

JIFU Statement of Policies and Procedures

Effective August 2025

Last Updated April 2026

This Statement of Policies and Procedures forms part of the Distributor Agreement for JIFU USA, LLC (the “Company” or “JIFU”) and is the governing document that forms the relationship between the Company and Distributors. These Policies and Procedures govern the enrollment, marketing, sales practices, compensation eligibility, disclosures, telemarketing and electronic outreach, intellectual property, termination, and compliance obligations. The Company is committed to operating with the utmost integrity in compliance with all federal and state laws and regulations and fully expects and requires that its Distributors do the same.

1. Definitions and Scope

JIFU utilizes a network marketing sales channel to market products and services to retail customers through independent contractors known as Distributors. These Policies and Procedures, which form part of the Distributor Agreement, apply to all Company Members and Distributors. The term “Member” means an individual who contracts with the Company solely to access its products and services as a retail customer at member rates. “Distributor” means an individual who enters into the Distributor Agreement with the Company to access its services and participate in the Company’s compensation plan (the “Pay Plan”). “Sponsor/Enroller” means a Distributor who recruits and enrolls a Member or Distributor directly below them in their enrollment organization, as defined in the Pay Plan. The “Distributor Agreement” means and includes collectively: (i) these Policies and Procedures, (ii) the Distributor Application and Agreement, (iii) the Pay Plan, (iv) the Income Disclosure Statement, and (v) any additional terms, conditions, and agreements between the Distributor and the Company, as may be amended from time to time.

2. Distributor; Code of Ethics

A Distributor is an individual who has completed a Company application and agreement and has been accepted by the Company as a Distributor. The Company reserves the right to accept or reject anyone as a Distributor at Company’s sole discretion.

JIFU Endorses the Following Code of Ethics:

- I. Distributors must show fairness, tolerance, and respect to all people associated with JIFU, regardless of race, gender, social class, or religion.
- II. Distributors must contribute to and foster an atmosphere of positivity, teamwork, good morale, and community spirit.
- III. Distributors shall strive to resolve business issues, including situations with Upline and Downline members, through tact, sensitivity, and good will.
- IV. Distributors must be honest, responsible, professional and conduct themselves with integrity.

V. Distributors shall never disparage the Company, other Distributors, Company employees, product suppliers or agents, products, services, sales and marketing campaigns, or the Pay Plan, or make statements that unreasonably offend, mislead, or coerce others.

VI. Distributors must comply with all applicable laws and regulations and, as independent contractors, must stay updated on all laws and regulations associated with their Distributor business.

3. Independent Contractor; Identification

Distributor is an independent contractor and not a purchaser of a franchise or business opportunity. The Distributor Agreement does not create any franchise rights, business opportunity rights, or employment position or relationship and should never be construed as such. Each Distributor's success depends entirely on their independent efforts, and no specific level of income or success is guaranteed. Distributors are responsible for their own business decisions, expenditures, and schedule. The Distributor Agreement between Company and its Distributors does not create an employer/employee relationship, agency, partnership, or joint venture between Company and the Distributor. A Distributor shall not be treated as an employee of Company for any purposes, including, but not limited to without limitation, for federal or state tax purposes. All Distributors are responsible for paying federal, state, and local taxes due from all compensation earned as a Distributor of Company. Any other compensation received by Distributors from Company will be governed by applicable U.S. tax laws (or the tax laws of any other applicable jurisdiction). The Distributor has no express or implied authority to bind Company to any obligation or to make any commitments by or on behalf of Company. Each Distributor, whether acting as management of a Business Entity or represented as an individual, shall establish their own goals, hours, and methods of operation and sale, so long as they comply with the terms of the Distributor Agreement, these Policies and Procedures, and applicable federal, state and local laws and regulations.

Distributors must clearly identify themselves as an "Independent Distributor" of JIFU in all communications, including telephone calls, correspondence, business cards, social media profiles, websites, and any other marketing materials. Distributors shall not answer telephone calls or otherwise represent themselves in any manner that would lead others to believe they have reached the Company's corporate offices or are employees of the Company. All business materials must prominently display the Distributor's name followed by "Independent Distributor for JIFU."

4. Legal Ability

All Distributors must be eighteen (18) years of age or older to enroll into the business and become a Distributor.

5. One Business Per Distributor

A Distributor may operate or have an ownership interest, legal or equitable, as an individual, sole proprietorship, partner, member, shareholder, trustee, beneficiary, or otherwise in only one Company business. No individual may have, operate or receive compensation from more than one Company business absent exceptional circumstances the Company may approve in writing on a case-by-case basis.

6. Family Units and Actions of Household Members or Affiliated Parties

Individuals of the same family unit may each enter into or have an interest in their own separate Company businesses only if each subsequent family position is placed frontline to the first family member enrolled. A “family unit” is defined as spouses, common law unions, domestic partnerships, or dependent children living at or doing business at the same address. The term family unit as defined herein may be expanded at the discretion of the Company on a case-by-case basis for the purpose of fulfilling the intent of this provision. The Company may also reject any enrollment of a member of a family unit in its sole discretion if it believes the Pay Plan is being manipulated or for any other reason that the Company believes goes against the intention of this provision.

If any member of a Distributor’s family unit engages in any activity which, if performed by the Distributor, would violate any provision of the Distributor Agreement, such activity will be deemed a violation by the Distributor and Company may take disciplinary action pursuant to these Policies and Procedures against the Distributor. If any individual associated in any way with a Business Entity violates the Distributor Agreement, such action(s) will be deemed a violation by the Business Entity, and Company may take disciplinary action against the Business Entity. If a Distributor enrolls in Company as a Business Entity, each affiliated party of the Business Entity shall be personally and individually bound to, and must comply with, this Distributor Agreement.

7. General Enrollment and Order Policies

JIFU reserves the right to refuse accounts that may appear to impersonate another, violate any individual's intellectual property or other rights, be deemed offensive, or for any other reason at the Company’s sole discretion in the best interests of the Company. Upholding these policies and procedures in good faith is essential for building trust and confidence between JIFU and its Members and Distributors.

Distributors shall never use another Member’s/Distributor’s credit card, debit card, checking account, or other payment method to enroll with the Company or purchase products without the account holder’s prior express written permission. The Company may verify information and decline any application at its discretion. It is permissible for the Sponsor/Enroller to enroll a person through the Sponsor/Enroller’s own replicated website and pay fees with the applicant’s payment method. If the applicant does not have a payment method, the Sponsor/Enroller may not supply their own payment method to enroll the applicant unless expressly authorized by the Company in writing after verifying the applicant’s identity and consent. The Company may decline any application that presents risk of unauthorized payment.

For any offer with an auto-renewal, continuity, subscription, or free-trial feature, enrollment must comply with Section 24A (Negative Option/Auto-Renewal Compliance).

8. Ethical Marketing Requirements

Distributors shall safeguard and promote the reputation of the Company’s products and services, avoid discourteous, deceptive, misleading, unethical, or immoral conduct, and not disparage the Company, its Distributors, products, services, sales and marketing campaigns, or the Pay Plan. JIFU prohibits sharing non-JIFU intellectual property (“IP”) or using third-party IP without permission.

9. Retail Sales; Chargebacks

The Company's program is based on retail sales to the ultimate consumer. These ultimate consumers include non-Distributor customers, Members, and Distributors who genuinely purchase for the enjoyment of the products and services. The Company acknowledges that Distributors may purchase products or services in reasonable quantities for personal, business, or family use. A retail sale for bonus purposes includes sales to non-Distributors and sales to Distributors for individual or family use not intended for qualification or advancement.

When JIFU receives a chargeback notice, the account in which the product was purchased may be blocked and services deactivated while the matter is reviewed so that JIFU may satisfactorily resolve the issue in question. Before any suspension based on an alleged fraudulent chargeback, the Company will review whether a cancellation request was made or attempted via any Company-provided method. If the consumer attempted cancellation through a provided channel, the Company will not treat the chargeback as fraud and will resolve the matter consistent with internal policies and processes. The Company may charge a reasonable reinstatement fee (up to \$50) and may terminate the position if unresolved within thirty (30) days. The Company requests that complaints and requests for refunds or otherwise be directed to the Company first prior to the filing of any chargebacks.

10. Training and Supervising

Any Distributor who sponsors other Distributors must fulfill the obligation of performing a bona fide supervisory, distributing, and selling function in the sale or delivery of products to the ultimate consumer and the training of those sponsored. Distributors must maintain ongoing contact, communication, and management supervision with their sales organization. Examples of such supervision may include but are not limited to, newsletters, written correspondence, personal meetings, telephone contact, voicemail, email, training sessions, accompanying individuals to company training, and sharing genealogy information with those enrolled. Distributors should be able to provide the Company with evidence of ongoing fulfillment of Sponsor/Enroller responsibilities semiannually.

11. Company Retail Sales; Prohibition on Relabeling and Repackaging

The Company's sales and marketing program relies on retail sales to the ultimate consumer. Every aspect of the program aims to assist our Distributors in marketing fine products and services to the general public. A dual consumer safeguard of utmost importance to the Company is the policy that Distributors must purchase products and services in commercially reasonable quantities. Under no circumstances may Distributors cause others to buy products or services in amounts that are not reasonably expected to be sold to the general public or in unreasonable quantities for personal or family use.

To further illustrate the point outlined herein, the Company has implemented certain measures:

I. Retail Rule. The Company recognizes that its Distributors may wish to purchase products for personal or family use in reasonably consumable amounts. For this reason, the Company defines a retail sale as sale to non-Distributors and Distributor purchases for personal or family use in reasonable amounts not made solely for qualification or

advancement. Leading direct-selling companies follow this standard.

II. Personal and Business Use. A Member or Distributor may not purchase additional Company products or services unless that Representative demonstrates to the Company that the additional purchase is necessary for personal, family, or appropriate business use.

III. No Repackaging or Re-labeling. Distributors may not re-label or alter the labels on any JIFU products, JIFU Marketing Materials or other information or materials related to the business in any way, other than as authorized or directed by JIFU in writing. Distributors may not remove, translate, or modify the contents of any label or literature on or accompanying the JIFU products. Distributors may, however, affix their address labels to the product packaging, but must affix the labels in a way that does not impair the ability to return such products and may not cover any other text on the label. Distributors may not tamper with, deface, or otherwise alter any serial number, UPC code, bar or lot code, or other identifying information on JIFU products of their packaging. Distributors may not repackage or refill any JIFU products (including the separation of bundled products or bundling of products). The JIFU products must be sold in original company containers only. Repackaging or re-labeling may violate applicable laws, which could result in civil damages or criminal penalties. Distributors are solely responsible for all such violative actions and JIFU may, at its sole discretion, take legal action in the event a Distributor violates this provision.

12. Taxes

All Distributors are responsible for paying local, state, and federal taxes due on earnings from commissions or any other income generated as a seller of Company products and services. The Company will collect sales tax on behalf of the Distributor, then report and distribute applicable sales taxes to the taxing entity for the state where the sale occurs.

13. General Advertising and Marketing Restrictions

Distributors shall not advertise Company products, services, or marketing plans using any material not provided or specifically approved by the Company. Distributors shall not make any express or implied product, service, opportunity, or income claim unless it is truthful, not misleading, substantiated at the time it is made, and compliant with Section 44 (Earnings Claims). All recruitment materials, presentations, and events used for sponsorship must follow JIFU's Advertising & Marketing Policy and must be pre-approved.

13A. Educational Content Disclosures

1. Educational-Only Disclaimer. Where content provides general financial, business, or marketing education and could reasonably be perceived as advice or guidance, the following disclosure must appear clearly and conspicuously, in close proximity to the content and before any call-to-action: "For educational purposes only. JIFU is not a financial, investment, tax, or legal advisor. We do not provide personalized advice, and no results are guaranteed. Your outcomes depend on your own efforts, skills, and market factors."

2. **No Disclaimers to Cure Deception.** Disclaimers do not cure otherwise deceptive claims. Content must be truthful, not misleading, and substantiated independent of any disclaimer.
3. **Professional Licensing; No Client Relationship.** Even if the Distributor is licensed to give certain professional advice, the Distributor may not provide such advice when acting on behalf of the Company. No fiduciary, advisory, or client relationship is formed by use of Company educational content.
4. **Consistency Across Mediums.** The educational-only disclaimer must be presented in the same medium as the content and be clear and conspicuous.

13B. Clear and Conspicuous Disclosures

1. **Placement and Presentation.** Required disclosures must be unavoidable, proximate to the triggering claim or offer, and presented in the same medium, format, and cadence as the claim.
2. **No Contradictions.** Disclosures may not contradict the primary message, be buried in hyperlinks, or be presented in smaller, lighter, or faster-moving text than surrounding content.
3. **Mobile and Social.** For mobile, disclosures must be visible without scrolling when practicable, or immediately before the final call-to-action. For social media, disclosures must be included in the primary caption or on-image text, not only in profiles or comment threads.
4. **Language Consistency.** Disclosures must be in the same language(s) as the content and material terms of the offer.

13C. Compliance Governance, Training, and Auditing

The Company will provide periodic training, pre-approval workflows, and audits for marketing content involving earnings claims, negative options, telemarketing, endorsements and product content. Distributors must complete assigned compliance training and promptly remove or correct any content the Company identifies as non-compliant.

14. Initial Distributor Enrollment Tools

Distributors must pay an enrollment fee to become a Company Distributor. The fee offsets direct costs of enrollment materials and services and is not a franchise fee, investment, or otherwise and is merely an administrative fee for enrollment. This fee is not commissionable.

15. Trademarks, Trade Names, and Advertising

I. The name of the Company and any other names that may be adopted or used by the Company, including but not limited to product names, are proprietary trade names and trademarks. These marks hold significant value for the Company and are provided to the Distributor solely for authorized use. The Distributor agrees not to advertise the Company's products or services in any manner other than through the advertising or promotional materials made available by the Company. The Distributor also agrees not

to utilize any written, printed, recorded, or other materials for advertising or promoting the products, services, or the Company's marketing program unless such materials have been copyrighted and supplied by the Company or have been submitted and approved in writing by the Company before being disseminated, published, or displayed.

II. The Distributor, as an independent contractor, is fully responsible for all verbal and written statements they make regarding the product or service, marketing program, and Pay Plan, which are not explicitly documented in the current Distributor Agreement and advertising or promotional materials provided directly by the Company. The Distributor agrees to indemnify the Company and hold it harmless from all liability, including judgments, civil penalties, refunds, attorney fees, court costs, or lost business incurred by the Company due to the Distributor's unauthorized representations.

III. Company will not permit the use of its copyrights, designs, logos, trade names, trademarks, etc. without prior written permission.

IV. All company materials, whether printed, recorded on film, produced by sound recording, or available on the internet, are copyrighted and may not be reproduced in whole or in part by Distributors or any other person except as authorized by the company. Permission to reproduce any materials will be considered only in exceptional circumstances. Therefore, a Distributor should not expect approval to be granted.

V. A Company Distributor may not produce, use, or distribute any information regarding the contents, characteristics, or properties of the Company's products or services not provided directly by the Company. This prohibition includes but is not limited to, print, audio, or video media.

VI. A Company Distributor may not produce, sell, or distribute literature, films, or sound recordings deceptively similar to those produced, published, and provided by the Company for its Distributors. Nor may a Distributor purchase, sell, or distribute non-company materials that imply or suggest that such materials originate from the Company.

VII. Any display ads, as well as institutional or trademark advertising copy not covered by the previous rules, must be submitted to the Company and written approval must be received from the Company before publication.

VIII. All advertising copy, direct mail, radio, television, newspaper, and display materials must be approved in writing before they are disseminated, published, or displayed, except for blind ads that do not reference the company name or product name

16. Prior Agreements

By entering into this Distributor Agreement, a Member or Distributor represents and warrants that their agreement does not violate or breach any other agreement of which the Member or Distributor is a party, nor does it breach any confidential relationship with other parties. The Member or Distributor agrees that they will not use for the Company's benefit or disclose to the Company any confidential information of a third party that they are prohibited from using or disclosing under an

agreement (such as an agreement with another company) or otherwise. The Member or Distributor agrees to indemnify and hold the Company harmless from all damages, expenses, costs (including reasonable attorneys' fees), and liabilities incurred in connection with or resulting from a breach of this section. Furthermore, Members and Distributors are responsible for familiarizing themselves with the Company's Policies and for acting professionally in a manner that reflects the Company's desire for all involved to uplift other companies, fellow direct marketers, and the entire direct sales industry.

17. Internet and Website Policy

The Company maintains an official website and offers approved replicated websites for Distributors. Only Company-approved sites and modules may be used. Any webpage or flow that presents an offer with an auto-renewal, continuity, free-trial, or other negative option feature must use a Company-approved checkout module that: (a) presents the material negative option terms immediately adjacent to the acceptance control; (b) captures separate, unambiguous affirmative consent to those terms; and (c) triggers the post-transaction confirmation required by Section 24A.

18. Prohibition of Sales on Unauthorized Internet Sites

Sales of Company products are permitted only through channels and platforms expressly approved in writing by the Company. Selling, marketing, or listing products on any unauthorized website, online marketplace, or digital platform such as Amazon, eBay, Facebook Marketplace or other sites as the Company may determine in its sole discretion is strictly prohibited. Distributors must also avoid selling to any party known or suspected to resell on unauthorized platforms. The Company actively monitors online activity, and any violation of this policy may result in immediate termination of the Distributor position, cancellation of orders, and further disciplinary or legal action.

19. Unsolicited Email

Distributors may not send unsolicited commercial emails except in strict compliance with applicable laws, including CAN-SPAM. Distributors may not use or transmit email, mass email distribution, or "spamming" that advertises or promotes the operation of their Company business except when:

- I. E-mailing any person who has given prior permission or invitation;
- II. E-mailing any person with whom the Distributor has established a prior business or personal relationship.

Distributors are responsible for knowing the laws and regulations within their state and locales. A Distributor may not transmit, or cause to be transmitted through a third party, (by telephone, facsimile, computer or other device), an unsolicited advertisement except as set forth herein or as permitted under the laws and regulations of the Distributor's state of residence.

All e-mail or computer broadcasted documents subject to this provision shall include each of the following:

- I. A clear and obvious identification that the message is an advertisement or solicitation. The words “advertisement” or “solicitation” should appear in the subject line of the message;
- II. A clear return path or routing information;
- III. The use of legal and proper domain name true, correct name of the sender, valid senders’ e-mail address, and a valid sender physical address;
- IV. A clear and obvious notice of the opportunity to decline to receive further messages from the sender;
- V. Unsubscribe or opt-out instructions should be the very first text in the body of the message box in the same size text as the majority of the message;
- VI. The date and time of the transmission; and
- VII. Upon notification by recipient of their request not to receive further messages, a Distributor shall not transmit any further messages to that recipient.

All messages subject to this provision shall not include any:

- I. Use of any third-party domain names without permission;
- II. Sexually explicit or obscene materials;
- III. Illegal content; or
- IV. Any content inconsistent with this Distributor Agreement or that Company finds contrary or offensive to the brand in any way at its sole discretion.

20. Retail Establishments and Trade Shows

With written authorization, Distributors may display Company products, services, and opportunities at retail establishments and trade shows using only Company-approved materials.

21. International Sales and Recruitment

No Distributor may export or sell Company products or materials or recruit other Distributors outside authorized jurisdictions. International sponsorship is permitted only where the Company is registered and in compliance with local rules.

22. Business Entities

A Business Entity may hold a Distributor position by way of the Business Entity Registration Form and approval from the Company. This Distributor business and position will remain *temporary* until the proper documents are submitted. The Business Entity Registration Form stipulates the specific documents necessary for submission for the particular entity type, including but not limited to: Certificate of Incorporation, Articles of Organization, or Trust documents. The

Company must receive these documents within seven (7) days from the date of enrollment as a Distributor, unless the Company states otherwise in a signed writing.

A Distributor may change their status under the same Sponsor from an individual to a Business Entity or from one business entity to another upon application to the Company. Each Distributor must immediately notify the Company of any changes to the type of Business Entity they utilize in operating their Company business and the addition or removal of business associates. The Distributor Agreement form must be signed by all of the shareholders, partners, members, trustees, or any other beneficial owner of the entity. All names and relationships must be disclosed to the Company. Members of the entity are jointly and severally liable for any indebtedness or other obligation to the Company. The Company shall contact the business entity via the email or other contact information provided and the Company has no obligation to contact all parties who may be associated with the Business Entity.

23. Cancellation; Non-Renewal

A Distributor may cancel at any time by written notice. Non-renewal results in loss of rights to bonuses, position, and wholesale purchasing.

24. Cancellation; Statutory Rights

YOU MAY CANCEL YOUR ENROLLMENT OR MONTHLY SERVICE FEES AT ANY TIME BY PROVIDING WRITTEN NOTICE TO THE COMPANY. IF YOU ARE A NEW ENROLLEE, YOU MAY ALSO CANCEL YOUR ENROLLMENT WITHIN SEVEN (7) DAYS OF JOINING FOR A FULL REFUND OF ANY PAYMENTS MADE AT THE TIME OF APPLICATION. IN ADDITION TO THE ABOVE, YOU HAVE SPECIFIC STATUTORY CANCELLATION RIGHTS AS FOLLOWS: YOU MAY CANCEL THIS APPLICATION, WITHOUT ANY PENALTY OR OBLIGATION, WITHIN THREE (3) BUSINESS DAYS FROM THE APPLICATION DATE (FIVE (5) BUSINESS DAYS FOR ALASKA RESIDENTS, FIFTEEN (15) DAYS FOR MONTANA RESIDENTS, AND FIFTEEN (15) BUSINESS DAYS FOR NORTH DAKOTA RESIDENTS AGED 65 OR OLDER). MARYLAND RESIDENTS MAY CANCEL THIS DISTRIBUTOR AGREEMENT FOR ANY REASON WITHIN THREE (3) MONTHS AFTER THE DATE OF RECEIPT OF GOODS OR SERVICES FIRST ORDERED, BY PROVIDING WRITTEN NOTICE TO THE COMPANY. PUERTO RICO RESIDENTS MAY CANCEL THIS DISTRIBUTOR AGREEMENT FOR ANY REASON WITHIN NINETY (90) DAYS OF ENROLLMENT. IF YOU ENROLLED ONLINE INTO AN AUTO-RENEWING PROGRAM, YOU MAY CANCEL ONLINE THROUGH A "CLICK-TO-CANCEL" MECHANISM ACCESSIBLE FROM YOUR ACCOUNT SETTINGS, AS WELL AS BY PHONE OR EMAIL. CANCELLATION IS EFFECTIVE IMMEDIATELY UPON REQUEST, AND WE WILL PROVIDE A CANCELLATION CONFIRMATION.

THE COMPANY AGREES TO RE-PURCHASE ALL UNOPENED, RESALEABLE PHYSICAL PRODUCTS PURCHASED IN THE PRECEDING 12 MONTHS FROM THE DATE OF TERMINATION FROM ALL DISTRIBUTORS WHO HAVE CANCELLED. THE RE-PURCHASE PRICE SHALL BE 90% OF THE ORIGINAL PURCHASE COST.

ANY REFUND REQUESTS FOR THE PURCHASE OF TANGIBLE PRODUCTS MUST BE MADE WITHIN FOURTEEN (14) DAYS OF THE DATE OF PURCHASE; REFUND

REQUESTS FOR DIGITAL MONTHLY SUBSCRIPTION SERVICES MUST BE MADE WITHIN TWENTY-FOUR (24) HOURS OF THE TIME OF PURCHASE.

TO PREVENT ANY “CLAWBACK” ON COMMISSIONS EARNED BY DISTRIBUTORS, ANY ENROLLMENT OR RELATED PAYMENTS MADE UNDER THE DISTRIBUTOR MEMBER PAY PLAN DESCRIBED IN SECTION 26 HEREIN SHALL HAVE BONUSES DISBURSED SEVEN (7) DAYS AFTER THE DEADLINE FOR A DISTRIBUTOR OR MEMBER TO CANCEL. IF A DISTRIBUTOR OR MEMBER CANCELS AFTER BONUSES HAVE BEEN DISBURSED, THE COMPANY RESERVES THE RIGHT TO RECOUP SUCH BONUSES IN ACCORDANCE WITH THE PAY PLAN.

THIS CANCELLATION AND REFUND POLICY IS INTENDED TO COMPLY WITH ALL APPLICABLE STATE AND FEDERAL LAWS. IF ANY PROVISION CONFLICTS WITH LOCAL LAW, THE COMPANY WILL HONOR THE GREATER PROTECTION AFFORDED TO THE DISTRIBUTOR OR MEMBER.

24A. Negative Option/Auto-Renewal

Clear, Conspicuous, and Prior Disclosures. Before obtaining any billing information for an offer with a negative option feature (including any free trial, continuity program, subscription, membership, or auto-renewing service), the Company will present, immediately adjacent to the request for consent and in a clear and conspicuous manner, the material terms, including: (a) the amount to be charged; (b) the billing cadence/frequency and the date of initial and subsequent charges; (c) any free-trial length and how and when charges begin; (d) that charges will continue unless the consumer cancels; (e) how to cancel (email, online, and toll-free number); and (f) any minimum commitment or restrictions.

Express, Informed, and Unambiguous Consent. The Company will obtain the consumer’s unambiguous affirmative consent to the negative option terms, separate from other terms, immediately prior to charging.

Post-Transaction Confirmation. Immediately after enrollment, the Company will send a confirmation email that restates the material terms and provides a simple mechanism to cancel at any time in accordance with the Company’s cancellation policy.

Renewal Reminders. For subscriptions that renew annually or less frequently, the Company will send a clear renewal reminder 30–45 days prior to the renewal charge that includes the renewal date, amount, and simple cancellation methods.

Recordkeeping. The Company will retain records as required by applicable law or for a reasonable business time evidencing the disclosures presented, the consumer’s consent (including time/date stamps and consent language), confirmations sent, and any cancellation requests and fulfillment. Where state auto-renew laws provide additional or different protections, the Company will honor the most protective standard as required by law.

Price Changes; Notice. For subscriptions or memberships with a negative option feature, the Company will provide advance notice of material price increases in a clear and conspicuous manner and offer a simple method to cancel before such changes take effect.

25. Repayment of Commissions by Distributor

The Company may recover commissions previously paid on canceled, reversed, or refunded transactions by offset or direct repayment. The Company is entitled to recover (clawback) any commission previously paid on a product or service sale if the purchase is canceled, or reversed, or if a refund is issued for a terminated purchase. The commission recovery will be made by adjusting the Distributor's check payment the following month. If there is no commission available for adjustment in that month, the Distributor who received the commission must repay the commission for the reversed sale within thirty (30) days of the Company's notice to do so. Additionally, the Company may, at its discretion, deduct such amounts from future commissions payable to a Distributor under the Distributor Member Pay Plan.

26. Product/Service Price Changes

The Company may change prices and policies with thirty (30) days' advance written notice unless immediate changes are required by law or extraordinary circumstances. For subscriptions with a negative option feature, the Company will provide advance notice of material price increases and a simple, cost-free method to cancel before such changes take effect.

27. State and Local Tax Compliance

The Company will automatically provide a complete 1099-NEC form (nonemployee compensation) to each U.S. Distributor whose earnings for the year is at least \$600 or who received trips, prizes or awards valued at \$600 or more. If earnings are less than stated above, these forms will be sent only at the request of the Distributor, and the Company may charge a fee to the Distributor.

Distributors accept sole responsibility for and agree to pay all federal, state and local taxes on any income generated as a Distributor and further agrees to indemnify the Company from any failure to pay such tax amounts when due.

The Distributor is fully responsible for providing any tax-exempt status to the Company.

The Company encourages all Distributors to consult with a tax advisor for additional information for their business. The Company shall not be held responsible for any tax implications Distributors may experience.

28. FTC Three-Day Cooling-Off Rule

For retail sales made in a buyer's home, workplace, or other third-party locations, the Federal Trade Commission's Three-Day Cooling-Off Rule may apply. Required notices must be provided. If the Distributor is in doubt, the Distributor must contact the Company. The Cooling-Off Rule does not replace or limit the disclosures, consent, confirmation, and cancellation rights applicable to negative option features under Section 24A.

29. Non-Solicitation; Other Business Restrictions; Unethical Sponsoring

Distributors may participate in other direct sales, multilevel, network marketing or relationship marketing business ventures or marketing opportunities (collectively, “Network Marketing” and defined further below) provided that: (i) the other Network Marketing company does not market and sell competing products or services to those of the Company, as determined by the Company in its sole discretion; and (ii) the Distributor maintains the ability to fully perform all obligations under this Distributor Agreement. However, during the Term of this Distributor Agreement and for one (1) year thereafter, a Distributor may not recruit any Distributor or Member for any other Network Marketing business, unless that Distributor or Member was personally sponsored by such Distributor. The preceding sentence shall not be interpreted to permit a Distributor to recruit one of their personally sponsored downline Distributors or Members to another Network Marketing business in an effort to have that Distributor do the same. The Company shall, in its sole discretion, have the ability to enforce this provision as it deems fit to fulfill both the purpose and the spirit of this provision. The Distributor shall not offer any type of contact information connected to any Distributor to another party with the intent of having the other party solicit/recruit that Distributor to consider any product, service, or income opportunity unrelated to Company.

Distributors shall never promote multiple Network Marketing opportunities or products/services of other Network Marketing opportunities on the same platforms as they market and sell Company products/services, at any Company-related event, seminar, training, convention, or immediately after such an event. The Distributor shall also not display or bundle Company products or services in sales literature, on a website, or in sales meetings with any other products or services. These are reasonable restrictions to avoid confusing or misleading a prospective Member or Distributor into believing there is a relationship between the Company and non-Company products, services, or opportunity and to prevent indirect solicitation.

The Distributor shall not sell training materials or sales aids including published books, eBooks, videos, or other general miscellaneous training aids to their downline or other Distributors without prior written approval from the Company.

A violation of any of the provisions in this Section shall constitute unreasonable and unwarranted contractual interference between the Company and its Distributors and would inflict irreparable harm on the Company. In such event, the Company may, at its sole discretion, impose any sanction it deems necessary and appropriate against such Distributor or such Distributor’s business including termination, or seek immediate injunctive relief in a court of law without the necessity of posting a bond.

Distributors shall not participate in unethical sponsoring activities. Unethical sponsoring activities include, but are not limited to, enticing, bidding, engaging with, or attempting to solicit Distributors from another Distributor’s downline organization, whether directly or indirectly, with the intent of acquiring them as their own. This includes making misleading or disparaging statements about other Distributors or their upline to encourage them to change their placement.

Allegations of unethical sponsoring activities must be reported in writing to the Company Compliance Department within the first ninety (90) days of enrollment. If the reports are substantiated, the Company may transfer the Distributor or the Distributor’s downline to another

Sponsor, Placement or organization without approval from the current upline Sponsor or Placement Distributors. The Company remains the final authority in such cases.

The Company prohibits the act of “Stacking.” Stacking is the unauthorized manipulation of the Company compensation system and/or the marketing plan in order to trigger commissions or cause a promotion of a downline Distributor in an unearned manner. Examples of stacking include, but are not limited to: (1) placing participants under an inactive downline without their knowledge to trigger unearned qualification for commissioning; (2) manipulating the placement of new Distributors to artificially create depth in the organization; (3) purchasing products through multiple accounts to qualify for commissions or bonuses; and (4) any other manipulation of the compensation plan to receive unearned commissions or qualifications. Stacking is unethical and unacceptable behavior and may subject the Distributor to disciplinary action.

Distributors shall not knowingly solicit or entice individuals who are under contract with another direct selling company to become a Distributor with Company. Distributors acknowledge that such actions may constitute tortious interference with contractual relationships and that they, not Company, bear all risks and liability associated with such actions. If any lawsuit, arbitration, or mediation is brought against a Distributor alleging that they engaged in inappropriate recruiting activity of another company’s sales force or Members, the Company will not pay any of the Distributor’s defense costs or legal fees, nor will the Company indemnify the Distributor for any judgment, award, or settlement, or otherwise.

If at the time of enforcement of any provision of this Section a court of competent jurisdiction shall hold that the duration, scope or area restriction of any provision herein is unreasonable under circumstances now or then existing, the Distributor and the Company hereto agree that the maximum restricted period, scope or territory reasonable under the circumstances shall be substituted by the court for the stated duration, scope or area. The parties intend that the restrictions contained in this Section be construed as a series of separate restrictions, and if any restriction is found to be unenforceable, the remaining restrictions shall remain valid and enforceable.

If another Network Marketing entity brings any lawsuit, arbitration, or mediation against a Distributor alleging that the Distributor engaged in inappropriate recruiting activity of its sales force or Members, the Company will not pay any of the Distributor’s defense costs or legal fees, nor will the Company indemnify the Distributor for any judgment, award, or settlement.

30. Prohibition on Raiding and Cross-Solicitation of Products or Other Direct Sales and/or Business Opportunities.

The Company takes its responsibility to protect the livelihoods of its sales force very seriously, along with the hard work invested in building the sales organization. Actions involving raiding and solicitation by Distributors, who seek to lure other Distributors away to non-company products, services, or other direct sales/business opportunities, severely undermine the Company's marketing program. Such actions interfere with the relationship between the Company and its sales force and jeopardize the livelihoods of other Distributors who have dedicated their efforts to establishing their businesses and the businesses of their downline, along with the benefits they have earned through their contributions to the sales organization.

Distributors and corporate members of JIFU are strictly prohibited from publicly promoting, advertising, or endorsing any non-JIFU business opportunities, including but not limited to other MLM companies, affiliate programs, brokerages, or investment opportunities, on social media or any public platform.

Additionally, it is strictly forbidden to privately solicit or contact other JIFU distributors outside of their personally sponsored organization for the purpose of promoting or selling such external opportunities.

Distributors, as independent contractors, are free to engage in other business ventures, including other direct sales organizations. However, they must ensure that such activities do not directly compete with the Company or are conducted in a manner that does not undermine or raid the members or organizations that have been built by other Distributors. This restriction shall apply for twelve (12) months after the Distributor's JIFU account is terminated for any reason.

31. Confidentiality & Data Ownership

The Company takes privacy seriously and has imposed this section to ensure the basic principles of confidentiality and data protection as it relates to Distributors, downlines, and Member lists. For more information on the Company's overall Company Privacy Policy, please refer also to the [Company's Privacy Policy](#).

Each Distributor is responsible for keeping their Distributor information current and accurate. Email accuracy is of utmost importance as this is how the Company will generally contact the Distributor with any information. ***By agreeing to these Policies and Procedures, the Distributor consents to the Company Privacy Policy and to receiving emails from the Company as well as from their upline. Distributor agrees that the Company may share with the Distributor's upline their name, telephone number, address, email address and select sales performance data for all Distributors in their downline.*** No other data shall be shared with a Distributor's upline without separate express permission from the Distributor to allow such personal information to be shared. ***The Distributor further acknowledges that information provided to the Company by the Distributor will be shared with and processed by the Company corporate offices. A Distributor may opt-out of certain provisions enumerated above by reaching out directly to the Company at memberservices@jifu.com or 1-888-899-5438.***

The Company will make reasonable efforts to safeguard the privacy of and maintain the confidentiality of its Members'/Distributors' financial and account information and any non-public, personal information.

The Company limits the number of employees who have access to Member's/Distributor's nonpublic personal information to those who need to know to further the Company's business.

The Company will not share non-public personal information or financial information about current or former Members/Distributors with third parties, except as detailed within the Privacy Policy, permitted or required by laws and regulations or court orders, to serve the Members'/Distributors' interests, or to enforce its rights or obligations under these Policies and Procedures, the Distributor Agreement, or with express written permission from the account holder on file.

All Distributors must adopt, implement and maintain appropriate administrative, technical and physical safeguards to protect against anticipated threats or hazards to the security of confidential information, including Member & Distributor Data. These safeguards must be appropriate to the sensitivity of the information. Appropriate safeguards for electronic and paper records may include but are not limited to: (i) encrypting data before electronically transmitting it; (ii) storing records in a secure location; and (iii) password-protecting computer files and securely shredding paper files containing confidential information. Distributors must keep confidential information secure from all persons who do not have legitimate business needs to see or use such information. Distributors must ensure they obtain and maintain all necessary consents and provide all required privacy notices to prospective Members/Distributors and existing Members/Distributors before collecting or sharing such data with the Company, in accordance with applicable data protection laws including but not limited to the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA), where applicable.

Distributors must comply with all applicable privacy and data security laws, including but not limited to the GDPR, the CCPA, and any applicable security breach notification laws. Without limitation of the preceding sentence, in the event of an actual or suspected Security Breach affecting Company's data, the applicable Distributors shall first promptly notify the Company Compliance Department in writing after becoming aware of such Security Breach, and if instructed by the Compliance Department, notify applicable Members/Distributors. Any such notification to Members/Distributors shall be made in compliance with applicable law and shall specify the following: (i) the extent to which Member/Distributor Data was or was suspected to be disclosed or compromised; (ii) the circumstances of the Security Breach; (iii) the date or period of time on which it occurred; (iv) a description of the information affected; (v) a description of the steps taken to reduce the risk of harm from the Security Breach; (vi) contact information for a person able to answer questions regarding the Security Breach; and (vii) in the case of a notice to a privacy commissioner or other regulatory body, an assessment of the risk of harm to any affected persons and an estimate of the number of persons affected. Distributors, at their expense, shall cooperate with the Company, any applicable privacy commissioner or other regulatory body and the applicable Members/Distributors and use their best efforts to mitigate any potential damage.

The Data Management Rule (the "Rule") is intended to protect the Line of Sponsorship ("LOS") for the benefit of all Distributors, as well as the Company. LOS information is information compiled by the Company that discloses or relates to all or part of the specific arrangement of

sponsorship within the Company business, including, without limitation, Distributor lists, sponsorship trees, and all Distributor information generated therefrom, in its present and future forms. The Company LOS constitutes a commercially advantageous, unique, and proprietary trade secret (“Proprietary Information”), which it keeps proprietary and confidential. The Company is the exclusive owner of all Proprietary Information, which is derived, compiled, configured, and maintained through the expenditure of considerable time, effort, and resources by the Company and its Distributors. Through this Rule, Distributors are granted a personal, non-exclusive, non-transferable and revocable right by the Company to use Proprietary Information only as necessary to facilitate their business as a Company Distributor. The Company reserves the right to deny or revoke this right, upon reasonable notice to the Distributor stating the reason(s) for such denial or revocation, whenever, in the reasonable discretion of the Company, such is necessary to protect the confidentiality or value of the Proprietary Information. ***All Distributors shall maintain Proprietary Information in strictest confidence and shall take all reasonable steps and appropriate measures to safeguard Proprietary Information and maintain the confidentiality thereof. Distributors shall never use Proprietary Information to facilitate building outside of the Company absent exclusive permission from the Company in writing.***

The Distributor acknowledges that business reports, lists of Member and Distributor names and contact information, and any other information, which contain financial, scientific or other information both written or otherwise circulated by the Company pertaining to the business of the Company (collectively, “Reports”), are confidential and Proprietary Information belonging to the Company.

During the term of the Company Distributor Agreement and for a period of five (5) years after the termination or expiration of the Distributor Agreement between the Distributor and the Company the Distributor shall not:

- I. Use the information in the Reports to compete with Company or for any purpose other than promoting their Company business;
- II. Use or disclose to any person or entity any confidential information contained in the Reports, including the replication of the genealogy in another network marketing company.

Trade secrets, Company goodwill, and other Company know-how shall remain confidential beyond the 5-year period.

The Distributor acknowledges that such Proprietary Information is of such character as to render it unique and that disclosure or use thereof in violation of this provision will result in irreparable damage to the Company and to independent Company businesses. The Company and its Distributors will be entitled to injunctive relief or to recover damages in an appropriate court of law against any Distributor who violates this provision in order to enforce its rights.

32. Vendor Confidentiality

The Company's business relationship with its vendors, manufacturers, and suppliers is confidential. A Distributor shall not directly or indirectly contact, speak to, or communicate with any representative of any supplier or manufacturer of the Company, except during a Company-sponsored event where the representative is present at the invitation of the Company. Violating this provision may lead to termination and potential claims for damages if the Distributor's contact compromises the Company's association with the vendor or manufacturer.

33. Succession

Upon the death or legal incapacity of a, the Distributor's business may be passed on to their legal successors in interest (successor). Distributor Whenever a Company business is transferred by will or other testamentary process, the successor acquires the right to collect all bonuses and commissions of the deceased or incapacitated Distributor's sales organization. The successor must:

- I. Complete and sign a new Distributor Agreement;
- II. Comply with the terms and conditions of the Distributor Agreement; and
- III. Meet all of the qualifications for the last rank achieved by the former Distributor.

Bonuses and commission checks will be paid in a single check to the successor. The successor must provide the Company with an "address of record" to which all bonus and commission payments will be sent. Payments will be based on the current performance of the business, not the highest rank or volume achieved.

If the business is bequeathed to joint devisees (successors), they must form a Business Entity and acquire a Federal Taxpayer Identification Number. The Company will issue all bonus and commission payments and one 1099-NEC form to the managing Business Entity only. The Company will not split commission or bonus payments among multiple individuals or entities. All payments will be made solely to the designated Business Entity.

Appropriate legal documentation must be submitted to the Company Compliance Department to ensure the transfer is done properly. To effect a testamentary transfer of a Company business, the successor must provide the following to the Company Compliance Department:

- I. A certified copy of the death certificate or document; and
- II. A notarized copy of the will or other appropriate legal documentation establishing the successor's right to the Company business.

To complete a transfer of the Company business because of incapacity, the successor must provide the following to the Company Compliance Department:

- I. A notarized copy of an appointment as trustee or guardian;
- II. A notarized copy of the trust document or other appropriate legal documentation establishing the trustee's or guardian's right to administer the Company business; and

III. A completed Distributor Agreement executed by the trustee or guardian.

If the successor is already an existing Distributor, the Company will allow such Distributor to keep their own business plus the inherited business active for up to six (6) months. By the end of the 6-month period, the Distributor must have compressed (if applicable), sold or otherwise transferred either the existing business or the inherited business.

If the successor wishes to terminate the Company business, they must submit a notarized statement stating the desire to terminate the business, along with a certified copy of the death certificate, appointment as trustee, and/or any other appropriate legal documentation.

Upon written request, the Company may grant a one (1) month bereavement waiver and pay out at the last "paid as" rank. This may be extended at the Company's discretion.

34. Sell, Assign or Delegate Ownership

Distributors may not sell or assign their rights or delegate their position as a Distributor without *prior written approval* by the Company, which approval will not be unreasonably withheld. Any attempted sale, assignment, or delegation without such approval may be voided at the discretion of the Company.

If the sale is approved, the Buyer assumes the position of the Seller at the current qualified title and at the current paid as rank at the time of the sale. The Buyer also acquires the Seller's downline.

To request corporate authorization for a sale or transfer of a Company business, the following items must be submitted to the Company Compliance Department:

- I. A Sale/Transfer of Business Form properly completed, with the requisite signatures;
- II. A copy of the Sales Agreement signed and dated by both Buyer and Seller;
- III. A Company Distributor Agreement completed and signed by the Buyer;
- IV. Payment of the required enrollment fee;
- V. Any additional supporting documentation the Company may request.

Any debt obligations that either the Seller or Buyer may have with the Company must be satisfied prior to the approval of the sale or transfer.

A Distributor who sells their business is not eligible to re-enroll as a Company Distributor in any organization for six (6) full calendar months following the date of the sale's closing.

Protection of the existing LOS must always be maintained so that the Company business continues to be operated in that LOS.

The selling Distributor must be in good standing with the Company in order to be eligible to sell, transfer, or assign a Company business.

All sale/transfer requests require a \$500 non-refundable transfer fee.

35. Changes, Amendments, Modifications

The Company may modify prices and product offerings at its sole discretion.

Because federal, state, and local laws and regulations, as well as the business environment, periodically change, the Company reserves the right to amend this Distributor Agreement and the prices of Company products in its sole and absolute discretion. Notification of amendments shall appear in Official Company Materials. Amended provisions shall not apply retroactively to conduct that occurred prior to the effective date of the amendment(s) except where indicated, and only in the event that the Distributor expressly agrees to the amendment applying retroactively.

NOTWITHSTANDING ANYTHING TO THE CONTRARY HEREIN, ANY AMENDMENT BY THE COMPANY TO THE DISPUTE RESOLUTION SECTION SHALL ONLY TAKE EFFECT UPON A DISTRIBUTOR'S EXPRESS WRITTEN OR ELECTRONIC AGREEMENT TO SUCH AMENDMENT. A DISTRIBUTOR MAY INDICATE THEIR AGREEMENT TO SUCH PROPOSED AMENDMENT BY FOLLOWING THE INSTRUCTIONS ACCOMPANYING THE PROPOSED AMENDMENT THAT WILL APPEAR WHEN LOGGING IN TO THE CORPORATE WEBSITE OR THE DISTRIBUTOR'S PERSONAL WEBSITE. THE COMPANY MAY TERMINATE THE DISTRIBUTOR AGREEMENT OF ANY DISTRIBUTOR WHO DOES NOT AGREE TO A PROPOSED AMENDMENT TO THE DISPUTE RESOLUTION SECTION WITHIN THIRTY (30) DAYS AFTER THE EFFECTIVE DATE OF THE AMENDMENT. ANY SUCH AMENDMENT SHALL APPLY TO ALL CLAIMS BROUGHT BY THE COMPANY OR THE DISTRIBUTOR ON OR AFTER THE EFFECTIVE DATE OF THE AMENDMENT, REGARDLESS OF THE DATE OF OCCURRENCE OR ACCRUAL OF ANY FACTS UNDERLYING SUCH CLAIM.

For purposes of this Section and others within these Policies and Procedures, it is imperative for Distributors to keep all contact information up to date for any such amendment, change, or modification shall be effective immediately upon notice by one of the following methods:

- I. Posting on the official Company website;
- II. Notice posted to the Distributor's backoffice;
- III. Electronic mail (e-mail); or
- III. In writing through Company newsletters or other Company communication channels.

It is the responsibility of the Distributor to maintain complete and accurate contact information and to remain up to date on all Company policies as outlined herein and as amended from time to time.

36. Ownership and Household Rules

The Company acknowledges that individuals living in the same household may also participate in competing direct selling ventures. While the actions of these individuals are generally conducted in good faith, there are instances where conflicts arise. Specifically, non-Company household members may engage in activities such as recruitment, solicitation, or raiding of the Company's sales organization. Given that the household member with an ownership interest in the Company's Distributorship is best positioned to prevent such actions, any cross-recruiting conducted by the non-company household member will be attributed to the Company Distributor. This may result in disciplinary measures or termination for the Distributor involved.

37. Publicity Release

The Company may use the Distributor's name, likeness, and story in promotional materials without additional compensation provided to the Distributor. If the Distributor would like to opt out of this release, the Distributor must contact the Company Compliance Department with this request.

38. Disciplinary Actions

Disciplinary actions may include one or more of the following:

- I. Monitoring a Distributor's conduct over a specified period of time to assure compliance;
- II. Issuance of a written warning and/or requiring the Distributor to take immediate corrective action;
- III. Imposition of a fine (which may be imposed immediately or withheld from future commission payments) or the withholding of commission payments ("Commission Hold") until the matter causing the Commission Hold is resolved or until the Company receives adequate additional assurances from the Distributor to ensure future compliance;
- IV. Suspension from participation in Company or Distributor events, rewards, or recognition;
- V. Suspension of the Company Distributor Agreement and business for one or more pay periods;
- VI. Involuntary termination of the Distributor's Agreement and business;
- VII. Any other measure which the Company deems feasible and appropriate to justly resolve injuries caused by the Distributor's Policy violations; or
- VIII. Legal proceedings for monetary and/or equitable relief.

The Company reserves the right to terminate or modify a Distributor's business for, but not limited to, the following reasons:

- I. Violation of any provision in these Policies and Procedures;
- II. Violation of any provision in the Pay Plan;

III. Violation of any applicable law, ordinance, or regulation regarding the Company business;

IV. Engaging in unethical business practices or violating standards of fair dealing; or

V. Engaging in conduct that the Company reasonably determines, following an investigation, to be detrimental to the Company's business or inconsistent with the values and standards necessary to operate a Company business.

VI. In addition to the above, the Company reserves the right to terminate ALL Distributors upon thirty (30) days' written notice, if: the Company (1) ceases business operations; (2) terminates distribution of its products or services via direct selling channels; or (3) dissolves as a business entity or becomes insolvent.

The Company will notify the Distributor in writing, at their last known home address and/or e-mail address of its intent to terminate the Distributor's business and the reasons for termination.

The Distributor has seven (7) calendar days from notification of termination to reply to the decision and appeal to the Company for reconsideration.

If the termination is not rescinded, the termination will be effective as of the date of the original termination notice. The former Distributor shall immediately lose all rights granted a Distributor under these Policies and Procedures. The Company will notify the active upline Sponsor within ten (10) calendar days after termination of the termination. The organization of the terminated Distributor may or may not "roll up" to the active upline Sponsor on record in the sole discretion of the Company. The terminated Distributor's position may be held and maintained by the Company indefinitely pending the outcome of legal proceedings or for any other reason the Company deems appropriate in its sole discretion.

The Distributor involuntarily terminated by the Company may not reapply for a business, either under their present name or any other name or entity, ***without the express written consent of the Company following a review by the Company Compliance Committee.*** In any event, such Distributor may not reapply for a business for twelve (12) months from the date of termination.

39. Sponsorship/Enrollment; Transfer; Cross-Sponsoring Prohibitions

A Distributor's Sponsor is the person who introduces the Distributor to the Company.

Unless otherwise explicitly stated, the Company only recognizes the Sponsor as the name(s) shown on the electronically signed Distributor Agreement from either the corporate website or a Distributor's Replicated Website.

No other enrollment mechanism will be accepted to reflect a Distributor's Sponsor.

The Company recognizes that each new prospect has the right to ultimately choose their own Sponsor, but the Company will not allow Distributors to engage in unethical sponsoring activities.

All active Distributors in good standing have the right to Sponsor and enroll others into the Company. While engaged in sponsoring activities, it is not uncommon to encounter situations when more than one Distributor may engage the same prospect. It is the accepted courtesy that the

new prospect will be sponsored by the first Distributor who presented a comprehensive introduction to the Company products or sales opportunity with any dispute as to this definition to be resolved by the Company at the Company's discretion.

At the discretion of the Company, Distributors who remained inactive for a period of twelve (12) months, and who have not tendered a letter of resignation, are eligible to re-enroll in the Company under the Sponsor/Placement of their choice. The Company has the right to terminate the account of any Distributor after twelve (12) months of inactivity.

Upon written notice to the Company that a former Distributor wishes to re-enroll, the Company will "compress" (close) the original account. A new Company ID number will then be issued to the former Distributor and the Distributor shall be enrolling as a new Distributor with no prior rights, rank, title, or downline.

Cross sponsoring is absolutely prohibited. "Cross sponsoring" is defined as the enrollment into a different line of sponsorship of an individual or Business Entity that already has a signed Distributor Agreement. Actual or attempted cross sponsoring is strictly prohibited and may subject the Distributor to disciplinary sanctions including but not limited to termination.

The use of another's name, trade names, assumed names, DBA names, corporation, partnership, trust, Federal ID numbers, fictitious ID numbers, or otherwise to evade or circumvent this policy is not permitted. The Company has the absolute right to reject any Distributor application or terminate any Distributor Agreement when the Company reasonably believes this or similar activity has been done.

40. Change of Sponsor

Sponsor changes are not allowed except under the following conditions. If a Distributor wants to change their Sponsor, the Distributor must voluntarily terminate their Distributor Agreement and wait a period of six (6) months before re-enrolling under the new Sponsor. The terminated Distributor must not engage in any JIFU related business activity, either directly or indirectly, during the six (6) month waiting period. The terminated Distributor will lose all downline and other benefits of their Distributor account as a result of their voluntary termination. Any Distributor who attempts to circumvent this provision of the JIFU Policies and Procedures will be subject to disciplinary actions which could include termination of the Distributor's former and new Distributor accounts and/or a ban on future attempts to re-enroll as a Distributor.

41. Eligibility for Commissions & Bonuses

Eligibility for commissions and bonuses requires compliance with the Pay Plan and these Policies and Procedures and retail sales requirements. Qualification for commissions is not based on a Distributor's own purchases or inventory loading and requires retail sales to ultimate users. The Company prohibits bonus buying or purchasing solely to qualify for compensation. Any action a Distributor takes that could be reasonably construed as Pay Plan manipulation may subject the Distributor to disciplinary action at the Company's sole discretion.

42. Record Keeping

Distributors must maintain accurate sales records for their business to demonstrate compliant and ethical business practices. If the Company presumes improper conduct, but the Distributor does

not have records to refute the presumption, then the Company must act in the best interests of the Company in accordance with these Policies and Procedures.

43. Addenda and Differing State Laws

The Company will maintain state addenda addressing any state-specific requirements for auto-renewal/continuity programs, telemarketing and compliance, refunds and buybacks, and other applicable rules. Where state law requires greater consumer protection than these Policies, the Company will honor the more protective standard.

44. Earnings Claims; Substantiation; Disclosures

Prohibition on Deceptive Claims. Distributors may not make, imply, or reinforce any express or implied earnings, income, profit, lifestyle, or savings claims (including through words, numbers, images, testimonials, or depictions of assets or lifestyles) unless the claim is truthful, not misleading, and substantiated at the time it is made.

Typicality and Atypical Claims. If a Distributor conveys that any specified earnings, income, or results are typical or can generally be expected, the Distributor must prominently disclose what the typical participant actually earns as reflected in the current JIFU Income Disclosure Statement (IDS). If a claim reflects atypical or extraordinary outcomes, the Distributor must clearly and conspicuously disclose that such results are not typical and provide the typical earnings with equal prominence.

Income Disclosure Statement Required. Any communication that includes an earnings, income, or lifestyle claim must include, in close proximity to the claim and prior to any call to action, a clear and conspicuous notice directing the audience to the current IDS and must accurately state the applicable typical earnings figure(s).

Substantiation and Records. Distributors must maintain and provide upon request competent and reliable written substantiation for any earnings or results claim they make, including the data relied on, the context in which the claim was made, when and where the claim appeared, and a copy of the current IDS used. The Company will maintain the underlying data supporting the IDS and will review and update the IDS at least annually.

Testimonials and Endorsements. Testimonials or endorsements that convey any earnings or results must comply with current FTC endorsement rules and be accompanied by clear and conspicuous disclosures of material connections and typical results as described above. <https://www.ftc.gov/sites/default/files/attachments/press-releases/ftc-publishes-final-guides-governing-endorsements-testimonials/091005revisedendorsementguides.pdf>

Prohibited Practices. The following are prohibited: claims of guaranteed income or success; depictions of lavish or debt-free lifestyles, luxury assets, or time freedom that imply typicality; “pay your bills/quit your job” narratives; “set-and-forget” or passive income implications; charts or hypotheticals presented as actual outcomes; and claims that minimize the effort, skill, costs, or risks required to achieve results.

Educational Illustration Disclaimer. The following disclaimer, or a similar iteration thereof, must accompany any hypothetical or illustrative discussion of compensation, with equal prominence to the claim: “JIFU provides educational resources and tools only. JIFU does not guarantee earnings or financial success. Any examples of income, achievements, or results are for educational illustration purposes only and do not represent average or typical outcomes. See the current [JIFU Income Disclosure Statement](#) for typical results.”

Training and Enforcement. The Company will provide periodic training on compliant earnings communications and will enforce these standards, including removal of non-compliant content and disciplinary action.

45. General Advertisement Solicitation

Any advertisement that references earning potential, income, or a business opportunity must be approved by the Company, must not imply a job or position, must not promise specific income, must contain no misleading facts or distortions, and must comply with Section 44, including a clear, proximate reference to the current IDS.

46. Business Cards and Stationery

Any printed materials, including business cards and stationery, must be approved by the Company in advance and must set forth the Distributor’s independent status as an Independent Distributor of JIFU.

47. Telemarketing, Texting, and Outreach Compliance

Distributors must not engage in telemarketing in relation to the operation of the Distributor’s Company business and must abide by individual state laws and regulations in which the Distributor resides and in which the recipient of any communication resides. The term “telemarketing” means the placing of one or more telephone calls, text messages or any other messaging service to an individual or entity to induce the purchase of Company products or services or to recruit them for the Company opportunity.

The Federal Trade Commission (“FTC”) and the Federal Communications Commission (“FCC”) each have rules that restrict telemarketing practices under the Telephone Consumer Protection Act (“TCPA”) and the Telemarketing Sales Rule (“TSR”), respectively. Both federal agencies, as well as a number of states have “do not call” regulations as part of their telemarketing laws and regulations.

These regulations broadly define the term “telemarketer” and “telemarketing” so that the unintentional action of calling someone whose telephone number is listed on the Federal “Do Not Call” registry could cause the Distributor to violate the law. These regulations must not be taken lightly, as they carry significant penalties.

“Cold calls” or “state-to-state calls” made to prospective Members, or Distributors that promote either Company products, services or the Company opportunity is considered telemarketing and is prohibited.

Exceptions to Telemarketing Regulations. Distributors may contact Members or Distributors under the following limited situations:

- I. If the Distributor has an established business relationship with the individual;
- II. In response to the individual's personal inquiry or application regarding a product or service offered by the Company Distributor within three (3) months immediately before the date of such a call;
- III. If the Distributor receives written and signed permission from the individual authorizing the Distributor to call;
- IV. If the call is to family members, personal friends, and acquaintances. However, if a Distributor makes a habit of collecting business cards from everyone they meet and subsequently calls them, this may be considered this a form of telemarketing that is not subject to this exception;
- V. Company Distributors engaged in calling "acquaintances," must make such calls on an occasional basis only and not as a routine practice.

Distributors shall not use automatic telephone dialing systems or automatic messaging services in the operation of his or her Company businesses.

Failure to abide by these policies shall subject the Distributor to disciplinary sanctions.

When becoming a Distributor, the Distributor gives permission to the Company and other Distributors to contact them as permitted under the Federal Do Not Call regulations.

In the event a Distributor violates this Section, the Company reserves the right to initiate disciplinary action and legal proceedings to obtain monetary or equitable relief against the Distributor.

48. Press Inquiries

No Distributor shall ever speak to the media about Company operations. All media inquiries must be directed to the Company to assure accuracy and a consistent public image.

49. Social Networking

If done correctly and in compliance with Company policies, social networking can effectively drive traffic to the official Company website and authorized replicated sites. Any post or content that includes or implies earnings, income, or lifestyle claims must comply with Section 44, including typicality disclosures and links to the IDS, and must be pre-approved as required. Distributors must comply with platform rules, refrain from using Company marks without approval, and remove non-compliant content promptly upon notice.

50. Internet Search Engine Optimization

Google Ads, Adwords. Distributors may not use paid search engine marketing (including but not limited to Google AdWords, Pay Per Click advertising, or similar paid search marketing tools) to advertise their JIFU Replicated Site. To avoid brand confusion and to protect brand reputation, and in fairness to all, Distributors are not permitted to purchase sponsored JIFU related advertisements on other websites or social media. This policy is to ensure fairness across the JIFU sales organization so as to allow consumers a clear understanding of who they choose to purchase products from.

Distributors agree to cooperate fully with JIFU in this area so that Search Engines list the JIFU website as the top search result when a user makes a query containing the name “JIFU” or any of its derivatives, or any other company protected trademark(s) or JIFU owned content. The Company reserves the right to discipline Distributors for violating this provision, including but not limited to a request to immediately deactivate any online ad.

Distributors may not bid on or purchase (or encourage or solicit any third party to bid on or purchase) any JIFU trademark or JIFU owned content as a meta-tag, keyword, paid search term, sponsored advertisement, or sponsored link used to trigger search results. JIFU, in its sole discretion, shall interpret this provision and take any necessary action to enforce this provision in accordance with these Policies and Procedures and the Distributor Agreement.

Use of Company Names and Trademarks. Distributors may not use the Company’s names and trademarks in any internet advertising such as a social media account name, profile name, email address etc. Any advertising must clearly indicate it is from a "Distributor."

Social Media and Chat Participation. Distributors can discuss Company products using approved language in brochures and other materials. They are prohibited from using explicit, threatening, or otherwise prohibited language.

Search Engine Usage. While Distributors may communicate product benefits, they cannot use the Company’s trademarks or product names in search engine optimization.

Website and Domain Restrictions. Using the Company's name in URLs, domain names, or email addresses is prohibited, unless it's part of the Distributor’s authorized website.

Content Publishing Restrictions. The Distributor shall not post defamatory or offensive content related to the Company on their websites or social media.

Email Communication Rules. Any form of unsolicited mass emailing or use of purchased email lists is prohibited. All email communications should be consensual and transparent regarding origins.

Linking Policy: Links to a Distributor’s website must be pre-approved by the company, and the use of cloaking tactics is forbidden.

Compliance with Laws. The Distributor shall comply with all applicable internet laws and regulations, avoiding any form of spamming or illegal practices.

Digital Advertising Compliance. All digital media advertising must conform to the Company's policies and procedures as well as relevant laws.

51. No Federal or State Endorsement

Distributors may not represent that any government or governmental agency or body has approved or endorsed the Company's business.

52. Indemnification and Hold Harmless; Warranty and Limited Liability

A Distributor is fully responsible for all verbal and written communications made regarding Company products, services, and the Pay Plan that are not expressly contained within Official Company materials. Distributors shall indemnify and hold harmless the Company, its owners, directors, officers, employees, and agents from and against any and all liability, judgments, refunds, damages, fines, penalties, and costs (including reasonable attorney's fees and court costs) arising from or relating to the Distributor's: (i) unauthorized representations or actions; (ii) breach of the Distributor Agreement; or (iii) violation of or failure to comply with any applicable federal, state or local law or regulation. This provision shall survive the termination of the Distributor Agreement.

The Company warrants to Members and Distributors that the products and services as and when delivered by the Company shall conform substantially to the specifications and descriptions provided by the Company on its website or in its Official Company Materials. The Company's sole obligation to Members and Distributors, and Members' and Distributors' sole and exclusive remedy, for breach of this warranty shall be to issue a credit or refund for the purchase price paid for such product, at the Company's option and discretion. **TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE COMPANY HEREBY DISCLAIMS ALL OTHER WARRANTIES WITH RESPECT TO THE PRODUCTS AND SERVICES, THE SALES OPPORTUNITY, COMPANY MARKETING MATERIALS, COMPANY BUSINESS SUPPLIES, AND ANY OTHER SUBJECT MATTER OF THE DISTRIBUTOR AGREEMENT, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NONINFRINGEMENT, ACCURACY OR COMPLETENESS OF CONTENT, RESULTS, LACK OF NEGLIGENCE OR LACK OF WORKMANLIKE EFFORT, AND CORRESPONDENCE TO DESCRIPTION. IN JURISDICTIONS THAT DO NOT GIVE EFFECT TO THESE LIMITED WARRANTIES, THIS PROVISION IS NOT APPLICABLE. IN JURISDICTIONS THAT ALLOW FOR EXCULPATORY OR LIMITED LIABILITY CLAUSES IN A LIMITED MANNER, THIS PROVISION IS APPLICABLE TO THE FULLEST EXTENT ALLOWED BY THE LAW OF SUCH JURISDICTION.**

NOTWITHSTANDING ANYTHING HEREIN TO THE CONTRARY OR ANY FAILURE OF ESSENTIAL PURPOSE, IN NO EVENT SHALL THE COMPANY, INCLUDING ANY OF ITS AFFILIATED PARTIES, BE LIABLE TO A MEMBER OR A DISTRIBUTOR FOR ANY SPECIAL, INCIDENTAL, INDIRECT, PUNITIVE OR EXEMPLARY, OR

CONSEQUENTIAL DAMAGES OF ANY KIND OR NATURE, HOWEVER CAUSED, ARISING OUT OF OR RELATED TO THE DISTRIBUTOR AGREEMENT OR THE SUBJECT MATTER HEREOF (INCLUDING BUT NOT LIMITED TO THE PRODUCTS OR SERVICES, THE OPPORTUNITY, COMPANY MARKETING MATERIALS OR COMPANY BUSINESS SUPPLIES), WHETHER SUCH LIABILITY IS ASSERTED ON THE BASIS OF CONTRACT, TORT OR OTHER THEORY OF LIABILITY (INCLUDING BUT NOT LIMITED TO NEGLIGENCE OR STRICT LIABILITY), OR OTHERWISE, EVEN IF THE MEMBER OR DISTRIBUTOR (OR ANY OF ITS AFFILIATED PARTIES) HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IN JURISDICTIONS THAT DO NOT GIVE EFFECT TO LIMITED LIABILITY OR EXCULPATORY CLAUSES, THIS PROVISION IS NOT APPLICABLE. IN JURISDICTIONS THAT ALLOW FOR EXCULPATORY OR LIMITED LIABILITY CLAUSES IN A LIMITED MANNER, THIS PROVISION IS APPLICABLE TO THE FULLEST EXTENT ALLOWED BY THE LAW OF SUCH JURISDICTION.

53. Waiver

Only an officer of the Company can, in writing, effect a waiver of the Company Policies and Procedures. The Company's waiver of any particular breach or action of a Distributor shall not affect the Company's rights with respect to any subsequent breach, nor shall it affect the rights or obligations of any other Distributor. A waiver in one instance does not constitute a waiver at any other point for that Distributor or for any other Distributor likely situated.

The existence of any claim or cause of action of a Distributor against the Company shall not constitute a defense to the Company's enforcement of any term or provision of these Policies and Procedures.

54. Governing Law

This Distributor Agreement shall be governed by and construed in accordance with the laws of the state of Utah, without giving effect to any choice of law or conflict of law provisions, and all claims, disputes, and other matters between the parties of this Distributor Agreement shall be brought exclusively in the state or federal courts located in Salt Lake County, Utah in accordance with the Dispute Resolution Agreement which is incorporated herein by reference and available at <https://jifu.com/docs/JIFU-Dispute-Resolution-Agreement.pdf>.

55. Severability

If any provision of this Distributor Agreement is found by a court of competent jurisdiction, an arbitrator, or an arbitral panel to be invalid, illegal, or unenforceable in any respect, such provision shall be modified to the minimum extent necessary to make it valid, legal, and enforceable while preserving its original intent and economic effect. The invalidity, illegality, or unenforceability of any provision shall not affect the validity, legality, or enforceability of the remainder of this Distributor Agreement.