate+'s status;
- Provide an address of record to which communications may be sent. Bonus and commissions of a Touchstone Essentials business transferred pursuant to this section will be paid in a single payment jointly to the devisees;
- If the business is bequeathed to joint devisees, they must form a business entity and acquire a federal taxpayer identification number. Touchstone Essentials will issue all bonus and commission payments and one 1099 (if applicable) to the business entity.

3.34 Telemarketing

Due to the broad definitions of telemarketing which the Federal Trade Commission and the Federal Communication Commission each have, the strict laws associated with such actions, and the significant penalties for any violations (up to $11,000 per violation), Affiliate+s must not engage in any form of telemarketing in the operation of their Touchstone Essentials business.

3.35 On-The-Ground (OTG) and Not-For Resale (NFR) Countries

Touchstone Essentials is considered On-The-Ground (OTG) within countries with which they are fully registered and licensed with country officials and governments, established a warehouse or corporate office, complies with all product restrictions and registrations, and has announced a full launch within the country. Affiliate+s may participate in the full distribution, marketing, and program of Touchstone Essentials within announced OTG countries with all rights and privileges which are afforded to the Affiliate+s through these Policies and Procedures and local and government laws.

Affiliate+s may never personally ship or distribute product to, promote, or market intentionally or unintentionally towards countries which Touchstone Essentials has not announced a presence (see Section 3.27).

However, there are times before Touchstone Essentials is able to fully launch the Touchstone Essentials program, or through market research, in countries which permit such activity, may warrant a Not-For-Resale (NFR) trial or pre-launch period. NFR programs allow Touchstone Essentials to directly ship products within the country or market for personal consumption; and not for resale distribution. This allows Affiliate+s of Touchstone Essentials to build organizations of

consuming Affiliate+s, Affiliates or Customers within countries which Touchstone Essentials has announced that the NFR program is available.

Countries have strict rules and limitations in relation to these programs, including custom restrictions on the quantity of product imported into the country to ensure that it is only for personal consumption. This can at times limit the program of Touchstone Essentials with that country, as well as require that all Touchstone Essentials activity within that country be routed through Touchstone Essentials to ensure that all activity conforms with such regulations. To violate this policy or the NFR program designed by Touchstone Essentials for that country places all potential Touchstone Essentials activity within that country at risk, as well as Touchstone Essentials' potential to develop a long term OTG program within that country. Affiliate+s may never ship any Touchstone Essentials product directly into the NFR country, but must go through Touchstone Essentials.

Affiliate+s are required to contact the Support Team and inquire about any and all processes or programs associated with an NFR program in relation to the specific country before they engage in any activity within or towards that country.

SECTION 4: RESPONSIBILITIES OF AFFILIATE+S

4.1 Ongoing Training and Support

Any Affiliate+ who enrolls another Affiliate+ or Affiliate into their Touchstone Essentials business must supply the appropriate assistance and training to ensure that their downline is properly operating their business, and to give them the greatest opportunity to succeed. Affiliate+s must have ongoing contact and communication with the Affiliate+s and Affiliates of their organization. Affiliate+s are responsible to motivate and train new Affiliate+s and Affiliates in Touchstone Essentials product knowledge, effective sales techniques, the Touchstone Essentials' Marketing and Compensation Plan, and compliance with the Agreement. Communication with and the training of Affiliate+s and Affiliates within an organization must never violate any of the terms of the Agreement.

Regardless of their level of achievement, Affiliate+s have an ongoing obligation to personally promote sales through the generation of new Customers and through servicing, training, and supporting their existing Customers, Affiliates and Affiliate+s.

4.2 Non-disparagement

Touchstone Essentials has no greater desire than to offer Touchstone Essentials' Affiliate+s the greatest products, services, and opportunity in the industry. Affiliate+'s comments and constructive criticism are always welcome and encouraged. All comments and suggestions should be submitted in writing to the Communications Department. Negative comments or disparaging remarks about the Company, its products, or compensation plan should never be made to the field or public by an Affiliate+. These comments do little to correct any problems, and only hurt the Affiliate+'s own business in the long run. Affiliate+s must not disparage, demean, or make negative remarks about Touchstone Essentials, other Touchstone Essentials Affiliate+s or Affiliates, Touchstone Essentials' products, the Marketing and Compensation Plan, or Touchstone Essentials' directors, officers, or employees.

4.3 Reporting Policy Violations

Affiliate+s are obligated for the protection of their own business, as well the businesses of all Touchstone Essentials Affiliate+s, to report any observed policy violations immediately to the Compliance Department. Details of the incidents should be included such as, dates, number of occurrences, persons involved, and any supporting documentations should be included in the report.

Affiliate+s should be aware that after a violation is reported to the Compliance Department an investigation is started. Once an investigation is started the results, which are protected by privacy rights, are between the Company and the alleged violator. Reporters of violations will not be notified as to the outcome of the investigation, and the conclusion of the investigation is at the discretion of the Company.

4.4 Product Sales Requirements

The Touchstone Essentials' Marketing and Compensation plan is based upon the sale of Touchstone Essentials' products and services to the end consumer. If an Affiliate+ wishes to participate in the Touchstone Essentials' Marketing and

Compensation Plan, they must satisfy the requirements as outlined in the Compensation Plan documents. An Affiliate+ may qualify to earn commissions based either on having 100 PV (personal volume) or by having 5 personally enrolled accounts (either Affiliate+, Affiliate, or Customer) that each have any level of personal volume that month. Hence, personal sales are not a requirement to participate in the Compensation Plan.

There are no exclusive territories granted to anyone for the purpose of sales, marketing, or special rights. No franchise fees are required.

4.5 Sales Receipts

All Affiliate+s must provide their Retail Customer with two copies of a sales receipt at the time of sale. Those Retail Customers which purchase directly through Touchstone Essentials will receive access to an electronic copy of their receipt. Affiliate+s which distribute person-to-person through their local inventory are required to supply these receipts on their own. Affiliate+s must also retain all retail sales receipts for a period of two years and be able to furnish them at the Company's request. Affiliate+s must also include on the receipt any information in relation to the return policy.

4.6 Meetings and "Health" Claims

At Touchstone Essentials-focused meetings, people may give testimonials about how the Company's products and opportunity have helped them. If a person makes a "disease claim" at a Company-sponsored meeting, the claim may be imputed to the Company, thereby subjecting the Company and the Affiliate+ to adverse legal action.

If an Affiliate+ is hosting a meeting with the intent to discuss Touchstone Essentials' products or opportunity, or begins to discuss such topics they:

- Should NEVER arrange for a disease-cure testimonial;
- Should NEVER personally give a disease-cure testimonial;
- If there is an impromptu disease-cure testimonial from someone, redirect the discussion by saying, "Touchstone Essentials supplements are designed to improve nutrition; they are not intended to diagnose, treat, cure, or prevent any disease. However, scientific research has established a connection between nutrition and many disease conditions."

Third-party scientific literature that is compliant with local, state, and federal laws may be distributed at a meeting but must be placed separate and apart from official promotional Touchstone Essentials material and products.

4.7 Photographs, Social Media Images, and Images of Events

Affiliate+s consent to having their picture taken at various Touchstone Essentials-sponsored events by Touchstone Essentials corporate staff or contracted photographers, and to have those images used by Touchstone Essentials as they see fit in advertising and marketing materials. Additionally, images posted by Affiliate+s to social media referencing Touchstone Essentials or Touchstone Essentials' products are considered to be in the public domain, with consent to have those images used by Touchstone Essentials as they see fit in any advertising and marketing materials. Affiliate+s will not be compensated for this usage. If an Affiliate+ has a religious or moral objection to having their picture taken, it is requested that they notify a member of the Touchstone Essentials corporate staff at the event where the pictures may be taken. The provisions of this section will permanently survive the terms of this Agreement.

4.8 Lead Generation Programs

As the potential within network marketing and the Touchstone Essentials' opportunity spreads, it is anticipated that a number of Lead Generation Programs will attempt to solicit Affiliate+s to use their services; or that Affiliate+s may attempt to develop their own Lead Generation Program. A "Lead Generation Program" is considered any program or offering which is designed to produce contact information for potential Touchstone Essentials Affiliate+s, Affiliates Customers which the Affiliate+ has never had a direct relationship or previous contact with, particularly within bulk quantities (in excess of three or more at a time). Oftentimes these programs attempt to charge fees for such services. It is the experience of Touchstone Essentials and its officers that such program fees and labor investment do not generate a return which justifies such behavior or action, and may risk violating the "Telemarketing" provision outlined in the Agreement.

SECTION 5: BONUSES AND COMMISSIONS

5.1 Bonuses and Commission Qualifications

An Affiliate+ must be in compliance with the Agreement to qualify for any bonuses and commissions from the Touchstone Essentials Marketing and Compensation Plan. So long as an Affiliate+ complies with the terms of the Agreement, Touchstone Essentials shall pay commissions to such Affiliate+ in accordance with the published and active Marketing and Compensation Plan (including any amendments), see Appendix A. In markets where Direct Deposit is offered a minimum commission payment will be $10 (USD). Global eWallet/i-Payout is also a payment option which requires a $25 (USD) minimum transaction amount; as a third party, the use of Global eWallet/i-Payout requires agreement with their Terms and Conditions. If an Affiliate+'s bonuses and commissions do not equal or exceed the minimum required, the Company will accrue the commissions and bonuses until the minimum is reached.

5.2 Returns, Refunds, and Adjustments

Affiliate+s receive bonuses and commissions based on the actual sales of products to the end consumer. When a product is returned to Touchstone Essentials for a refund or is repurchased by the Company, the original sale is voided, and the bonuses and commissions which were attributed to the returned or repurchased product will be deducted in the month in which the refund or repurchase was issued.

Touchstone Essentials goes to extraordinary lengths to help you retain your customers and Affiliate+s by utilizing professional services to update credit card payment information proactively in the event of multiple payment failures. If these efforts create an additional expense, those costs will be deducted from the commissionable volume of the order in question.

In the event that a credit card dispute is filed for an order by one of your Customers, Affiliates or Affiliate+s, any bonuses or commissions paid on that order will be deducted if the dispute is settled in the favor or the Customer, Affiliate or Affiliate+. Additionally, a dispute fee will be assessed (currently $35 USD per dispute, subject to change) from your commissions to cover some of the associated fees generated by a dispute by any personally enrolled Customers, Affiliates or Affiliate+s. In the circumstances where the deduction of commissions for the given month does not cover the full retraction of the bonus or commissions of the refunded product, expense, or dispute fee, the deduction will continue every pay period thereafter until the commission is fully recovered.

If an account becomes inactive, is unable to collect commissions, or is terminated for any reason, and is holding such an unrecovered deduction on their account, a notice of return payment will be issued to the Affiliate+ requesting the return of the paid commissions.

5.3 Reports

All information provided by Touchstone Essentials in online or telephonic Downline Activity Reports or tools, including but not limited to personal and group sales volume (or any part thereof), and downline sponsoring activity is believed to be accurate and reliable. Nevertheless, due to various factors including the inherent possibility of human and mechanical error; the accuracy, completeness, and timeliness of orders; denial of credit card and order payments; returned products, and credit cards charge backs; the information is not guaranteed by Touchstone Essentials or any persons creating or transmitting the information.

All sales volume information is provided "as is" without warranties, express or implied, or representation of any kind whatsoever. In particular, but without limitation, there shall be no warranties of merchantability, fitness for a particular use, or non-infringement.

To the fullest extent permissible under applicable law, Touchstone Essentials and/or other persons creating or transmitting the information will in no event be liable to any Affiliate+ or anyone else for any direct, indirect, consequential, incidental, special or punitive damages that arise out of the use of or access to sales volume information (including but not limited to lost profits, bonuses, or commissions, loss of opportunity, and damages that may result from inaccuracy, incompleteness, inconvenience, delay or loss of the use of the information), even if Touchstone Essentials or other persons creating or transmitting the information shall have been advised of the possibility of such damages. To the fullest extent permitted by law, Touchstone Essentials or other persons creating or transmitting the information shall have no responsibility

or liability to an Affiliate+ or anyone else under any tort, contract, negligence, strict liability, product liability or other theory with respect to any subject matter of this Agreement or terms and conditions related thereto.

Access to and use of Touchstone Essentials' online and telephone reporting services and Affiliate+'s reliance upon such information is at their own risk. If an Affiliate+ is dissatisfied with the accuracy or quality of the information, their sole and exclusive remedy is to discontinue use of and access to Touchstone Essentials' online and telephone reporting services and their reliance on the information.

SECTION 6: ORDERING, PRODUCT GUARANTEES AND RETURNS

6.1 Customer Product Guarantee

Touchstone Essentials is confident in the quality and efficacy of their products. Customers who order directly from Touchstone Essentials have a 30-day money-back-guarantee on all items that are purchased. Customers may return any items open or unopened to Touchstone Essentials within 30 days of the product delivery date to Touchstone Essentials for a 100% refund of the actual purchase price (net of any discount, gift card or promotion on the order) less shipping charges. Refunds will not include shipping, handling or other applicable fees. If an Affiliate+ resells product directly to Customers, they must also offer this guarantee to their Customers and must refund the full transaction if a product is returned within thirty (30) days of the sales transaction. Customers must abide by the "Return Policy Procedure."

6.2 Product Exchange on Customer Returns

When an Affiliate+ resells product directly to Customers, they must also offer the Customer Product Guarantee (see section 6.1) to their Customers and must refund the full product purchase price if a product is returned within thirty (30) days of the sales transaction. In the event of a return from the Customer to the Affiliate+, Touchstone Essentials offers a Product Exchange to the Affiliate+. To obtain a replacement product from Touchstone Essentials, you must send Touchstone Essentials a copy of the completed Retail Sales Receipt and written explanation for the requested item. Upon receipt, Touchstone Essentials will issue an RMA (Return Merchandise Authorization) number to return the unused portion of the product to Touchstone Essentials for exchange in accordance with Section 6.4.

6.3 Affiliate+ Product Purchase Guarantee

All Touchstone Essentials Affiliate+s have a 30-day, 100 percent money-back guarantee on their product purchases. If an Affiliate+ is dissatisfied with his or her Touchstone Essentials product, the Affiliate+ must contact the company within 30 days of the order to receive a Return Merchandise Authorization ("RMA") number, and Touchstone Essentials will refund the full purchase price (net of any discount, gift card or promotion on the order) of any items returned from the product order (opened or unopened, including the Affiliate+ Account Fee) less shipping charges. Touchstone Essentials will not accept any returns without an RMA number.

If an Affiliate+ returns more than $250 (USD) in products or services to Touchstone Essentials for a refund within a 90-day period or initiates multiple return requests, it may be constituted as the Affiliate+'s request to voluntarily cancel their business. All returned product will result in the retraction of sales volume, and may result in the retraction of earned or future commissions.

6.4 Return Policy Procedure

When a Customer or Affiliate+ is returning product or services pursuant to Sections 6.1 through 6.3, US-based Customers, Affiliates or Affiliate+s should use the self-service return process available through their order history by logging in to their account and following the return label process as directed. For all other markets, the following procedure must be met in order for the product to be returned and the issue to be accurately resolved:

- Customer or Affiliate+ MUST contact Touchstone Essentials' Support Team, and detail the product and purpose of the return.
- Customer or Affiliate+ MUST receive an RMA (Return Merchandise Authorization) Number from Touchstone Essentials' Support Team. This number MUST be placed on the outside of the returning package, as well as on a copy of the returning invoice inside the package. Without this number, the returning product will NOT be identified as a return, or will not be able to be tied to the appropriate returning request, and will result in Touchstone Essentials' inability to successfully process the return and issue any refund.

- The return must be accompanied by the Touchstone Essentials Return Form (available by logging in to their Touchstone Essentials account, or as requested through the Support Team).
- The Customer or Affiliate+ must ship the returning products back at their own expense, and via a method that ensures the product is received within the required timeframe.

Following this policy is the only way to ensure accurate processing of product returns. Failure to follow these steps will result in a delayed processing rate as well as potential inability to complete the returned request.

Proper shipping cartons and packing material are to be used in packaging the products. Touchstone Essentials does not accept shipping collect packages. The risk of loss during transit is the responsibility of the shipper; not shipping using a traceable method is a risk taken on by the shipper. It is the responsibility of the shipper to trace and monitor the shipment. No refund or replacement of product will be made if the conditions of these rules are not met. The Company reserves the right to reject repeated returns or replacements.

6.5 Inventory; 70 Percent Rule

The Touchstone Essentials' Compensation Plan is based on retail product sales to customers and the consumption of products. It is not based on maintaining an excess product inventory. In order to ensure that no inventory loading occurs, each Affiliate+ at the time of each new order, certifies that 70 percent of his or her previous order has been sold or consumed by end users, and must be able to verify such certification. Each Affiliate+ must maintain all retail receipts for a period of two years and must furnish them to Touchstone Essentials upon request. If an Affiliate+ does not comply with these requirements or if he or she falsely represents the amount of products sold or used, the Affiliate+ is subject to discipline by Touchstone Essentials, which could lead to the termination of the person's Touchstone Essentials Affiliate+ account. Failure to comply with the 70 Percent Rule will exempt those products from Touchstone Essentials' refund policy. Each Affiliate+ acknowledges that Touchstone Essentials is relying on such certifications in paying Affiliate+ commissions.

6.6 Refused Product

If an Affiliate+ refuses delivery of a package of product which was ordered, that refused package does not require an RMA (Return Merchandise Authorization) Number; but will be subject to a 10% restocking fee, original shipping fees, return shipping costs, as well as any package refusal fees which are applied by the carrier. Orders shipped outside of the US and UK should not be refused due to customs processing and will be deemed ineligible for refund. International orders must follow the return process as outlined in Section 6.4.

6.7 Return of Product Inventory and/or Business Aids upon Cancellation or Termination

Upon cancellation of an Affiliate+'s Agreement for any reason, the Affiliate+ may return Business Aids, products and sales aids that they personally purchased from Touchstone Essentials, by following the Return Policy as outlined in Section 6.4. The 70% rule applies in determining any product eligible for return. Product purchases or sales aids from other Affiliate+s or third parties are not subject to a refund. Returning products must be resalable and unopened, sealed, and usable. Only products which have been purchased in the previous 12 months before the cancellation or other termination of the Agreement are subject to this policy. Upon receipt of the resalable products or sales aids, the Affiliate+ will be reimbursed 90% of the cost of the original purchase price. Shipping charges incurred or promotional offers received by the Affiliate+ when items were purchased will not be refunded. If the purchases were made through a credit card, the refund will be credited back to the same account. If an Affiliate+ was paid a commission based on a product that they purchased for qualification purposes or any other reason, and that product or volume is subsequently being returned, the commission that was paid based on that product purchased will be deducted from the amount of the refund. No refunds will be given on product received outside of the 12-month window.

6.8 Subscription Orders (AutoShip)

Touchstone Essentials offers a monthly AutoShip Subscription Program for the convenience of its Customers, Affiliates and Affiliate+s. The program's main benefit is that you can receive a customized order at a predetermined time every month, and free standard shipping on orders (order minimums apply, not available in all markets; see online store for applicable details per country). Payment is automatically deducted from an authorized credit or debit card.

Touchstone Essentials reserves the right to process AutoShip orders two days prior to the scheduled date due to weekends, holidays or weather-related events. It is the responsibility of the Customer, Affiliate or Affiliate+ to ensure that a valid

payment option is on file to process their AutoShip order. Touchstone Essentials is not responsible for an Affiliate+ not attaining qualifications or earnings resulting from declined or invalid payment options.

Changes or cancellations to your AutoShip subscription order should be made online by logging in to your account and must be received prior to the scheduled billing date. Touchstone Essentials reserves the right to process changes and cancellations as necessary. It is the responsibility of the Affiliate+ to ensure changes have been made.

To encourage retention of subscriptions, Touchstone Essentials offers a loyalty program based on subscription orders. The Good Rewards Program allows Customers, Affiliates and Affiliate+s to earn points based on the product value of each subscription, which can be redeemed for additional savings on a subsequent subscription order. Full details on the Good Rewards Program are available on TheGoodInside.com, the rules of which are subject to change.

6.9 Payment Options and Methods

Touchstone Essentials accepts all major credit cards (Visa, MasterCard, American Express, Discover, etc.), although not all methods are accepted in all markets (see the website ordering page for current accepted payment types for a specific country). In all circumstances the payment must clear before any product is shipped and volume is attributed to the appropriate accounts.

6.10 Sales Tax, Value Added Tax (VAT)

By virtue of its business operations, Touchstone Essentials is required to charge sales taxes (or Value Added Tax (VAT) in the United Kingdom and Europe), on all purchases made by Affiliate+s, Affiliates and Customers, and remit the taxes charged to the respective states or taxing authorities. Accordingly, Touchstone Essentials will collect and remit sales taxes on behalf of the Affiliate+, Affiliate, or Customer, based on the purchase price of the products, according to applicable tax rates in the state or territory to which the shipment is destined. Applicable sales taxes will be charged on orders that are drop-shipped to another state. Any sales tax exemptions accepted by Touchstone Essentials will not be retroactive.

6.11 Shipping Policy

Products will be shipped after receipt and payment of an order. Typically, shipments occur for most orders within 24 hours of the processing of the order, but are not guaranteed to be so shipped. If Touchstone Essentials is temporarily out of stock on ordered merchandise for more than 3 business days, you will be notified of the shipping delay. Back orders are filled first when new inventory arrives. Commissionable Volume of back ordered items is credited to the month in which Touchstone Essentials was authorized to collect payment for the original order. In the event of an undeliverable shipment due to user error, any additional costs associated with reshipping a package are the responsibility of the Affiliate+, Affiliate or Customer.

6.12 Promotional Offers

From time to time, Touchstone Essentials may offer promotional offers for the purpose of increasing the sale of products to Customers and Affiliate+s. The type of promotion, terms of the promotion, and duration of the promotion are at the sole discretion of Touchstone Essentials. Details and terms of each promotion are disclosed at the time of offering and may be limited by a variety of factors.

6.13 Gift Card Program

For the benefit of its Affiliate+s in building their business, Touchstone Essentials offers a Gift Card Program to encourage the sale and consumption of products. The Gift Card Program allows an Affiliate+ in good standing to provide a promotion code valid for a discount off the first order of a new Customer, Affiliate, or Affiliate+. The value of the savings and the order minimum (not including shipping or taxes) to receive the discount varies by currency:

United States:	$50 USD Gift Card off a $75+ USD order
Australia:	$50 AUD Gift Card off a $75+ AUD order
Canada:	$50 CAD Gift Card off a $75+ CAD order
United Kingdom:	£50 GBP Gift Card off a £75+ GBP order
Eurozone:	€50 EUR Gift Card off a €75+ EUR order
Japan:	¥7,500 Gift Card off a ¥11,250+ order
Hungary:	15 000 Ft Gift Card off a 22 500+ Ft order

Commissionable Volume (CV) on the first order is not reduced. Each Gift Card code is unique and can only be used once. Active Gift Card codes are accessible through the Affiliate+ back office, and can be earned as follows:

When you join as an Affiliate+: Earn 1 Gift Card code when you join with a product purchase or earn 5 Gift Card codes when you join as an Affiliate+ with a 500 CV order (formerly known as an Advantage Affiliate+).

When you are an Active Affiliate+: Each calendar month that you are active you earn 1 Gift Card code or 5 if you are an active Affiliate+ who joined with a 500 CV order (formerly known as an Advantage Affiliate+).

When you Enroll an Affiliate+: Each time you personally enroll an Affiliate+ (with product purchase) you earn 1 Gift Card code.

Promotional Offers: From time to time, Touchstone Essentials may provide opportunities to earn additional Gift Card codes through a promotional offer (terms and conditions apply).

Gift Card codes expire each week (Sunday, midnight Pacific Time), however unused Gift Card codes regenerate with a new code up to 12 times (12 weekly cycles) before they permanently expire. Program rules may be subject to change at the sole discretion of Touchstone Essentials.

SECTION 7: DISPUTE RESOLUTION

7.1 Unethical Activity

You must not participate in any activity that Touchstone Essentials deems unethical. Touchstone Essentials reserves the right, in its sole and absolute discretion, to decide whether certain of your activities are unethical and, if determined to be so, to act accordingly including suspension or termination of your Affiliate+ account. Examples of unethical activity include, without limitation:

- Causing Touchstone Essentials products, either directly or indirectly, to be sold in an unauthorized retail outlet.
- Purchasing or causing someone else to purchase excess product inventory.
- Failure to comply with the 70 Percent Rule.
- Soliciting or hiring, directly or indirectly, non-personally sponsored Touchstone Essentials Affiliate+s, Affiliates or Customers to participate in a competing network marketing or direct sales opportunity.
- Writing bad checks to either Touchstone Essentials or another Affiliate+, Affiliate or Customer.
- Unauthorized use of another person's credit card.
- Misrepresenting Touchstone Essentials' products and making false and/or illegal health claims about Touchstone Essentials products.
- Misrepresenting the Touchstone Essentials' Marketing and Compensation Plan and/or making false or misleading income claims.
- Spamming or unsolicited sending of emails, or otherwise violating the CAN-SPAM Act.
- Ordering product for someone without their knowledge or consent.
- Causing someone to be on AutoShip subscription without their knowledge.
- Engaging in any form of bullying or harassing behavior, either online or in-person. This includes but is not limited to: sexual harassment, online harassment or bullying, or intimidation of any person.
- Maintaining a financial interest in unapproved multiple Affiliate+ or Affiliate accounts.
- The creation of more than one Customer, Affiliate or Affiliate+ account for the purpose of manipulating the Gift Card Program or Compensation Plan.
- Engaging in any deceptive or unlawful trade practice or other illegal or unlawful activity.
- Failure to adhere to Touchstone Essentials' policies regarding advertising and promotion.
- Engaging in practices such as brand bidding or keyword auctions for Touchstone Essentials products.
- Unauthorized use or use in violation of Touchstone Essentials' consent of Touchstone Essentials' trade names, trademarks or logos.
- Misusing the Touchstone Essentials corporate name or the efforts of corporate personnel.
- Engaging in any behavior or activity that can cause reputational harm to Touchstone Essentials.
- Unauthorized duplication of Touchstone Essentials literature or any Touchstone Essentials copyrighted material.
- Manipulating the Touchstone Essentials Compensation Plan.
- Unauthorized use of or use in violation of Touchstone Essentials' consent of Touchstone Essentials' proprietary or confidential Information.

7.2 Disciplinary Sanctions

An Affiliate+'s violation of the Agreement, these Policies and Procedures, or the violation of any common law duty, including but not limited to any applicable duty of loyalty, any illegal, fraudulent, deceptive or unethical business conduct, or any act or omission by an Affiliate+ that, in the sole discretion of the Company may damage its reputation or goodwill, may result, at the Company's discretion, in one or more of the following measures being imposed on the Affiliate+:

- Issuance of a written warning or admonition;
- Requiring the Affiliate+ to take immediate corrective measures;
- Imposition of a fine, which may be withheld from bonus and commissions payments;
- Loss of rights to one or more bonus and commission payments;
- Touchstone Essentials may withhold from an Affiliate+ all or part of the Affiliate+'s bonuses and commissions during the period that Touchstone Essentials is investigating any conduct allegedly in violation of the Agreement. If an Affiliate+'s business is canceled for disciplinary reasons, the Affiliate+ will not be entitled to recover any commissions withheld during the investigation period;
- Suspension of the individual's Affiliate+ Agreement for one or more pay periods;
- Involuntary termination of the offender's Affiliate+ Agreement;
- Any other measure expressly allowed within any provision of the Agreement or which Touchstone Essentials deems practicable to implement and appropriate to equitably resolve injuries caused partially or exclusively by the Affiliate+'s policy violation or contractual breach;
- In situations deemed appropriate by Touchstone Essentials, the Company may institute legal proceedings for monetary and/or equitable relief.

7.3 Grievances and Complaints

When an Affiliate+ has a grievance or complaint with another Affiliate+ regarding any practice or conduct in relationship to their respective Touchstone Essentials businesses, the complaining Affiliate+ should first report the problem to their Enroller who should review the matter and try to resolve it with the other party's upline Enroller. If the matter cannot be resolved, it must be reported in writing to the Touchstone Essentials Support Team. The Support Team will review the facts and resolve it with the aid of the appropriate departments. When an issue is submitted to the Company this way, both parties are subject to the resolution which the Company deems is necessary, equitable, and right, at the Company's sole discretion.

7.4 Arbitration

Any controversy or claim arising out of or relating to the Agreement, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules, and judgment of the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. The Parties waive all rights to trial by jury or to any court. All arbitration proceedings shall be held in Raleigh, North Carolina.

All parties shall be entitled to all discovery rights pursuant to the Federal Rules of Civil Procedure and the Federal Rules of Evidence shall apply. There shall be one arbitrator, an attorney-at-law, who shall have expertise in business law transactions with a strong preference being an attorney knowledgeable in the direct selling industry, selected from the panel which the American Arbitration Panel provides. Each Party to the arbitration shall be responsible for its own costs and expenses of arbitration, including legal and filing fees. The decision of the arbitrator shall be final and binding on the parties and may, if necessary, be reduced to a judgment in any court of competent jurisdiction. This agreement to arbitration shall survive any termination or expiration of the Agreement. All evidence, testimony, pleadings, briefs, decisions, rulings, awards, transcripts, documents, and other material associated with the arbitration shall be maintained in strict confidence and shall not be disclosed to any individual or entity that is not a party to the Arbitration or their respective counsel. Notwithstanding the foregoing, witnesses may be shown only such evidence that is relevant to their specific testimony or anticipated testimony.

Nothing in these Policies and Procedures shall prevent either Party from applying to and obtaining from any court having jurisdiction a writ of attachment, a temporary injunction, preliminary injunction, permanent injunction or other relief available to safeguard and protect the Party's interest prior to, during, or following the filing of any arbitration or other proceeding, or pending the rendition of a decision or award in connection with any arbitration or other proceeding.

7.5 Governing Law, Jurisdiction and Venue

Jurisdiction and venue of any matter not subject to arbitration shall reside in the federal or state courts residing in Raleigh, North Carolina, unless the laws of the state in which an Affiliate+ resides expressly require the application of its laws. The Federal Arbitration Act shall govern all matters relating to arbitration. The law of the State of North Carolina shall govern all other matters relating to or arising from the Agreement unless the laws of the state in which an Affiliate+ resides expressly require the application of its laws. Notwithstanding the foregoing, and the arbitration provision in Section 7.4, residents of the State of Louisiana shall be entitled to bring action against Touchstone Essentials in their home forum.

SECTION 8: INACTIVITY AND CANCELLATION

8.1 Effect of Cancellation

So long as an Affiliate+ remains active and complies with the terms of the Affiliate+ Agreement and these Policies and Procedures, Touchstone Essentials shall pay commissions to such Affiliate+ in accordance with the Touchstone Essentials' Marketing and Compensation Plan. An Affiliate+'s bonuses and commissions constitute the entire consideration for the Affiliate+'s efforts in generating sales and all activities related to generating sales (including building a downline organization). Following an Affiliate+'s non-renewal of their Affiliate+ Agreement, cancellation for inactivity, or voluntary or involuntary cancellation of their Affiliate+ Agreement (all of these methods are collectively referred to as "cancellation"), the former Affiliate+ shall have no right, title, claim or interest to the marketing organization which they operated, or any commissions or bonuses from the sales generated by the organization. An Affiliate+ whose business is cancelled will lose all rights as an Affiliate+. This includes the right to sell Touchstone Essentials' products and services, access to the Gift Card Program, as well as the right to receive future commissions, bonuses, or other income resulting from the sales and other activities of the Affiliate+'s former downline sales organization. In the event of cancellation, Affiliate+s agree to waive all rights they may have, including but not limited to property rights, to their former downline organization, and to any bonuses, commissions or other remuneration derived from the sales and other activities of their former downline organization. Following the cancellation of their Affiliate+ Agreement, the former Affiliate+ shall not hold themselves as a Touchstone Essentials Affiliate+, shall not have the rights to sell Touchstone Essentials products, and must wait a period of six calendar months before being able to join as a new Affiliate+. An Affiliate+ whose Affiliate+ Agreement is canceled shall receive commissions and bonuses only for the last full pay period they were active prior to cancellation (less any amounts withheld during an investigation preceding an involuntary cancellation).

8.2 Inactivity

Affiliate+s who fail to qualify by not personally producing at least 100 Personal Sales Volume (PV) in a calendar month, or by having 5 personally enrolled accounts (either Affiliate+, Affiliate, or Customer) that each have any level of personal volume that month, shall be deemed "inactive" for that period and will not receive a commission for the sales generated through their marketing organization for the period, pursuant to the published Touchstone Essentials' Marketing and Compensation Plan.

8.3 Approval Waiver Due to Inactivity

Affiliate+s who are deemed "inactive" as defined in Section 8.2 and have no accumulated PV, have not personally enrolled any Customers, Affiliates or Affiliate+s and have no order history for the previous 90 days, may forfeit their right to approve any organization tree changes that are submitted to Touchstone Essentials; even if such requests may directly affect their future commissions and organization.

8.4 Affiliate+ Account Reclassification

Affiliate+s who are canceled due to non-renewal of their Affiliate+ account fee will be reclassified as a Customer within the organization, and will no longer be able to access or participate in the Gift Card Program. As a Customer is ineligible to participate in the Compensation Plan, their previous organization will compress upline, only for commission payments accessible via the sponsorship tree. Additionally, the former Affiliate+ must wait a period of six calendar months before being able to join as a new Affiliate+.

8.5 Involuntary Cancellation

An Affiliate+'s violation of any of the terms of the Agreement, including any amendments that may be made by Touchstone Essentials in its sole discretion, may result in any of the sanctions listed in Section 7.2, including the

involuntary cancellation of their Affiliate+ Agreement. Cancellation shall be effective on the date on which written notice is mailed, faxed, emailed, or delivered to the Affiliate+'s last known address (or fax number), or to their attorney, or when the Affiliate+ received actual notice of cancellation, whichever occurs first. When an account is terminated due to Involuntary Cancellation, the Affiliate+'s account is deactivated and their previous organization will compress upline, only for commission payments accessible via the sponsorship tree. Additionally, the former Affiliate+ must wait a period of six calendar months before being able to join as a new Affiliate+.

8.6 Voluntary Cancellation

A participant in Touchstone Essentials has the right to cancel their Affiliate+ Agreement at any time, regardless of reason. Cancellation must be submitted in writing to the Company. The written notice (or email from the account holders email) must include the Affiliate+'s signature, printed name, address, and account I.D. Number. If an Affiliate+ is on an AutoShip subscription, the Affiliate+'s AutoShip subscription shall continue in force unless the Affiliate+ also specifically requests that their AutoShip be canceled.

When an account is terminated as a result of Voluntary Cancellation, the organization will remain in place, and will be compressed via the sponsorship tree only, for the purposes of payment within the Compensation Plan. Additionally, the former Affiliate+ must wait a period of six calendar months before being able to join as a new Affiliate+.

8.7 Waiver and Release

In exchange for your right to continue as a Touchstone Essentials Affiliate+ and the renewal of your Touchstone Essentials Affiliate+ account under the Agreement and these Policies & Procedures, you (for yourself, your agents, representatives, heirs, and all for whom you act) hereby release, waive and forever discharge Touchstone Essentials, and any related or affiliated company and any of their respective current and former owners, stockholders, members, directors, managers, officers, supervisors, insurers, attorneys, employees or agents (hereinafter collectively termed the "Released Parties"), from any and all causes of action, claims, demands, disputes, costs and expenses, damage, or damages that you may have immediately before the renewal of your current annual Touchstone Essentials Affiliate+ account, whether known or unknown, which arise from or are related to Touchstone Essentials, the other Released Parties, your Touchstone Essentials Affiliate+ Account, the Agreement and these Policies & Procedures. This release includes, without limitation: (i) any claim of discrimination on any basis, including race, color, national origin, religion, sex, gender, age, handicap or disability, or sexual orientation arising under any federal, state, or local statute, ordinance, order or law; (ii) any claim that Touchstone Essentials or any Released Party, jointly or severally, breached any contract or promise, express or implied, written or oral, or any term or condition otherwise related to your expired or terminated Touchstone Essentials Affiliate+ Account, including, without limitation, this Agreement and/or these Policies & Procedures; and (iii) any other statutory or common law claims arising out of your Touchstone Essentials Affiliate+ Account.

This waiver and release does not include a waiver and release of any rights or claims that: (i) you may have which cannot be validly released or waived under applicable law; (ii) arise from enforcing the terms of the Agreement and these Policies & Procedures directly related to your current annual Touchstone Essentials Affiliate+ Account; or (iii) any claims for the final payment due from Touchstone Essentials from your previous annual Touchstone Essentials Affiliate+ Account.

It is, however, the expressed intention of the parties that the foregoing waiver and release of claims will be construed as broadly as permitted under applicable law for the protection of Touchstone Essentials and the Released Parties against claims, it being fully understood and agreed that Touchstone Essentials' provision and your acceptance of the consideration hereunder are in full accord and satisfaction of all matters and claims relating to your Touchstone Essentials Affiliate+ Account. Touchstone Essentials may assert this Agreement and/or these Policies & Procedures as a full and complete defense to any such claim by you. You acknowledge the sufficiency of the consideration in this waiver and release.

Appendix A (Effective November 1, 2026):

Touchstone Essentials Marketing and Compensation Plan "Touchstone Essentials Compensation Plan"

Terms and Definitions

Customer Types

Lead: An individual who visits the Touchstone Essentials website of an Affiliate+ or Affiliate without making a purchase, or an individual who creates an account without making a purchase. The Affiliate+ or Affiliate is afforded lead protection of any lead for a period of 30 days, during which time if the lead places an order, their subsequent account type will be changed from lead to either Affiliate+, Affiliate, or Customer (based on their selection) and will be placed under the referring Affiliate+ or Affiliate.

If an individual creates an account without making a purchase, and there is no purchase within 30 days of the creation of their account, the lead account will be removed from the enrollment tree and the individual will be available to become a lead again for any Affiliate+ or Affiliate.

Customer: An individual who purchases Touchstone Essentials' products without the benefit of an Affiliate+ or Affiliate account, at retail price or on subscription, either through direct enrollment to the company by a current Touchstone Essentials Affiliate+ or Affiliate or through a direct purchase from a Touchstone Essentials Affiliate+ or Affiliate. Customers do not participate in the Touchstone Essentials Compensation Plan.

In the case of Retail Customers (those purchasing at retail price), the enrolling Affiliate+ is able to immediately retain the profit from a direct sale, or in cases where the Retail Customer places the order with Touchstone Essentials, all retail profits that would have been earned through the direct resale of the product (difference between the wholesale Affiliate+ price and the suggested retail price) is retained and issued to the Affiliate+ through the Retail Bonus portion of their next commission earnings.

Affiliate: An individual or business who chooses to participate in the Touchstone Essentials Affiliate Compensation Plan. An Affiliate may purchase Touchstone Essentials products at wholesale (subscription) price and has the ability to resell any product that they order for retail profit directly to Customers. As an Affiliate, they are also able to personally enroll/refer Customers, Affiliates and Affiliate+s into their organization, and earn commissions according to the criteria documented within the Touchstone Essentials Affiliate Compensation Plan. An Affiliate has completed the Affiliate Application; and has agreed and continues to adhere to the Affiliate Terms & Conditions.

Affiliate+: An individual or business who chooses to participate in the Touchstone Essentials Marketing and Compensation Plan. An Affiliate+ purchases the Touchstone Essentials product at wholesale (subscription) price and has the ability, and is encouraged, to resell any product that they order for retail profit directly to Retail Customers. As an Affiliate+, they are also able to sponsor and enroll Customers, Affiliates and new Affiliate+s into their organization, and earn commissions according to the qualifications and bonuses documented within the Touchstone Essentials Marketing and Compensation Plan. An Affiliate+ has purchased and paid for their Affiliate+ Enrollment Fee (as detailed in Section 2.6 of the Policies and Procedures), has been enrolled by a currently active Affiliate+ or Affiliate, has agreed and continues to adhere to the Policies and Procedures, and has completed their enrollment online. An active Affiliate+ is required to maintain their active Affiliate+ status once every twelve calendar months from the date of enrollment by paying a renewal fee as outlined in Section 2.7 of the Policies and Procedures.

Organization Terms

Sales Organization: Known as a Downline or Sales Team, this encompasses all accounts that are located beneath a particular Affiliate+ within the Touchstone Essentials Genealogy. This includes the Affiliate+ and all levels within their organization in both the Sponsor Tree and the Enrollment Tree.

Enroller: The Touchstone Essentials Affiliate+ or Affiliate which has personally introduced another Affiliate+, Affiliate or Customer into Touchstone Essentials. The Enroller must be in the Upline of the Sponsor, or in other words, the

placement of the new Affiliate+ must be in the Downline of the Enroller in relation to the Sponsor Tree. The Enroller of a new Affiliate+ is the direct Upline to the new Affiliate+, and the new Affiliate+ is the first level to the Affiliate+ Enroller in relation to the Enrollment Tree. The Enroller of an Affiliate+ can qualify to earn the Elite Referral Bonus, the Team Builder Bonus, the Keystone Bonus, and the Royalty Bonus.

Enrollment Tree: The structure detailing the enrollment activity and organization in relation to Enrollers. Commissions and Bonuses in regards to the Elite Referral Bonus, Advanced Referral Bonus, Keystone Bonus, Team Builder Bonus, Star Bonus (both advancement and circle bonuses) and Royalty Bonus are calculated in relation to the structure of the Enrollment Tree.

Sponsor: The Affiliate+ with which another Affiliate+ has been placed under in relation to the Sponsor or Placement Tree. The Sponsor is an Affiliate+ which has been chosen by the Enroller to support the new Affiliate+ throughout the development of their business. Sponsors are expected to train, supervise, and communicate with their Sales Organization. The Sponsor is the immediate Upline to the Affiliate+, and the Affiliate+ is part of the first level of the Sponsor in relation to the Sponsor Tree. The Residual Bonus and Infinity Bonus are determined and calculated from the Sponsor Tree.

Downline: The description of the organization of Affiliate+s, Affiliates and Customers below a particular Affiliate+ in relation to the Sponsor Tree or the Enrollment Tree (respectively).

Upline: The description of the organization above a particular Affiliate+ in relation to the Sponsor Tree or Enrollment Tree (respectively).

Level: A description concerning the location of a Customer, Affiliate or Affiliate+ in relation to another Affiliate+ in the Sponsor or Enrollment Tree. Levels are determined both for the Enrollment Tree and the Sponsor Tree.

All Affiliate+s which are enrolled directly by an Affiliate+ are said to be on the first level of the Enroller in relation to the Enrollment Tree. Those Affiliate+s that are directly enrolled by a first level Affiliate+ are said to be the second level of the original Affiliate+, and so on.

All Affiliate+s which are directly placed with or sponsored by an Affiliate+ are on the first level of the Sponsor in relation to the Sponsor Tree. Those Affiliate+s said to be sponsored by the first level Affiliate+ are said to be on the second level of the original Affiliate+ in relation to the Sponsor Tree, and so on.

The placement of Affiliate+s, Affiliates and Customers among these levels determine commission earnings, bonuses, and rank qualifications throughout the Touchstone Essentials Compensation Plan.

Additional Commission Terms, Volume, and Periods

Active: To be deemed as Active within the primary commission period, an Affiliate+ must either have a minimum of 100 personal volume (PV) (accumulated from personal purchases in the month) or have accumulated a minimum of five personally enrolled (PE) accounts (Affiliate+, Affiliate, or Customer, new or existing) with an order in that month with personal volume (PV). Being active is a prerequisite for many of the Bonuses and Commissions within the Touchstone Essentials Compensation Plan, including the Elite Referral Bonus, Advanced Referral Bonus, Keystone Bonus, Rank Advancement Bonus, Team Builder Bonus, Star Bonus, Residual Bonus, Royalty Bonus, Infinity Bonus, as well as all Rank Advancements.

Inactive: A status which refers to an Affiliate+ of Touchstone Essentials which has not met the minimum requirements to be considered Active for a particular primary commission period. Inactive Affiliate+s are not able to qualify for rank or for many of the commissions or bonuses which they may have been eligible otherwise. Retail Bonus is the only Commissions which Inactive Affiliate+s may earn.

Terminated Accounts: This refers to Affiliate+ accounts which once were able to participate in the Touchstone Essentials Compensation Plan, but are no longer able to. These accounts are considered closed accounts, and according to Policies and Procedures may not order product for personal consumption or inventory, they may not represent, distribute, or promote Touchstone Essentials products or opportunity, and they may not participate in the Touchstone Essentials

Compensation Plan. An account may be terminated as a result of voluntary cancellation or have been terminated as a result of policy infraction as deemed necessary by Touchstone Essentials. Such accounts are deemed inactive and cannot be reactivated. Terminated Affiliate+s lose all claim to any and all Downline in their organization.

Primary Commissions: This refers to the commissions and bonuses which are calculated on a monthly basis using the Primary Commission and Qualification Period. These bonuses refer to all retained Retail Bonus, Residual Bonus, Advanced Referral Bonus, Keystone Bonus, Rank Advancement Bonus, Team Builder Bonus, Star Bonus, Royalty Bonus, and Infinity Bonus.

Primary Commission and Qualification Period: Designates the period with which all activity within a Sales Organization will be accumulated for consideration for rank qualification and commission payout. The Primary Commission Period is the calendar month from 12:00 AM (Pacific Time) on the 1st through 11:59 PM (Pacific Time) on the last day of the calendar month. All orders for qualification purposes and commission earnings in relation to the Primary Commission Period must be submitted within the Primary Commission Period. Each Primary Commission Period resets all Volume totals for PV, OV, and Leg Volume.

Each Primary Commission Period will close at the end of each month, and the calculation process will begin. Each commission calculation will be audited to ensure accuracy, and will be posted and made public online no later than the 20th of each month, for the previous or most recent closed period. Commission payments will be issued no later than the 20th of each month for the previous commission period.

Secondary Commissions: This refers to the Elite Referral Bonus which is calculated weekly using the Secondary Commission and Qualification Period.

Secondary Commission and Qualification Period: Designates the period with which all enrollment activity is considered for the Elite Referral Bonus. The Secondary Commission Period will end every Thursday on the calendar week and will consider all enrollment activity within the previous week, as well as take into consideration any unpaid Elite Referral Bonus within that calendar month in relation to the Affiliate+'s current qualified level of activity.

Each Secondary Commission Period will begin Friday from 12:00 AM (Pacific Time) and close every Thursday at 11:59 PM (Pacific Time). Secondary Commission calculation will take place the following week with all earnings being released from Touchstone Essentials the following Friday. Elite Referral Bonus is paid weekly.

Paid Rank: The rank qualified for through achieving all qualification as outlined in the Touchstone Essentials Compensation Plan within a Primary Commission Period. This rank determines the level of commission earnings, and can also be a qualification for other bonuses or promotions. When rank is involved within a qualification requirement, the required rank (or a rank higher than the required rank) must be achieved as a result of the sales within their organization to be considered for that bonus or earning. All ranks are determined by the sales generated from an organization within a Primary Commission Period.

Pin Rank: This describes the highest Paid Rank an Affiliate+ has ever achieved in any Primary Commission period, and is therefore recognized for such achievement.

Commissionable Volume (CV): All products are assigned a Commissionable Volume (CV) value. The CV for a purchased product counts toward commissions and qualification. Commissionable Volume is reduced by any discount, coupon, or promotional credit applied to the order, except where otherwise stated.

Personal Volume or Product Volume (PV): This is the total amount of Commissionable Volume or CV that has been personally accumulated by an account within the Primary Commission Period. PV can be accumulated through the personal purchase of a product which carries a CV value. Affiliate+s are encouraged to retail or resell a portion of their personally purchased PV directly to Customers through person-to-person marketing. PV is used as a measure of activity and is a necessary monthly qualification to rank within a Primary Commission Period (see Active definition).

Organization Volume (OV): This is the total accumulated amount of product (CV) that has been purchased by the entire Sales Organization of an Affiliate+ in relation to their Sponsor Tree. OV is used as a measure of activity and is a

necessary monthly qualification to rank within a Primary Commission Period. For the purposes of rank qualification, no more than 1,000 of an Affiliate+'s own PV may count toward their OV requirement.

Additionally, for rank qualification, all OV requirements must take into consideration the leg OV maximum for that rank. The leg OV maximum percentage varies by rank. This is not only a compliance requirement, but is also designed to ensure and encourage proper building structure towards long-term residual organizations.

An example of this rule is as follows: The OV requirement for the Director rank is 9,000 OV, this means that regardless of how much volume is accumulated within any leg, only 4,500 (=9,000*50%) may count from any one leg towards reaching the rank of Director. Any volume in any leg in excess of the volume towards that rank requirement is still considered and paid out in full in the commission calculation.

Leg and Leg Volume: This describes a sales organization which extends from each personally sponsored Affiliate+. Each personally sponsored Affiliate+ constitutes the beginning of a leg, and all volume which happens under those members is accumulated as Leg Volume and is subject to the leg OV maximum in regards to rank requirements.

Personal Enrollment (PE) for Rank Qualification: This defines a personal enrollment (PE) as an Affiliate+, Affiliate, or Customer (new or existing) personally enrolled by the Affiliate+, who places a CV order. PE for rank qualification is counted using the Three Month Lookback (the best single month of the past three months) and applies to rank achievement, Elite qualification for rank, and rank maintenance. It is separate from the definition of PE used for the Elite Referral Bonus, which counts only CV orders placed within the current commission month.

Three Month Lookback: When a rank achievement, Elite qualification, or maintenance requirement calls for a minimum number of personal enrollments (PE) with a CV order, the count is measured using the best single month of the past three months (the current commission period and the two before it). Counts are not added together or averaged across months. The Three Month Lookback does not apply to the other rank qualification requirements, such as OV, which must be met within each commission period.

Grace Period: When an Affiliate+ achieves a rank for the first time, they automatically qualify for the Elite payout for that rank, including Royalty Bonus and Infinity Bonus (which begin at the rank of Director), for 12 months at the ranks of Manager through Director, or 24 months at the ranks of Regional Director and above. During the grace period, the Elite and maintenance requirements for that rank are waived, but the Affiliate+ must still be Active and meet the rank achievement requirements each month. An Affiliate+ in a grace period is not eligible for the STAR Elite Circle Bonus, which must be earned through the Elite requirements.

Elite: A monthly qualification at the rank an Affiliate+ holds; it is not a separate rank. An Affiliate+ who meets the Elite requirements for their rank, or who is within a grace period, earns the Elite payout for Residual Bonus and, beginning at the rank of Director, Royalty Bonus and Infinity Bonus. Additionally, an Affiliate+ who is using the rank-based qualification for Elite Referral Bonus can qualify for additional levels of depth starting at Elite National Manager. For Residual Bonus, an Affiliate+ who meets the requirements for a rank but not the Elite requirements earns the Basic payout (both of which are still subject to rank maintenance requirements).

Rank Maintenance: After the grace period for a rank, an Affiliate+ must meet the maintenance requirements for that rank each month, in addition to the rank achievement requirements, to continue to be paid at that rank at the Basic payout. An Affiliate+ who does not satisfy the maintenance requirement in a Commission Period is credited with the next rank below the rank held and is evaluated again in full at that rank in the same Commission Period.

Leadership Development and Customer Development: These are the two ways to meet the Elite and maintenance requirements for a rank within the compensation plan. Leadership Development is based on qualifying leaders within a set depth plus a minimum number of PE. Customer Development is based on a larger number of PE, with no rank or depth requirement for the people counted. The Touchstone Essentials Compensation Plan automatically checks both methodologies, and meeting either one is sufficient to fulfil the requirements.

Qualifying Leader: An Affiliate+ in the organization who counts toward a Leadership Development requirement. A qualifying leader must be Active and must have achieved the required rank, or a higher rank, as specified within the timeframe for each rank.

For rank maintenance, a qualifying leader must also have held that rank for at least three of the past six months, or every month since first achieving it if fewer than six months have passed. At the ranks of National Manager through National Director, at least one qualifying leader must be personally enrolled. At the rank of Executive and above, qualifying leaders may be anywhere within the required depth.

For both Elite qualifications and Rank Maintenance qualifications, the personally enrolled qualifying leader follows the Enrollment Tree for the purposes of depth calculations. The non-personally enrolled qualifying leaders for a rank follow the Sponsorship Tree for depth calculations.

Depth: The number of levels below an Affiliate+ within which qualifying leaders are counted toward a Leadership Development requirement.

Bonuses

All bonus percentages are calculated off of the PV (CV) amount accumulated within an Affiliate+'s account. There are a total of 10 bonuses available within the Compensation Plan.

1. Retail Bonus:
An Affiliate+ has the ability to purchase Touchstone Essentials' product at wholesale (subscription pricing) and then resell the product at retail price, keeping the profit from that transaction as Retail Bonus. Similarly, as established Retail Customers purchase directly from Touchstone Essentials, the difference between the wholesale price and the retail price that the Retail Customer pays is reserved and given to the Enroller of the Retail Customer with their Primary Commission earnings. This is as if the Affiliate+ had purchased the product and resold it to the Customer themselves. Affiliate+s must be a compliant Touchstone Essentials Affiliate+ in good standing. Retail Customers who purchase a product on a subscription basis do not generate a Retail Bonus.

2. Elite Referral Bonus:
This bonus allows an Affiliate+ to earn immediate income every week. A commission on the first orders of a new Affiliate+, Affiliate or Customer is paid through the enrollment tree. This is paid on orders placed within the new enrollee's first 90 days. The Elite Referral Bonus is calculated and paid through the weekly Secondary Commission process, save that the fourth, fifth and sixth levels are paid in the Primary Commission Period.

Enrollers have two paths to earn Elite Referral Bonus each week, one that has a rank based qualification and the other that has an enrollment based qualification. The Touchstone Essentials Compensation Plan will automatically calculate both paths for the enroller and will pay based on the highest commission outcome. In the event that an enroller is initially paid earlier in the month via one method and then later in the month achieves a higher qualification via the alternate method, the commissions will be automatically recalculated and an adjustment will be added to the Primary Commission period for the enrolling Affiliate+. To earn any Elite Referral Bonus, the enroller must be Active.

Rank Based Elite Referral Bonus

Rank	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Active Affiliate+	15%	5%				
Advanced Active (Manager or 15 PE*)	25%	10%				
Regional Manager (or 500 CV Order**)	25%	10%	5%			
Elite National Manager	25%	10%	5%	5%		
Elite Director	25%	10%	5%	5%	5%	
Elite Regional Director & Above	25%	10%	5%	5%	5%	5%

*For Elite Referral Bonus, Personally Enrolled (PE) is defined as any new Affiliate+, Affiliate, or Customer who is personally referred by you (in any month) and placed a CV order within the current commission month.
**A first order of 500 CV gives a new Affiliate+ a three-level payout for their first 6 months (must still be Active).

Enrollment Based Elite Referral Bonus

Personally Enrolled (PE)*	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
50 PE	25%	10%	5%			
150 PE	27%	10%	5%			
250 PE	29%	10%	5%			
500 PE	31%	10%	5%	5%		
750 PE	33%	10%	5%	5%		
1,500 PE	35%	10%	5%	5%	5%	
2,500 PE	37%	10%	5%	5%	5%	5%

*For Elite Referral Bonus, Personally Enrolled (PE) is defined as any new Affiliate+, Affiliate, or Customer who is personally referred by you (in any month) and placed a CV order within the current commission month.

3. Residual Bonus:
This bonus is paid according to the Sponsor Tree within the Primary Commission process. As Affiliate+s progress through the Touchstone Essentials Compensation Plan and qualify for ranks, they are able to earn a Residual Bonus on their organization according to the Sponsor Tree. An Affiliate+ can earn up to 10 levels of Residual Bonus depending upon rank (see below for further details on rank).

The percentage breakdown for each Residual Level earned is as follows:

- 1st Residual Bonus Level: 5% Basic or 5% Elite
- 2nd Residual Bonus Level: 5% Basic or 9% Elite (7% for Elite Manager)
- 3rd Residual Bonus Level: 5% Basic or 9% Elite
- 4th Residual Bonus Level: 5% Basic or 9% Elite (8% for Elite National Manager)
- 5th Residual Bonus Level: 5% Basic or 7% Elite
- 6th and 7th Residual Bonus Levels: 5% Basic or 5% Elite
- 8th Residual Bonus Level: 3% Basic or 3% Elite
- 9th and 10th Residual Bonus Levels: 2% Basic or 2% Elite

When you achieve a rank for the first time, you automatically qualify to earn the Elite payout for Residual Bonus for a period of time (grace period) before you must demonstrate continued growth for that rank. The grace period for Manager through Director is 12 months, and the grace period for Regional Director and above is 24 months. After the grace period for your rank, if you have not met the defined growth requirements (see details for each rank) your paid percentages for the rank go from the Elite payout to the Basic payout.

Additionally, Residual Bonus has a required maintenance schedule for both Elite and Basic payouts. These requirements are detailed within the qualifications for each rank (below).

Residual bonus pays the respective percentage on volume contained within each Residual Level. Residual Bonuses are paid out with Standard Compression as the primary means of determining a Residual Level. Standard Compression looks down through the Sponsor Tree, and compresses any volume that is less than 100 PV so that it does not block access to volume on lower Residual Levels.

4. Advanced Referral Bonus:
Each Affiliate+ which is Active, and who has accumulated a minimum of 12 personally enrolled Affiliate+s, Affiliates or Customers, each of whom have a PV order within the Commission Period, will receive an extra 10% in Residual Bonus of their personally enrolled Affiliate+s, Affiliates and Customers.

Starting in the thirteenth month after first reaching Advanced Referral Bonus, you must demonstrate continued enrollment growth to continue receiving the bonus by having a minimum of 24 personally enrolled Affiliate+s, Affiliates or Customers, each of whom have a PV order within the Commission Period. At least 12 of the qualified personally enrolled must join within the prior 12 months (a rolling 12-month qualification).

5. Keystone Bonus:
The Keystone Bonus rewards you for building recurring subscription volume with a monthly bonus. There are three tiers of payout available. To qualify for Tier 1 of the Keystone Bonus, you must have a 100 CV personal subscription in that month, have three personally enrolled (PE) Customers, Affiliates, or Affiliate+s with a subscription (of any CV level) in that month, and have a total subscription volume of 600 CV across your frontline (first level) in that month.

To qualify for Tier 2, you must have a 100 CV personal subscription and have three frontline (personally enrolled) who qualify for Tier 1. To qualify for Tier 3, you must have a 100 CV personal subscription and have three frontline (personally enrolled) who qualify for Tier 2. No tiers stack, meaning you can earn at one tier only in a given month.

- Tier 1 $50 per month
- Tier 2 $200 per month
- Tier 3 $800 per month

Once you reach Tier 3 in Keystone Bonus with your first group of personally enrolled subscribers, you are eligible to start another group. In this example you would personally enroll three more people with a subscription, with another total of 600 CV across that frontline (a person in your first group cannot be counted in the second group and so on). This allows you to build multiple Tiers that you can earn Keystone Bonus on.

6. Rank Advancement Bonus:
As Affiliate+s reach the rank of Regional Manager, National Manager and Director for the first time they earn a one-time bonus for that rank. Half of the bonus is paid upon achieving the new rank for the first time, with the remaining half paid upon achieving the rank for a second time (within 12 months of first achieving the rank). Rank Advancement Bonus will be earned and paid in the Primary Commission calculation. To qualify for Rank Advancement Bonus, the Affiliate+ must be Active. The Rank Advancement Bonus amounts are as follows:

- Regional Manager $200
- National Manager $400
- Director $800

7. Team Builder Bonus:
Every time a personally enrolled (PE) Affiliate+ earns a Rank Advancement Bonus, the enroller earns a matching bonus with the following Team Builder Bonus:

- Regional Manager $200
- National Manager $400
- Director $800

To qualify for any Team Builder Bonus, the enroller must be at the same rank or higher in the qualifying month as the personally enrolled Affiliate+ and must be Active. Team Builder Bonus earnings are disbursed in the same schedule as the Rank Advancement Bonus and will be included in the Primary Commission calculation.

The second half of the Team Builder Bonus is paid out with Standard Compression. This means that if the personal enroller of the Affiliate+ who earned the Rank Advancement Bonus does not qualify to earn the second payout due to not being at the same rank, the payout will compress up to the next qualified Affiliate+ in the enrollment tree.

8. Royalty Bonus:
As Affiliate+s progress through the Touchstone Essentials Compensation Plan, they will begin to earn Royalty Bonus beginning with the Elite Director rank. Royalty Bonus is calculated from the Enrollment Tree as a Primary Commission. Royalty Bonus allows the Affiliate+ to earn a percentage match on the Residual Bonus earnings of Affiliate+s and Affiliates

within their Enrollment Tree. As they progress through the ranks of Elite Director through Elite Regional Executive they gain greater depth in their royalty potential. The percentages are as follows:

- 1st Level 20%
- 2nd Level 10%
- 3rd through 5th Level 5%

Example of Royalty Bonus: If an Affiliate+ qualifies as an Elite Director earning 1 Level of Royalty Bonus, they will earn 20% of the Residual Bonus earned by their personally enrolled Affiliate+s and Affiliates. This means that if they had three Affiliate+s or Affiliates in their first level Enrollment Tree and each of them earned $1,000 in their own Residual Bonus, the enrolling Affiliate+ would get an additional 20% of that $1,000 from each of them. This would give him or her $200 from each Affiliate+ or Affiliate (earning in this example an additional $600).

Royalty Bonus is paid with Standard Compression. This means that if there is an Affiliate+ or Affiliate on a Level which does not earn a Residual Bonus to be matched on, but there are Affiliate+s or Affiliates directly below that have earned, those closest Affiliate+s or Affiliates will compress into that Level for the purpose of payout.

9. Infinity Bonus:
This differential bonus starts at the Elite Director rank as a Primary Commission. Depending on the Elite rank, an Affiliate+ can earn up to a 3.5% bonus on their entire organization, down to the next qualified rank. The Infinity Bonus is calculated on eligible residual organizational Commissionable Volume (CV). CV generated by newly enrolled members during their first 90 days is excluded from the Infinity Bonus calculation because that volume is compensated under the Elite Referral Bonus program. The bonus levels by Elite rank are as follows:

- Director 0.5%
- Regional Director 1.0%
- National Director 1.5%
- Executive 2.0%
- Regional Executive 2.5%
- National Executive 3.0%
- Ambassador 3.5%

For example, an Executive qualified for Elite payout can earn up to 2% Infinity Bonus on their entire residual organizational CV, until they reach another qualified rank. In this example, in one leg, at 20 levels down, they have an Elite Regional Director who is eligible for a 1% Infinity Bonus. The Elite Executive would earn 2% on all the CV within the first 20 levels in that leg, and would then earn 1% on the residual CV below the Elite Regional Director (the difference between the qualified levels), until infinity or until they reach another Elite Executive within that leg.

10. STAR Bonus:
Affiliate+s who have achieved an eligible rank for the first time (rank advancement) are eligible to qualify for STAR Elite Bonus (one-time rank advancement bonuses). This bonus is paid in the Primary Commission calculation, based on achieving rank qualification for that level and maintaining the rank qualification as specified below.

STAR Elite Bonus (One-Time)
- Regional Director $5,000
- National Director $12,000
- Executive $25,000
- Regional Executive $40,000
- National Executive $60,000

The STAR Elite rank advancement one-time bonus is issued in two equal installments. The first installment of 50% is paid following completion of the STAR rank qualification for two consecutive months. The second installment of 50% is paid following the maintenance schedule outlined for that rank. For Regional and Executive Director levels this is maintaining the rank qualification a total of 3 of 6 months (from first qualification), and for Executive levels it is maintaining the rank qualification a total of 6 of 12 months (from first qualification).

Affiliate+s who have achieved Elite status (through Elite qualification and not through a rank grace period) are eligible to qualify for the STAR Elite Circle (monthly bonus). This bonus is paid in the Primary Commission calculation, based on achieving Elite rank qualification for that level.

STAR Elite Circle Bonus (Monthly)

- Director $750
- Regional Director $1,500
- National Director $3,000
- Executive and above $6,000

The STAR Elite Circle monthly bonus is issued each month an Affiliate+ attains Elite rank qualification for that level.

Ranks, Qualifications, and Bonus Allocations

Affiliate+: The rank or identification of an Affiliate+ indicates that the individual or business entity has a fully executed Affiliate+ Application and is compliant with the Policies and Procedures. As an Affiliate+ they are entitled to retail Touchstone Essentials' products and therefore earn Retail Bonus. There is no other requirement or bonus that they qualify for.

Active Affiliate+: The rank of Active Affiliate+ is achieved when an Affiliate+ (see above) has either a minimum of 100 personal volume (PV) (accumulated from personal purchases in the month) or has accumulated a minimum of five personally enrolled (PE) accounts (Affiliate+, Affiliate, or Customer, new or existing) with an order in that month with personal volume (PV). As an Active Affiliate+ you are able to earn Retail Bonus, and participate in the Elite Referral Bonus. As an Active Affiliate+ you can earn one Residual Bonus level at 5% (Standard Compression).

Manager: The rank of Manager is achieved when an Affiliate+ is Active, has at least one personal enrollment (PE) with a CV order in a single month within the past three months, and has 600 OV with any one leg contributing up to 60% of the requirement (360 OV), within the respective commission period.

As a Manager, you are able to earn Retail Bonus, and participate in the Elite Referral Bonus, Advanced Referral Bonus, and Keystone Bonus, subject to the qualifications for those programs. As a Manager you can earn on two Residual Bonus levels (Standard Compression).

When you achieve Manager for the first time, you automatically qualify to earn the Elite payout for 12 months (5% on the first level and 7% on the second level), so long as you meet the monthly qualification requirements. After 12 months you must meet the Elite requirements to continue to receive the Elite residual payout, otherwise the payout will default to Basic residuals (5% on the first level and 5% on the second level).

To qualify as an Elite Manager after the 12 month grace period, you must maintain the rank qualification plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** two personal enrollments (PE) with a CV order in a single month within the past three months.
- **Customer Development:** one personally enrolled (PE) Affiliate or Affiliate+ with 25+ active personal enrollments, and a minimum of one PE with a CV order in a single month within the past three months.

Regional Manager: The rank of Regional Manager is achieved when an Affiliate+ is Active, has at least three personal enrollments (PE) with a CV order in a single month within the past three months, and has 1,500 OV with any one leg contributing up to 60% of the requirement (900 OV), within the respective commission period.

As a Regional Manager you are able to earn Retail Bonus, and participate in the Elite Referral Bonus, Advanced Referral Bonus, Keystone Bonus, and Team Builder Bonus, subject to the qualifications for those programs. As a qualified Regional Manager you can earn on three Residual Bonus levels (Standard Compression). New Regional Managers will also receive the Rank Advancement Bonus for that rank (see Rank Advancement Bonus above).

When you achieve Regional Manager for the first time, you automatically qualify to earn the Elite payout for 12 months (5% on the first level, and 9% on the second and third levels), so long as you meet the monthly qualification requirements. After 12 months you must meet the Elite requirements to continue to receive the Elite residual payout, otherwise the payout will default to Basic residuals (5% on the first, second, and third levels).

To qualify as an Elite Regional Manager after the 12 month grace period, you must maintain the rank qualification plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** one personally enrolled qualifying leader at the rank of Regional Manager or higher who achieved that rank within the past 12 months (within three levels); and a minimum of five personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** two personally enrolled (PE) Affiliate or Affiliate+s with 25+ active personal enrollments, and a minimum of three PE with a CV order in a single month within the past three months.

National Manager: The rank of National Manager is achieved when an Affiliate+ is Active, has at least four personal enrollments (PE) with a CV order in a single month within the past three months, and has 3,000 OV with any one leg contributing up to 60% of the requirement (1,800 OV), within the respective commission period.

As a National Manager you are able to earn Retail Bonus, and participate in the Elite Referral Bonus, Advanced Referral Bonus, Keystone Bonus, and Team Builder Bonus, subject to the qualifications for those programs. As a qualified National Manager you can earn on four Residual Bonus levels (Standard Compression). New National Managers will also receive the Rank Advancement Bonus for that rank (see Rank Advancement Bonus above).

When you achieve National Manager for the first time, you automatically qualify to earn the Elite payout for 12 months (5% on the first level, 9% on the second and third levels, and 8% on the fourth level), so long as you meet the monthly qualification requirements.

After 12 months you must meet the Elite requirements to continue to receive the Elite residual payout, otherwise the payout will default to Basic residuals (5% on the first, second, third and fourth levels). To qualify as an Elite National Manager after the 12 month grace period, you must maintain the rank qualification plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** one personally enrolled qualifying leader at the rank of Regional Manager or higher and one personally enrolled qualifying leader at the rank of National Manager or higher, each of whom achieved that rank within the past 12 months (within four levels); and a minimum of eight personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** two personally enrolled (PE) Affiliate or Affiliate+s with 25+ active personal enrollments, and a minimum of 35 PE with a CV order in a single month within the past three months.

If you do not meet the Elite National Manager requirements, your payout will reset to the Basic level of residuals. To continue to be paid as a National Manager at the Basic level after the 12 month grace period you must maintain the rank qualification, plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** one personally enrolled qualifying leader at the rank of Regional Manager or higher who achieved that rank within the past 12 months (within four levels); and a minimum of four personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** a minimum of 35 PE with a CV order in a single month within the past three months.

Director: The rank of Director is achieved when an Affiliate+ is Active, has at least six personal enrollments (PE) with a CV order in a single month within the past three months, and has 9,000 OV with any one leg contributing up to 50% of the requirement (4,500 OV), within the respective commission period.

As a Director you are able to earn Retail Bonus, and participate in the Elite Referral Bonus, Advanced Referral Bonus, Keystone Bonus, and Team Builder Bonus subject to the qualifications for those programs. As a qualified Director you can

earn on five Residual Bonus levels (Standard Compression). New Directors will also receive the Rank Advancement Bonus for that rank (see Rank Advancement Bonus above).

When you achieve Director for the first time, you automatically qualify to earn the Elite payout for 12 months (5% on the first level, 9% on the second, third, and fourth levels, and 7% on the fifth level), so long as you meet the monthly qualification requirements. As an Elite Director you can participate in the Royalty Bonus and the Infinity Bonus, subject to the qualifications for those programs.

After 12 months you must meet the Elite requirements to continue to receive the Elite residual payout, otherwise the payout will default to Basic residuals (5% on the first, second, third, fourth and fifth levels). You must also meet the Elite requirements in order to be eligible for the STAR Elite Circle (see the STAR Bonus section for details).

To qualify as an Elite Director after the 12 month grace period or to qualify for the STAR Circle Bonus program, you must maintain the rank qualification plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** one personally enrolled qualifying leader at the rank of National Manager or higher and one qualifying leader at the rank of Director or higher, each of whom achieved that rank within the past 24 months (within five levels); and a minimum of 12 personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** two personally enrolled (PE) Affiliate or Affiliate+s with 25+ active personal enrollments, and a minimum of 125 PE with a CV order in a single month within the past three months.

If you do not meet the Elite Director requirements, your payout will reset to the Basic level of residuals and you will not be eligible for the STAR Elite Circle Bonus. To continue to be paid as a Director at the Basic level after the 12 month grace period you must maintain the rank qualification, plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** two qualifying leaders (at least one of whom must be personally enrolled) at the rank of National Manager or higher who achieved that rank within the past 24 months (within five levels), and maintained that rank for at least three of the preceding six months (or every month since achieving it if it was achieved within the preceding six months); and a minimum of four personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** a minimum of 125 PE with a CV order in a single month within the past three months.

Regional Director: The rank of Regional Director is achieved when an Affiliate+ is Active, has at least eight personal enrollments (PE) with a CV order in a single month within the past three months, and has 25,000 OV with any one leg contributing up to 40% of the requirement (10,000 OV), within the respective commission period.

As a Regional Director you are able to earn Retail Bonus, and participate in the Elite Referral Bonus, Advanced Referral Bonus, Keystone Bonus, and Team Builder Bonus subject to the qualifications for those programs. As a qualified Regional Director you can earn on six Residual Bonus levels (Standard Compression).

When you achieve Regional Director for the first time, you automatically qualify to earn the Elite payout for 24 months (5% on the first level, 9% on the second, third, and fourth levels, 7% on the fifth level, and 5% on the sixth level), so long as you meet the monthly qualification requirements. As an Elite Regional Director you can participate in the Royalty Bonus, Infinity Bonus, and the STAR Elite Bonus (one-time advancement), subject to the qualifications for those programs.

After 24 months you must meet the Elite requirements to continue to receive the Elite residual payout, otherwise the payout will default to Basic residuals (5% on the first, second, third, fourth, fifth, and sixth levels). You must also meet the Elite requirements in order to be eligible for the STAR Elite Circle Bonus. See the STAR Bonus program section for details.

To qualify as an Elite Regional Director after the 24 month grace period or to qualify for the STAR Elite Circle Bonus program, you must maintain the rank qualification plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** three qualifying leaders at the rank of Director or higher (at least one of whom is personally enrolled), each of whom achieved that rank within the past 24 months (within six levels); and a minimum of 15 personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** two personally enrolled (PE) Affiliate or Affiliate+s with 25+ active personal enrollments, and a minimum of 350 PE with a CV order in a single month within the past three months.

If you do not meet the Elite Regional Director requirements, your payout will reset to the Basic level of residuals and you will not be eligible for the STAR Elite Circle Bonus program. To continue to be paid as a Regional Director at the Basic level after the 24 month grace period you must maintain the rank qualification, plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** one personally enrolled qualifying leader at the rank of National Manager or higher, and one qualifying leader at the rank of Director, each of whom achieved that rank within the past 24 months (within six levels), and maintained that rank for at least three of the preceding six months (or every month since achieving it if it was achieved within the preceding six months); and a minimum of eight personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** a minimum of 350 PE with a CV order in a single month within the past three months.

National Director: The rank of National Director is achieved when an Affiliate+ is Active, has at least 10 personal enrollments (PE) with a CV order in a single month within the past three months, and has 75,000 OV with any one leg contributing up to 40% of the requirement (30,000 OV), within the respective commission period.

As a National Director you are able to earn Retail Bonus, and participate in the Elite Referral Bonus, Advanced Referral Bonus, Keystone Bonus, and Team Builder Bonus subject to the qualifications for those programs. As a qualified National Director you can earn on seven Residual Bonus levels (Standard Compression).

When you achieve National Director for the first time, you automatically qualify to earn the Elite payout for 24 months (5% on the first level, 9% on the second, third, and fourth levels, 7% on the fifth level, and 5% on the sixth and seventh levels), so long as you meet the monthly qualification requirements. As an Elite National Director you can participate in the Royalty Bonus, Infinity Bonus, and the STAR Elite Bonus (one-time advancement), subject to the qualifications for those programs.

After 24 months you must meet the Elite requirements to continue to receive the Elite residual payout, otherwise the payout will default to Basic residuals (5% on the first, second, third, fourth, fifth, sixth, and seventh levels). You must also meet the Elite requirements in order to be eligible for the STAR Elite Circle Bonus. See the STAR Bonus program section for details.

To qualify as an Elite National Director after the 24 month grace period or to qualify for the STAR Elite Circle Bonus program, you must maintain the rank qualification plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** one personally enrolled qualifying leader at the rank of Director or higher, and one qualified leader at the rank of Regional Director or higher, each of whom achieved that rank within the past 24 months (within seven levels); and a minimum of 20 personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** two personally enrolled (PE) Affiliate or Affiliate+s with 25+ active personal enrollments, and a minimum of 1,000 PE with a CV order in a single month within the past three months.

If you do not meet the Elite National Director requirements, your payout will reset to the Basic level of residuals and you will not be eligible for the STAR Elite Circle Bonus program. To continue to be paid as a National Director at the

Basic level after the 24 month grace period you must maintain the rank qualification, plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** two qualifying leaders at the rank of Director or higher (one of whom must be personally enrolled), each of whom achieved that rank within the past 24 months (within seven levels), and maintained that rank for at least three of the preceding six months (or every month since achieving it if it was achieved within the preceding six months); and a minimum of 10 personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** a minimum of 1,000 PE with a CV order in a single month within the past three months.

Executive: The rank of Executive is achieved when an Affiliate+ is Active, has at least 12 personal enrollments (PE) with a CV order in a single month within the past three months, and has 150,000 OV with any one leg contributing up to 40% of the requirement (60,000 OV), within the respective commission period.

As Executive you are able to earn Retail Bonus, and participate in the Elite Referral Bonus, Advanced Referral Bonus, Keystone Bonus, and Team Builder Bonus subject to the qualifications for those programs. As a qualified Executive you can earn on eight Residual Bonus levels (Standard Compression).

When you achieve Executive for the first time, you automatically qualify to earn the Elite payout for 24 months (5% on the first level, 9% on the second, third, and fourth levels, 7% on the fifth level, 5% on the sixth and seventh levels, and 3% on the eighth level), so long as you meet the monthly qualification requirements. As an Elite Executive you can participate in the Royalty Bonus, Infinity Bonus, and the STAR Elite Bonus (one-time advancement), subject to the qualifications for those programs.

After 24 months you must meet the Elite requirements to continue to receive the Elite residual payout, otherwise the payout will default to Basic residuals (5% on the first, second, third, fourth, fifth, sixth, and seventh levels, and 3% on the eighth level). You must also meet the Elite requirements in order to be eligible for the STAR Elite Circle Bonus. See the STAR Bonus program section for details.

To qualify as an Elite Executive after the 24 month grace period or to qualify for the STAR Elite Circle Bonus program, you must maintain the rank qualification plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** two qualifying leaders at the rank of Director or higher, and one qualified leader at the rank of Regional Director or higher, each of whom achieved that rank within the past 24 months (within eight levels); and a minimum of 25 personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** two personally enrolled (PE) Affiliate or Affiliate+s with 25+ active personal enrollments, and a minimum of 2,000 PE with a CV order in a single month within the past three months.

If you do not meet the Elite Executive requirements, your payout will reset to the Basic level of residuals and you will not be eligible for the STAR Elite Circle Bonus program. To continue to be paid as an Executive at the Basic level after the 24 month grace period you must maintain the rank qualification, plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** one qualifying leader at the rank of Director or higher, and one qualifying leader at the rank of Regional Director or higher, each of whom achieved that rank within the past 24 months (within eight levels), and maintained that rank for at least three of the preceding six months (or every month since achieving it if it was achieved within the preceding six months); and a minimum of 12 personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** a minimum of 2,000 PE with a CV order in a single month within the past three months.

Regional Executive: The rank of Regional Executive is achieved when an Affiliate+ is Active, has at least 14 personal enrollments (PE) with a CV order in a single month within the past three months, and has 300,000 OV with any one leg contributing up to 40% of the requirement (120,000 OV), within the respective commission period.

As a Regional Executive you are able to earn Retail Bonus, and participate in the Elite Referral Bonus, Advanced Referral Bonus, Keystone Bonus, and Team Builder Bonus subject to the qualifications for those programs. As a qualified Regional Executive you can earn on nine Residual Bonus levels (Standard Compression).

When you achieve Regional Executive for the first time, you automatically qualify to earn the Elite payout for 24 months (5% on the first level, 9% on the second, third, and fourth levels, 7% on the fifth level, 5% on the sixth and seventh levels, 3% on the eighth level, and 2% on the ninth level), so long as you meet the monthly qualification requirements. As an Elite Regional Executive you can participate in the Royalty Bonus, Infinity Bonus, and the STAR Elite Bonus (one-time advancement), subject to the qualifications for those programs.

After 24 months you must meet the Elite requirements to continue to receive the Elite residual payout, otherwise the payout will default to Basic residuals (5% on the first, second, third, fourth, fifth, sixth, and seventh levels, 3% on the eighth level, and 2% on the ninth level). You must also meet the Elite requirements in order to be eligible for the STAR Elite Circle Bonus. See the STAR Bonus program section for details.

To qualify as an Elite Regional Executive after the 24 month grace period or to qualify for the STAR Elite Circle Bonus program, you must maintain the rank qualification plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** three qualifying leaders at the rank of Director or higher, and one qualified leader at the rank of Regional Director or higher, each of whom achieved that rank within the past 24 months (within nine levels); and a minimum of 28 personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** three personally enrolled (PE) Affiliate or Affiliate+s with 25+ active personal enrollments, and a minimum of 4,000 PE with a CV order in a single month within the past three months.

If you do not meet the Elite Regional Executive requirements, your payout will reset to the Basic level of residuals and you will not be eligible for the STAR Elite Circle Bonus program. To continue to be paid as a Regional Executive at the Basic level after the 24 month grace period you must maintain the rank qualification, plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** two qualifying leaders at the rank of Director or higher, and one qualifying leader at the rank of Regional Director or higher, each of whom achieved that rank within the past 24 months (within nine levels), and maintained that rank for at least three of the preceding six months (or every month since achieving it if it was achieved within the preceding six months); and a minimum of 14 personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** a minimum of 4,000 PE with a CV order in a single month within the past three months.

National Executive: The rank of National Executive is achieved when an Affiliate+ is Active, has at least 15 personal enrollments (PE) with a CV order in a single month within the past three months, and has 500,000 OV with any one leg contributing up to 40% of the requirement (200,000 OV), within the respective commission period.

As a National Executive you are able to earn Retail Bonus, and participate in the Elite Referral Bonus, Advanced Referral Bonus, Keystone Bonus, and Team Builder Bonus subject to the qualifications for those programs. As a qualified National Executive you can earn on 10 Residual Bonus levels (Standard Compression).

When you achieve National Executive for the first time, you automatically qualify to earn the Elite payout for 24 months (5% on the first level, 9% on the second, third, and fourth levels, 7% on the fifth level, 5% on the sixth and seventh levels, 3% on the eighth level, and 2% on the ninth and tenth levels), so long as you meet the monthly qualification

requirements. As an Elite National Executive you can participate in the Royalty Bonus, Infinity Bonus, and the STAR Elite Bonus (one-time advancement), subject to the qualifications for those programs.

After 24 months you must meet the Elite requirements to continue to receive the Elite residual payout, otherwise the payout will default to Basic residuals (5% on the first, second, third, fourth, fifth, sixth, and seventh levels, 3% on the eighth level, and 2% on the ninth and tenth levels). You must also meet the Elite requirements in order to be eligible for the STAR Elite Circle Bonus (see STAR Bonus program for details).

To qualify as an Elite National Executive after the 24 month grace period or to qualify for the STAR Elite Bonus program, you must maintain the rank qualification plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** three qualifying leaders at the rank of Director or higher, and two qualified leaders at the rank of Regional Director or higher, each of whom achieved that rank within the past 24 months (within ten levels); and a minimum of 30 personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** three personally enrolled (PE) Affiliate or Affiliate+s with 25+ active personal enrollments, and a minimum of 6,500 PE with a CV order in a single month within the past three months.

If you do not meet the Elite National Executive requirements, your payout will reset to the Basic level of residuals and you will not be eligible for the STAR Elite Circle Bonus Program. To continue to be paid as a National Executive at the Basic level after the 24 month grace period you must maintain the rank qualification, plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** two qualifying leaders at the rank of Director or higher, and one qualifying leader at the rank of Regional Director or higher, each of whom achieved that rank within the past 24 months (within ten levels), and maintained that rank for at least three of the preceding six months (or every month since achieving it if it was achieved within the preceding six months); and a minimum of 15 personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** a minimum of 6,500 PE with a CV order in a single month within the past three months.

Ambassador: The rank of Ambassador is achieved when an Affiliate+ is Active, has at least 18 personal enrollments (PE) with a CV order in a single month within the past three months, and has 750,000 OV with any one leg contributing up to 40% of the requirement (300,000 OV), within the respective commission period.

As an Ambassador you are able to earn Retail Bonus, and participate in the Elite Referral Bonus, Advanced Referral Bonus, Keystone Bonus, and Team Builder Bonus subject to the qualifications for those programs. As a qualified Ambassador you can earn on 10 Residual Bonus levels (Standard Compression).

When you achieve Ambassador for the first time, you automatically qualify to earn the Elite payout for 24 months (5% on the first level, 9% on the second, third, and fourth levels, 7% on the fifth level, 5% on the sixth and seventh levels, 3% on the eighth level, and 2% on the ninth and tenth levels), so long as you meet the monthly qualification requirements. As an Elite Ambassador you can participate in the Royalty Bonus and the Infinity Bonus, subject to the qualifications for those programs.

After 24 months you must meet the Elite requirements to continue to receive the Elite residual payout, otherwise the payout will default to Basic residuals (5% on the first, second, third, fourth, fifth, sixth, and seventh levels, 3% on the eighth level, and 2% on the ninth and tenth levels). You must also meet the Elite requirements in order to be eligible for the STAR Elite Circle Bonus (see STAR Bonus program for details).

To qualify as an Elite Ambassador after the 24 month grace period or to qualify for the STAR Elite Circle program, you must maintain the rank qualification plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** three qualifying leaders at the rank of Director or higher, and three qualified leaders at the rank of Regional Director or higher, each of whom achieved that rank within the past 24 months (within ten levels); and a minimum of 35 personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** three personally enrolled (PE) Affiliate or Affiliate+s with 25+ active personal enrollments, and a minimum of 9,500 PE with a CV order in a single month within the past three months.

If you do not meet the Elite Ambassador requirements, your payout will reset to the Basic level of residuals and you will not be eligible for the STAR Elite Circle Bonus Program. To continue to be paid as an Ambassador at the Basic level after the 24 month grace period you must maintain the rank qualification, plus qualify with one of either the Leadership Development or Customer Development pathways as follows each month:

- **Leadership Development:** two qualifying leaders at the rank of Director or higher, and two qualifying leaders at the rank of Regional Director or higher, each of whom achieved that rank within the past 24 months (within ten levels), and maintained that rank for at least three of the preceding six months (or every month since achieving it if it was achieved within the preceding six months); and a minimum of 18 personally enrolled (PE) with a CV order in a single month within the past three months.
- **Customer Development:** a minimum of 9,500 PE with a CV order in a single month within the past three months.