

YAGER GROUP BUSINESS REFERENCE GUIDE

SECTION I: MEMBERSHIP

1. Registration

1.1. Member agrees to provide accurate and complete billing information including Member's legal name, address, and telephone number. All changes to this information must be reported within 30 days of the change. Reporting of such changes must be made by using the Billing Information section of the Services.

1.2. Registration and other information about you are subject to Yager Group's Privacy Policy which is available for review on IBOCity.com

1.3. Member agrees that Member is responsible for all charges posted to Member's account until the account is terminated.

1.4. Members must be 18 years of age or older and have legal authority to enter into the Yager Group Services Agreement on behalf of any business you own or may have a controlling interest in.

2. Fees, Billing, Auto Renewal and Advance Payment

2.1. Active Membership provides Member the ability to purchase BSMs, Software Services and Weekend Conference Tickets from Yager Group. Purchases can be made at Yager Group sponsored events, Yager Group's website and Yager Group's office. Yager Group will ship all purchases of BSMs made through Yager Group's website and Yager Group's office to the shipping address you provide during the Membership registration process.

2.2. All fees and prices, including IBOcity.com website fees (yearly or monthly), BSM prices and Event Ticket Prices will be established by Yager Group in its sole discretion and may be changed at any time. All BSM subscriptions automatically renew with options to cancel.

2.3. Yager Group offers several types of products, materials and services. Some may be single purchases and others may be subscription based ongoing type materials. This can result in a per unit cost or a monthly subscription cost. Online purchases must be paid by credit card (limited to Visa, MasterCard, Discover Card, and American Express). The credit card that will be billed is the credit card specified during Member's registration. Should the initial attempt to bill Member's credit card be declined, the Membership or access to Yager Group products, materials and services may be disabled. The declined credit card may also automatically be attempted to process a second time. If the credit card is declined a second time, Yager Group reserves the right to place the Membership "on hold" until such billing issues can be resolved. Any billing issues that remain unresolved after 21 days from the initial attempt may result in the Membership being permanently removed. Yager Group is not responsible for any business or revenue lost during the "hold" period or after Membership has been disabled. Member agrees to pay any fees associated with reactivating their Membership once removed. Automatic notification is sent to Member to contact customer service should there be a credit discrepancy to Member's account. It is Member's responsibility to notify Yager Group of any changes to Member's contact and billing information, including e-mail addresses.

2.4. Member agrees to pay all sales and use taxes, duties, or levies which are required by law as well as any other costs and expenses allowed for under the alternative dispute resolution procedures contained in Rule 11 of the Amway/IBO Rules of Conduct to which the parties hereto agree apply to any and all disputes.

3. Use of Membership, Events and BSM (including Website Services)

3.1. Access to Events, BSM, and Website Services are authorized by Yager Group for use by its member IBOs to promote their independent businesses to prospective customers and IBOs to communicate with and train

their downline. Member acknowledges and agrees that Yager Group may remove Member's website and deny access to other BSMs and Events at any time if Yager Group determines that Member is not in compliance with this Business Reference Guide or with Yager Group Membership Services Agreement.

3.2. Yager Group grants and authorizes only the Member to access Events, BSM, and Website Services. If Member permits non-Members access to these, Member does so at Member's own risk.

3.3. Yager Group, as the provider of the Website Services, other BSMs and Events, may take any and all actions to maintain compliance with this Business Reference Guide and with Yager Group Membership Services Agreement, including but not limited to requesting third parties to take various actions to ensure such compliance. Member agrees that Yager Group and its associates, affiliates, officers, directors, employees, agents, partners, and suppliers shall not be liable for any lost fees, unused or unrealized advertising, lost profit or any other damages resulting from taking any action under this clause.

3.4. Any and all identification assigned to Member by Yager Group or its partners or suppliers (including, but not limited to, internet addresses, member names and e-mail addresses) are and will remain the property of Yager Group and may be altered, replaced or discontinued at any time at the sole discretion of Yager Group.

3.5. Yager Group and its affiliate companies may send Member informational messages through, but not limited to, email, social media and mobile device notifications. Member must contact Yager Group to opt out of any correspondence that they do not want to receive.

3.6. Yager Group values Member's privacy and therefore the Yager Group does not sell customer lists or email lists to any third parties.

3.7. The Yager Group provides Leadership Refund Programs for Conferences and BSM when you qualify. Refer to Sections II and III for more details.

4. Membership Termination and Cancellation

4.1. The Yager Group may terminate this Agreement at any time with thirty (30) days prior notice with or without cause, including violation of this Agreement, or failure to pay for purchases within 21 days of the date they become due. Upon termination of this Agreement all rights granted to Member under this Agreement shall immediately cease and terminate. Termination of this Agreement does not release Member from any obligation to pay all accrued charges under this Agreement. If Member wishes to terminate Membership status, Member must contact customer service at (803) 547-9327, customerservice@isc-mail.com or send a facsimile to (803) 547-8500. The email or facsimile message must include the following information: a.) Member's first and last name b.) Member's account number c.) a written statement requesting that Member's IBOcity site be cancelled. This information is required in writing in order to make any cancellation to a site. Once received, please allow 5-7 working days to process the cancellation. Member will be notified via e-mail when cancellation is complete.

4.2. Yager Group Code of Conduct values moral and ethical conduct and does not condone immoral or unethical conduct or any conduct that would jeopardize the organizational health of the sales organization. This conduct includes, but is not limited to, crosslining, crossgroup selling, sponsoring other established IBOs in crossline organizations, producing ticketed seminars without Yager Group knowledge and approval, participating in outside leadership refund programs and engaging in immoral activities that lead to distrust, disruption and deterioration of the sales organization.

4.3. Yager Group may or may not allow for a cure remedy time depending on the severity of the action and its damages.

4.4. The privacy of our customers is a controlling interest. Member agrees that Yager Group reserves the right to terminate, with or without notice, depending on the type of infraction, Member's account if Member's actions, in Yager Group's sole discretion, serves to remove or degrade the privacy of any customer data or the security of customer transactions, and to take other necessary steps to repair damage done or attempted. Profiling or other

monitoring of site visitors activities are prohibited unless conducted by a Yager Group authorized program. Member specifically agrees to abide by, and maintain customer information in accordance with, the most recent revisions of Yager Group's Membership Services Agreement and this Business Reference Guide.

5. Notice of Cancellation/Termination

The Yager Group may provide notice to Member , i.) via electronic mail addressed to Member's e-mail account provided to the Yager Group during Member's registration, ii) U.S. Certified Mail, return receipt or via reputable overnight delivery service addressed to Member from the current address on file with the Yager Group or iii) via facsimile. General notices may also be posted via the Website Services.

6. Intellectual Property Rights

6.1. Member agrees not to engage in any activity that infringes upon the intellectual property or other rights of any entity or person. Member agrees not to post or otherwise distribute messages, pictures or recordings or use their Membership in any way which:

- i. violates, plagiarizes or infringes upon the rights of any third party, including but not limited to any copyright or trademark law, privacy or other personal or proprietary rights, including other intellectual property rights; or
- ii. is fraudulent, misleading or otherwise unlawful or violates any law.

Any violation is deemed a material breach of the Yager Group Membership Services Agreement and grounds for immediate termination of Member's account without notice.

6.2. Member agrees not to audio or video record any part of any meeting including, but not limited to, Yager Group Open Business Meetings, Business Development Seminars, Product Education Meetings and Major Conferences. Recording is prohibited on any device, including Smart Phones.

6.3. Members to not have any right, title or interest in any of the Yager Group's trademarks, service marks or trade names during the term of this Agreement or any time thereafter. All use of any Yager Group trademarks, service marks or trade names shall inure solely to the benefit of the Yager Group. Any trademarks, service marks or trade names appearing on any material are the exclusive property of the Yager Group and Member will not assert any claim of ownership to such trademarks, service marks or trade names, or to the goodwill or reputation thereof. Nothing in this Business Reference Guide or the Yager Group Membership Services Agreement shall confer upon Member or Yager Group any right, title or interest in any of Amway's trademarks, service marks or trade names during the term of Membership.

6.4. Yager Group is the exclusive owner of all trade secrets, downline activity reports and activity reports ("Proprietary Information") contained in its websites, web office services, other BSMS and of all Yager Group Membership lists and organizational data. Yager Group Members "in good standing" (as defined by Yager Group at its sole discretion) are given the personal, non-transferable, and revocable right by Yager Group to use such Proprietary Information only as necessary to promote their Independent Businesses in accordance with this Business Reference Guide and the Yager Group Membership Services Agreement. All Yager Group Members agree to maintain Yager Group's Proprietary Information in strict confidence and to take all reasonable steps to safeguard this information and protect its confidentiality. No Yager Group Member shall compile, access, use or disclose such Proprietary Information except as authorized by Yager Group, nor shall any Yager Group Member disclose any confidential information to any third party in connection with any other business, or to compete directly or indirectly with Yager Group. Yager Group reserves the right to revoke Member's Membership, or to limit/deny access to the website, web office services, or Membership or organizational data whenever Yager Group deems such action is necessary to protect the confidentiality or value of such Proprietary Information. Any use or disclosure of confidential Proprietary Information, other than expressly authorized by Yager Group, will cause significant and irreparable harm to Yager Group and will warrant an award of injunctive relief, including a temporary restraining

order, preliminary injunction, or other relief from a court of competent jurisdiction, as provided in Rule 11.2 of the Rules of Conduct.

6.5. Member hereby authorizes the Yager Group and its affiliate companies, to use, incorporate, reproduce, and/or publish photographs, and/or audios/videos that may include Member's name, image, likeness, Member's success story, speeches and/or other materials alone or in conjunction with others in any manner that the Yager Group deems appropriate without compensation to Member. Member further authorizes Yager Group and its affiliate companies to enter into a no royalty agreement with other third party Amway Approved Providers for the same. If Member deems such use unacceptable, Member has the right to cancel Yager Group's use of such items upon written notice to the Yager Group.

7. Non-Competition and Non-Solicitation

During the term of this Agreement, Member may not sell any product or service that competes, directly or indirectly, with Yager Group's BSMs. During the term of this Agreement and for two (2) years following the termination of this Agreement, Member shall not encourage, solicit or otherwise attempt to recruit or persuade anyone who was associated with the Yager Group at any time within the two prior calendar years, to compete with the business of Yager Group. Nothing in this Agreement limits in any way Member's ability to obtain BSMs for the Member's personal use from any source or limits in any way Member's ability to sell Amway products and services in accordance with Member's contract with Amway.

8. Dispute Resolution

8.1. All disputes, claims, or controversies arising out of or related to this Agreement, or the breach, termination, enforcement, interpretation or validity thereof, or BSM including, but not limited to, any claims or disputes against Yager Group and Member, regardless if they arise before or after the termination of this Agreement, shall be resolved in accordance with the Conciliation and Arbitration process ("Conciliation Process") set forth in Rule 11 of the Amway Rules of Conduct (a copy of which is found at www.amway.com). Rule 11 of the Amway Rules of Conduct is incorporated herein by reference.

8.2. Following the conclusion of the Conciliation Process, if the matter proceeds to binding arbitration, the arbitrator shall have exclusive authority to resolve any dispute relating to the enforceability of this Agreement and any of its provisions including, but not limited to, jurisdictional and arbitrability disputes, including disputes over the formation, existence, validity, interpretation or scope of the agreement under which arbitration is sought, and who are proper parties to the arbitration, to the fullest extent allowed by applicable law. The arbitrator has the authority to determine jurisdiction and arbitrability issues as a preliminary matter.

8.3. This Dispute Resolution section is reciprocal and binds all parties and signatories to this Business Reference Guide.

8.4. The parties, when involved in the dispute resolution process as parties, witnesses, or otherwise, will not disclose to any other person not directly involved in the dispute resolution process: i.) The substance of, or basis for, the claim or dispute; ii.) The content of any testimony or other information obtained through the dispute resolution process; or iii.) The resolution (whether voluntary or not) or the terms of any resolution of any matter that is the subject of the dispute resolution process. However, nothing in this Agreement shall preclude a party or other signatory from, in good faith, investigating a claim or defense, including interviewing witnesses and otherwise engaging in discovery. Any dispute that may arise out of or that relates in any way to this Agreement must be resolved solely and exclusively in compliance with the dispute resolution procedures, including compulsory arbitration, set forth in Rule 11 of the Amway Rules of Conduct in effect at the time the dispute arose. A copy of Rule 11 is found at www.amway.com or contained with your copy of the Amway Rules of Conduct that you received when you registered as an IBO.

9. Remedies

Member agrees that regardless of the form of any claim, Member's sole remedy and the Yager Group's sole obligation with respect to any claims made or related to or arising out of the Yager Group Membership Services Agreement shall be governed by the Yager Group Membership Services Agreement, and in all cases Member's remedies shall be limited specifically to reimbursement of payments made for the Events, BSM and Website Services rendered under this agreement. In no event shall the Yager Group or anyone else who has been involved in the performance of this Agreement on behalf of the Yager Group, including its employees, agents, representatives, partners, suppliers, or subcontractors, be liable for any of the following: (a) damages resulting from a third party unlawfully entering the supporting web server or on-line system and accessing, altering, or destroying data; (b) damages resulting from the inaccuracy of Member's website or of material provided by Member; (c) consequential, incidental or special damages arising from breach of warranty, breach of contract, negligence, or any other legal theory, whether in tort or contract, even if ISC has been apprised on the likelihood of such damages occurring, including without limitation damages from loss of profits or business opportunities, loss of data, losses caused by delay, losses caused by the failure of the Yager Group's computers or those of third parties through whom the Yager Group is offering service, or losses from interruption, termination or failed operation of the internet/world wide web or third party telecommunication services.

10. Indemnity

Member agrees to defend, indemnify, and hold Yager Group and its affiliates, directors, officers, employees, agents, partners and suppliers harmless from any and all liabilities, costs, and expenses, including reasonable attorneys' fees, related to or arising from any breach of the Yager Group Membership Services Agreement by Member or those who access Events, BSM and Website Services through Member's account; and, the use of the Website Services or the internet and the placement or transmission of any message, information, software, or other materials on the internet by Member or by those who have access to the Website Services through Member's account.

11. Member Subscription and Return Policy

11.1. Membership automatically renews on Member's registration anniversary date. Should Member decide not to renew Membership, Member must notify Yager Group via customerservice@isc-mail.com at least 30 days prior to the date of Member's annual Membership.

11.2. Yager Group has a separate policy for both Event related ticket sales and BSM. Please refer to these sections of the appropriate agreement: Ticket Return information is in Section 2 of this Agreement. BSM Return information is in Section 3 of this Agreement.

11.3. Purchased audio download or stream files are non-refundable and not eligible for exchange.

SECTION II: EVENTS

Ability to Purchase

Members are provided access to Yager Group Events with ticket purchases, i) Members make online through their IBOcity.com account, ii) by contacting their upline, iii) making a purchase at the Event, iv) by contacting customer service prior to the ticket ordering deadline via telephone (803) 547-9327 (English) or (803) 547-9329 (Spanish); or email customerservice@isc-mail.com.

Ticket policies are also printed on the ticket.

The purchase of event tickets is optional and unauthorized reproduction is prohibited. All rights are reserved.

Returns and Buyback Policy

Yager Group's return policy allows 30 days for refund of any ticket purchased.

Member shall adhere to the Amway Rules of Conduct and Quality Assurance Standards, Rule 7.1.2.2 which states that during the first 90 days following an IBO's registration, the IBO may return all BSM s of any form purchased, including but not limited to meeting tickets, together with proof of purchase, for a 100% refund of the price paid for such BSM.

All ticket purchases are final and non-refundable unless the below stated applies.

Satisfaction. Yager Group will refund the admission fee to any Member who personally attended a Yager Group event and was not satisfied with the value Member received from the event. In order to obtain a refund the Yager Group must receive within 30 days of the event, i) proof of purchase and attendance to the event and ii) a letter of from Member with an explanation of Member's dissatisfaction. In order to meet the 30 day deadline, mail the letter and proof of purchase directly to ISC. Member must list their upline Diamond on all correspondence. Mail to : InterNET Services, 1300 Altura Road, Fort Mill, SC 29708, Attn: Customer Service(Not applicable for Silver Producers and above.) Refund shall not include cost of travel, meals or hotel accommodations.

Conference Leadership Refund Program

The Yager Group Conference Refund Program is designed to fairly and equitably provide support funds to those leaders participating in Yager Group-sponsored conferences.

Eligibility. To be eligible to participate in Conference Refund Program, a Member must have, i) a minimum achievement qualified global Emerald in the Amway Sales and Marketing program, ii) must be in good standing with the Amway rules and codes of conduct, iii) must be active in regard to attending meetings, and iv) must have agreed to the Yager Group Membership Services Agreement.

Conference Refund Program and rules are available upon request for all Emeralds and above.

SECTION III: BSMS (including Website Services)

Ability to Purchase

Members are provided access to Yager Group BSM which can be i) purchased online through their IBOcity.com account, ii) by contacting their upline, iii) making a purchase at the Event, iv) by contacting Customer Service prior to the ticket ordering deadline via telephone (803) 547-9327 (English) or (803) 547-9329 (Spanish); or email to customerservice@isc-mail.com.

Returns and Buyback Policy

If a Member is unsatisfied with any Yager Group product purchased, the Yager Group offers a 100% 180 day money-back guarantee (less shipping and handling).

Member may return any "resalable" item; for example a book in its original condition or any unopened CD, video, DVD, tool, or ROM provided you notify customer service within 180 days of your purchase. We will issue a full refund less a 10% stocking fee when the returned merchandise is received. Shipping costs will be refunded and the stocking fee will be waived if the return is a result of an error by the Yager Group.

However, Yager Group cannot issue refunds for merchandise specially ordered or produced for a buyer, including audios, books, and DVDs from the CBE Subscription Program; advanced orders; or private series items.

Products and sales aids shall be deemed "resalable" if each of the following elements are satisfied: 1) products are unopened and unused; 2) packaging and labeling has not been altered or damaged; 3) the product and packaging are in a condition such that it is a commercially reasonable practice within the trade to sell the merchandise at full price; 4) products are returned to appropriate provided address within 180 days from the date of purchase; and 5) the product contains original labeling. Any other merchandise that is clearly identified at the time of sale as non-returnable, discontinued, or as a seasonal or specialty item, shall not be resalable. Continuing Business Education items subscribed to are considered specialty items. Any item identified as CLO, (Case Lot Only), at the time of order are considered specialty/special-order items.

Merchandise that has been damaged during shipment can be exchanged by notifying customer service within 180 days of purchase. Merchandise that is defective can be exchanged at any time.

Website Services Terms and Conditions

Yager Group covenants and agrees that the Website Services provided to Member will comply with these terms and conditions on internet usage, which are provided to Member in this Business Reference Guide. Member's compliance with this Business Reference Guide and the Yager Group Membership Services Agreement is required for continued use. Member is responsible for maintaining the confidentiality of Member's passwords.

Internet web access is not included in the Membership or the Website Services. Member must arrange for access to the internet.

The Website Services include websites including but not limited to IBOcity.com and related websites with one electronic mail address alias, which will be forwarded to a primary email address; use of software for customization of such website, and e-mail.

During the term of Membership, Yager Group will provide Member access to ISC's password-protected websites upon Line of Affiliation confirmation with IBO name and number. Yager Group reserves the right, without liability to Member, to interrupt access to the websites for whatever reason, including, but not limited to, upgrades to the websites and maintenance.

Yager Group makes every effort to ensure the accuracy of the information presented and collected on the IBOcity website, but Yager Group is not responsible for input errors or technical problems. Should the IBOcity

website or corresponding database contain any inaccuracies, Yager Group in its sole discretion reserves the right to correct, change, or update information at any time without obligation or liability to anyone for damages, including incidental and consequential damages.

Members are prohibited from exhibiting, using or transmitting on or through any of the Website Services, any material that is, in Yager Group's sole discretion, unlawful, obscene, offensive, improper or inconsistent with the image of Yager Group. Exhibition, transmission, distribution, or storage of any information, data or material in violation of United States or state law or regulation, or by the common law, is prohibited. This includes, but is not limited to, material protected by patent, copyright, trademark, trade secret, or other statute. Yager Group reserves the right to monitor Member's website and data for such material, and to remove such material without notice and/or to terminate or suspend Member's account without notice, at Yager Group's sole discretion.

The IBOcity.com website may allow uploading or downloading of images, audio, patches, software (executable) or other files and material. Member grants Yager Group and users of the site a non-exclusive, irrevocable, royalty free license to display, copy, transmit, print and use this information in any manner. Member represents and warrants that such materials are free of any claims by a third party, and agrees to defend and indemnify Yager Group and its officers, affiliates, directors, employees, agents, partners and suppliers against any claims arising from such posting or uploading, and the resultant download, copying or other transmission of such files.

Member agrees that use of the Website Services to degrade or circumvent the security measures of the website or any other system is strictly prohibited. Use of the Website Services in a manner which degrades the system performance (such as by storing unusually large amounts of data) is prohibited.

The Website Services may include, or link to, customer and/or member order or other transaction capabilities. Member agrees that any modifications, alterations, or abuses of the Website Services through Member's account which impairs, degrades, alters, falsifies, monitors or transmits such transactions or relevant data associated therewith may result in immediate termination, without notice, of Member's account.

The Membership allows access to the Website Services that may include electronic mail (e-mail) capabilities. The transmission of e-mails may be subject to various federal and state laws or regulations. This includes, but is not limited to, unsolicited e-mailings, mass e-mailing, very large e-mailing, e-mails containing offensive or otherwise inappropriate material, e-mails containing forged or misleading headers or subject lines, or e-mails with default materials removed. Member agrees that any recipient of e-mails via the Website Services whom requests no further e-mails, in any manner made reasonably known to Member, must be removed from Member's e-mail address list or otherwise blocked from receiving further e-mails via the Website Services. Any violation is cause for immediate suspension or termination of Member's account without prior notice.

Member is permitted to advertise Member's website at internet locations of Member's choosing, provided such locations are appropriate and within Yager Group's terms and conditions. Yager Group reserves the right to remove any such advertising (or require any such advertising to be removed) if Yager Group determines (in its sole discretion) that the advertising or the location upon which the advertising is located promotes sexually explicit materials; promotes violence; promotes discrimination based upon race, sex, religion, nationality, disability, sexual orientation, or age; or promotes illegal activities; including but not limited to "IBOcity", ISC, or any of Yager Group's trademarks or variations thereof in the content or domain name.

Member is permitted to maintain additional domains (i.e., URL address) which automatically redirects internet traffic to Member's IBOcity related web page, provided that the domain name does not include any domain names owned or related to the Yager Group, including but not limited to "IBOcity", "Internet Services Corp.", Internet Services International, LLC International Event Services, Inc., or any other Yager Group's trademarks or variations thereof.

Member is permitted to place authorized links leading to Member's IBOcity website at locations of Member's choosing on the internet, including other Yager Group authorized third party websites, online forums, and the like.

Electronic links from Member's website are allowed only in accordance with Yager Group's terms and conditions to locations within, and operated by, the "IBOCity" domain and to the Yager Group domain. This includes all pages directly operated by Yager Group. It specifically does not include those pages operated by affiliates or third parties of Yager Group, or other IBOcity pages without express permission of the subscribers of such IBOcity pages.

Use of certain features may cause data that Member enters to be stored on equipment operated by Yager Group and/or its partners and suppliers. As this information relates to the sales activities of Yager Group BSMs, Member agrees that Yager Group has a controlling interest in such data. While Member may use such data to further the interests of Yager Group or affiliated companies, Member may not sell, license, rent or otherwise gain from such data except as authorized in writing by Yager Group.

The Yager Group is responsible for the maintenance and upkeep of the Website Services, Member is responsible for providing and maintaining all equipment and other software necessary to access the Website Services.

No Warranties (applicable only to Website Services)

Member hereby acknowledges and agrees that the Website Services are being provided to member "as is, with all faults," and that neither its partners or suppliers make any representations or warranties, expressed or implied, as to the usefulness, accuracy, completeness, feasibility, reliability or effectiveness of the Website Services or that the operation of the Website Services will be uninterrupted or error-free.

Without limiting the foregoing, or its partners and suppliers hereby disclaim all warranties of title, non-infringement, implied warranties of merchantability or fitness for a particular purpose in connection with the Website Services.

In no event shall the Yager Group and its partners be liable to any Member for any failure, disruption, downtime, interruption, miscalculation, incorrect linkage, loss of data, delay, inaccuracy or other nonperformance of the Website Services or for any other loss or damage arising directly or indirectly from use of the Website Services.

The Yager Group may take the service off the internet for repairs, upgrades or routine maintenance without becoming liable to any Member or any third party.

BSM Leadership Refund Program

The Yager Group BSM Leadership Refund Program is designed to fairly and equitably provide support funds to those leaders participating in the promotion and sale of Yager Group BSM. The program was created in collaboration with leading industry experts and contains critical elements for an effective and successful compensation plan.

Eligibility

To be eligible to participate in the BSM Leadership Refund Program, an IBO must i) have a minimum achievement in North America of Platinum in the Amway Sales and Marketing program, ii) must be in good standing with the Amway rules and code of conduct, iii) be a member in The Yager Group Training Program, iv) must be active in regard to attending meetings of upline organization and must actively provide assistance to downline and v) must have agreed to the Yager Group Membership Services Agreement.

BSM Leadership Refund Program and rules are available upon request for all Platinums and above.