

Field Representative Compliance Guidelines

The Federal Trade Commission and the Food & Drug Administration have established advertising and ingredient regulations to protect consumers. In turn, these government agencies require us (as a company) to make sure that you (as a representative) adhere to these regulations. At Life's Abundance, we support these government regulations. We also realize that following these guidelines will ensure the company's longevity, which means that you can go on representing Life's Abundance for a very long time.

In addition to government regulations, we believe that every Field Rep should have an equal opportunity to promote and build his or her Life's Abundance business, so we established additional guidelines to deter the practice of creating an unfair advantage over others.

It is for these reasons that we established a set of compliance guidelines. Following these guidelines ensures that all Field Reps abide by government regulations, use accurate information that does not misrepresent the Life's Abundance business and/or products and operate their distributorships in a fair manner, which will allow all of us to thrive for many years to come.

What should you submit to Compliance for review?

You should submit all original information/materials related to your Life's Abundance business. This includes, but is not limited to, domain names (including social networking pages such as fanpages), email addresses, web content (e.g., web pages, blog sites, social sites, URLs), advertising including ad words, key words and descriptions, newsletters, campaign emails, audio transcripts, video transcripts and print materials. You do not have to submit your Life's Abundance replicator website because we have control over the content in this website.

Regarding social media, we do not expect you to submit tweets, blog post comments and the like to the Compliance Department. However, if you are unsure as to whether a tweet or blog post is compliant or not, ask the Compliance Department beforehand because you are responsible for the information/content that you post. For example, if you are found to be out of compliance relating to a tweet, you will be subject to disciplinary action.

When should you submit information/materials to Compliance?

You must submit information/materials to compliance before they are published or are otherwise used to promote your Life's Abundance business.

How do you submit information/materials to Compliance for review?

Email your information/materials to compliance@lifesabundance.com.

What happens once you submit your information/materials to Compliance?

Once the Compliance Department has reviewed your information/materials, you will receive an email giving you approval or instructions on how to bring your information/materials into compliance.

How will Life's Abundance make sure that all Field Reps are in Compliance?

We conduct proactive searches on a regular basis to make sure our representatives are in compliance.

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What happens if you are found with information/materials that are out of compliance?

If you are found with information/materials that are out of compliance, you will be notified with detailed instructions on what is out of compliance. Corrections of the non-compliant material must be completed as notified. Failure to do so could result in disciplinary action, including fines and/or suspension of the distributorship until in compliance. Those found with repeat violations will be terminated. (See Life's Abundance Policies Section 8.2.)

When you acquire a domain name and/or email address or develop your own website, you must adhere to these compliance guidelines:

Identification of Your Personal Website

Your name and Life's Abundance Independent Field Representative must be clearly displayed on either the home page or contact page of your personal website. Failing to indicate that you are a Life's Abundance Independent Field Representative may cause confusion and/or misrepresentation.

Using the Life's Abundance Names, Trademarks and Copyrights

The name of Life's Abundance and other names as may be adopted by Life's Abundance are proprietary trade names, trademarks and service marks of Life's Abundance. As such, these marks are of great value to Life's Abundance and are supplied to Representatives for their use only in an expressly authorized manner. Life's Abundance will not allow the use of its trade names nor any other company trade names, trademarks, designs, or symbols by any person, including a Life's Abundance Field Representative, without its prior, written permission. Otherwise, use of the Life's Abundance name on any item not produced by the company (correspondence, letterhead, business cards, signage, ads, etc.) is prohibited except as follows:

Name of Field Representative Life's Abundance Independent Field Representative

Stationery may be produced using the logo mentioned above.

A Field Representative may be listed only under his or her own name as: "Life's Abundance Independent Field Representative" in the white or yellow pages of the telephone directory. No toll-free phone number listing may include the Life's Abundance's name.

Field Representatives may not place telephone directory display ads using the Life's Abundance's name or logo. Representatives may not answer the telephone by saying "Life's Abundance", "Life's Abundance Corporate Offices," or in any other manner that would lead the caller to believe that he or she has reached the corporate offices of Life's Abundance.

Field Representatives may not produce for sale, distribution or for personal use any recorded company events and speeches without written authorization from an officer of Life's Abundance.

Representatives may not reproduce for sale, distribution or for personal use any company-produced materials, including (but not limited to) those in written, audio, video or electronic form.

Field Representatives may not include "Life's Abundance", Life's Abundance trade names, slogans or Life's Abundance brand names in the name of any internet site, internet advertisement or e-mail address in any form, except in conjunction with a Field Representative's replicator website provided by Life's Abundance.

Domain Name and Email Address

Regarding your domain name, be creative and at the same time keep it simple. Long domain names can be easily confused and misspelled by consumers. When choosing your domain and email address, you cannot use company names such as Life's Abundance and/or brand names such as Life's Abundance, Tasty Rewards, etc. Also, you cannot use misspellings of company and/or brand names such as taste-e-rewards.com and you cannot use variations of company and/or brand names such as abundancelife.com, etc. Disregarding the above guidelines creates an unfair advantage and it is a violation of our compliance guidelines. However, you may use generic words such as "fish oil" or "life" alone or in combination with other general words, as long as they are not company and/or brand names.

Please note: The use of other company names and/or brand names in your domain names and/or email addresses is illegal and considered cybersquatting.

Images

You may use any of the Life's Abundance product images on your website. We recommend linking to the image thumbnail to avoid outdated images. You may use Life's Abundance logos. You may not use other images on the corporate websites; such as, banners or other images, as they are copyrighted and their use is not permitted. You can purchase your own images by visiting sites such as shutterstock.com, istockphoto.com, etc.

Original Website Product and/or Opportunity Information

All original website product and/or opportunity information must be submitted to compliance@lifesabundance.com before being published.

Testimonials

All new testimonials must be approved before publishing. Send to compliance@lifeabundance.com.

Third Party Materials or Health-Related Materials

You may use third party materials; such as, research or articles containing health conditions if:

You may use third party materials; such as, research or articles containing health conditions if:

- The material directly pertains to a Life's Abundance product.
- The material is from a reputable website (such as the American Heart Association) or publication (such as the New England Journal of Medicine). You must not use articles that are untrue or misleading.
- \circ $\;$ The material is referenced properly.
- The material is at least one click away from a purchase or buy link or button of any kind, and there are no product references or images on the web page with this material.
 - If the above information makes a health claim of any kind, it must be noted with an asterisk (*) and you
 must have the following FDA statement at the bottom on the web page: *These statements have not
 been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat,
 cure or prevent any disease. (Must be in bold type and in a box)

Prescribing

Do not prescribe or recommend dosages for any Life's Abundance products for any medical or health-related conditions.

Guidelines for Creating Original Web Pages and Other Promotions

When creating original web pages and promotional pieces such as audios, videos or any other original media, please use the following guidelines:

- You may use information from the corporate websites, sell sheets, audios, videos, etc. verbatim (or exactly as written or stated), as long as the overall impression of the original information you create does not contain non-compliant language and does not distort or misrepresent the original meaning of the information.
- You may find it easier to simply provide links to your replicator site rather than attempting to create your own materials. It is your responsibility to maintain and keep your website up to date with the corporate site.
- You may not copy complete pages and post as an original on your website.
- You may not make income claims nor insinuate that one can earn large amounts of money.
- You may not make any medical or structure function claims. Example: Agility is used to cure your dog's arthritis. Feed Life's Abundance food and your dog will no longer have allergies. You can say "Agility helps to maintain healthy joint cartilage and connective tissue". You can say "Life's Abundance food does not contain wheat or corn glutens which are associated with food allergies.
- You may not use the following words and/or terms:
 - Human Quality and Human Grade: The compliance guidelines for these two terms have no relationship whatsoever to the high quality of our pet product ingredients and foods. Rather, they reflect the current laws that we must follow. Therefore, using these terms to describe our pet product ingredients and pet foods is not permissible and against our compliance guidelines. You instead can use terms such as high quality or premium ingredients.
 - **Organic:** Although some products contain organic ingredients, there are very specific rules and regulations for a **product** to be considered organic. Therefore, stating that any of our products are "organic" is not permissible and against our compliance guidelines. You may, however, state if a particular ingredient is organic.
 - All Natural: In cases where a product contains vitamins and/or minerals, the term all natural is not permitted because vitamins and minerals are not considered natural.
 - Pharmaceutical or Pharmaceutical Grade: So as to not give the impression that a product is a pharmaceutical drug, this term is not permitted. For instance, we refer to our Fish Oil as "ultra-refined" because we believe this term better describes the quality of these premium fish oil supplements.

- Fresh or Freshest: Using this term in connection with our pet product ingredients is not permissible and against our compliance guidelines. However, for example, when talking about our Life's Abundance dry foods, you may use something like, "Our batches of Life's Abundance dry foods are produced in limited runs on a weekly basis, minimizing periods of storage and helping us to deliver the freshest-possible product to your front door generally within four to six weeks of being made." You cannot say "fresh ingredients".
- USA Ingredients: We make every effort to source our ingredients from the U.S for our dietary supplements, pet foods and treats, pet supplements and pet care products. Foremost is our commitment to quality and safety ... all other factors, including price and country of origin, come later. At present, the majority of our ingredients are sourced domestically. However, there are a few ingredients (for example, monk fruit, taurine and pomegranate extract) that we source from Asian countries, including India and China. Rest assured, we use only a handful of trusted U.S. suppliers who from time to time import this small minority of items. In most instances you can say Made in the USA.
- **No Steroids or Hormones:** Meats and pet food typically do not have these ingredients therefore using this statement creates an unfair advantage.
- No Chemical Preservatives: All preservatives, whether natural or artificial are still "chemicals" by definition therefore you cannot say our products have "no chemical preservatives". What you can say is "Contains no artificial preservatives".
- No Soy or Soy Free (for pet products): While we do not use soy as a protein source in our products, we do use lecithin which is a derivative of soy in some of our pet products. Stating "no soy" would be considered misleading.
- **Key words and meta tags:** These are considered "claims" so must be relevant and not include disease states.

Please Note

It is important to read the Policies document for a comprehensive overview of all Life's Abundance guidelines. Please pay special attention to our SPAM policies. Life's Abundance does not tolerate SPAMMING.

Life's Abundance reserves the right to change these Compliance Guidelines.

Go to these websites to learn more about the current regulations:

<u>Rules of the Road – Federal Trade Commission (FTC)</u> <u>http://business.ftc.gov/documents/bus28-advertising-and-marketing-internet-rules-road</u>

<u>Guides Concerning the Use of Endorsements and Testimonials in Advertising – FTC</u> <u>www.ftc.gov/os/2009/10/091005revisedendorsementguides.pdf</u>

<u>Dot Com Disclosures: Information About Online Advertising - FTC</u> <u>http://business.ftc.gov/documents/bus41-dot-com-disclosures-information-about-online-advertising</u>