

Emris International

Policies and Procedures

SECTION 1 – CODE OF ETHICS

Emris International has made a commitment to provide the finest direct sales experience backed by impeccable service to its Brand Ambassadors. In turn, the company expects Emris International Brand Ambassadors to reflect that image in their relationships with Customers and fellow Brand Ambassadors.

As an Emris International Brand Ambassador you are expected to operate your business according to the highest standards of integrity and fair practice in your role as a Emris International Brand Ambassador. Failure to comply with the Code of Ethics can result in your termination as an Emris International Brand Ambassador. The Code of Ethics, therefore, states:

As an Brand Ambassador:

- I will conduct my business in an honest, ethical manner at all times.
- I will make no representations about the benefits of being an Brand Ambassador with Emris International other than those contained in officially-approved corporate literature and videos.
- I will provide support and encouragement to my customers to ensure that their experience with Emris International is a successful one.
- I will motivate and actively work with Brand Ambassadors of my downline organization to help them build their Emris International business. I understand that that this support is critical to each Brand Ambassador's success with Emris International.
- I will refrain from exaggerating my personal income or the income potential in general and will stress to Brand Ambassador prospects the level of effort and commitment required to succeed in the business.
- I will not abuse the goodwill of my association with Emris International to further or promote other business interests (particularly those which may be competitive to Emris International) without the prior written consent of Emris International.
- I will not make disparaging remarks about other products, services, Brand Ambassadors, or companies; likewise, I will not willfully denigrate the activities or personalities of fellow Emris International Brand Ambassadors.
- I will abide by all of the Policies and Procedures of Emris International as included herein, or as may be amended from time to time.
- I will not make any payment(s) or promise to pay any prospective or existing Brand Ambassador in return for such Brand Ambassador's enrollment, continued enrollment, or team building or recruiting activities with Emris International.
- I will strive to sell and promote the products of Emris International in a professional manner to end user retail customers.

SECTION 2 – INTRODUCTION

2.1 – Policies and Compensation Plan Incorporated into Brand Ambassador Agreement

These Policies and Procedures, in their present form and as amended at the sole discretion of Emris International, are incorporated into, and form an integral part of, the Emris International Brand Ambassador Agreement. Throughout these Policies, when the term “Agreement” is used, it collectively refers to the Emris International Brand Ambassador Application and Agreement Form, these Policies and Procedures and the Emris International Compensation Plan. These documents are incorporated by reference into the Emris International Brand Ambassador Agreement (all in their current form and as amended by Emris International).

2.2 – Purpose of Policies

Emris International is a direct sales company that markets Software application and training products and services through Brand Ambassadors. It is important to understand that your success and the success of your fellow Brand Ambassadors depends on the integrity of those who market our services. To clearly define the relationship that exists between Brand Ambassadors and Emris International, and to explicitly set a standard for acceptable business conduct, Emris International has established the Agreement. Emris International Brand Ambassadors are required to comply with all of the provisions set forth in the Agreement, which Emris International may amend at its sole discretion from time to time, as well as with all federal, state and local laws governing their Emris International business and their conduct. Because you may be unfamiliar with many of these standards of practice, it is very important that you read and abide by the Agreement. Please review the information in this document carefully. It explains and governs the relationship between you, as an independent contractor, and the Company. If you have any questions regarding any policy or rule, do not hesitate to seek an answer from the Emris International corporate office.

2.3 – Changes to the Agreement

Because laws and the business environment periodically change, Emris International reserves the right to amend the Agreement, compensation plan and its prices at its sole and absolute discretion. By signing the Brand Ambassador Agreement, an Brand Ambassador agrees to abide by all amendments or modifications that Emris International elects to make. Amendments shall be effective 30 days after publication of notice of amendments in official Emris International materials. The Company shall provide or make available to all Brand Ambassadors a complete copy of the amended provisions by one or more of the following methods: (a) posting on the Company’s official website; (b) electronic mail (email); (c) inclusion in Company periodicals; (d) inclusion with commissions or bonus checks; or (e) special mailings. The continuation of an Brand Ambassador’s Emris International business or an Brand Ambassador’s acceptance of bonuses or commissions constitutes acceptance of any and all amendments.

2.4 – Delays

Emris International shall not be responsible for delays or failures in performance of its obligations when performance is made commercially impracticable due to circumstances beyond

its reasonable control. This includes, without limitation, strikes, labor difficulties, riot, war, fire, death, curtailment of a party's source of supply, government decrees or orders, and acts of God.

2.5 – Policies and Provisions Severable

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

2.6 – Waiver

The Company never gives up its right to insist on compliance with the Agreement and with the applicable laws governing the conduct of a business. No failure of Emris International to exercise any right or power under the Agreement or to insist upon strict compliance by an Brand Ambassador with any obligation or provision of the Agreement, and no custom or practice of the parties at variance with the terms of the Agreement, shall constitute a waiver of Emris International's right to demand exact compliance with the Agreement. Waiver by Emris International can be affected only in writing by an authorized officer of the Company. Emris International's waiver of any particular breach by an Brand Ambassador shall not affect or impair Emris International's rights with respect to any subsequent breach, nor shall it affect in any way the rights or obligations of any other Brand Ambassador. Nor shall any delay or omission by Emris International to exercise any right arising from a breach affect or impair Emris International's rights as to that or any subsequent breach. The existence of any claim or cause of action of an Brand Ambassador against Emris International shall not constitute a defense to Emris International's enforcement of any term or provision of the Agreement.

SECTION 3 – BECOMING AN Brand Ambassador

3.1 – Requirements to Become an Brand Ambassador

To become an Emris International Brand Ambassador, each applicant must:

- 3.1.1 – Be at least 18 years of age;
- 3.1.2 – Reside in the 50 United States or US Territories officially opened by the Company;
- 3.1.3 – Have a valid Social Security or Tax ID number;
- 3.1.4 – Submit an accepted Emris International Brand Ambassador Application and Agreement.

The Company reserves the right to reject any applications for a new Brand Ambassador or applications for renewal.

3.2 – Brand Ambassador Benefits

Once an Brand Ambassador Application and Agreement has been accepted by Emris International, the following benefits are available to the new Brand Ambassador.

3.2.1 – Brand Ambassadors that enroll in Emris International are allowed to:

- Sell Emris International software products to retail customers and receive profit from these sales
- Receive periodic Emris International literature and other Emris International communications
- Build a network of Independent Brand Ambassadors and participate in the Emris International Compensation Plan

SECTION 4 – OPERATING AN EMRIS INTERNATIONAL BUSINESS

4.1 – Adherence to the Emris International Compensation Plan

Brand Ambassadors must adhere to the terms of the Emris International Compensation Plan as set forth in official Emris International literature.

Brand Ambassadors shall not offer the Emris International opportunity through, or in combination with, any other system, program or method of marketing other than that specifically set forth in official Emris International literature. Brand Ambassadors shall not require or encourage other current or prospective customers or Brand Ambassadors to participate in Emris International in any manner that varies from the program as set forth in official Emris International literature. Brand Ambassadors shall not require or encourage other current or prospective customers or Brand Ambassadors to execute any agreement or contract other than official Emris International agreements and contracts in order to become a Emris International Brand Ambassador. Similarly, Brand Ambassadors shall not require or encourage other current or prospective customers or Brand Ambassadors to make any purchase from, or payment to, any individual or other entity to participate in the Emris International Compensation Plan other than those purchases or payments identified as recommended or required in official Emris International literature.

4.2 – Bonus Buying Prohibited

Bonus buying is strictly and absolutely prohibited. “Bonus buying” includes:

- (a) the enrollment of individuals without their knowledge and agreement and/or without execution of an Brand Ambassador Application;
- (b) the fraudulent enrollment of an individual as an Brand Ambassador or merchant;
- (c) the enrollment or attempted enrollment of non-existent individuals as Brand Ambassadors or merchants;

(d) the use of a credit card by or on behalf of an Brand Ambassador or merchant when the Brand Ambassador or customer is not the account holder of such credit card;

(e) purchasing Emris International products on behalf of another Brand Ambassador, or under another Brand Ambassador's ID number, to qualify for commissions or bonuses.

4.3 – Business Entities

A Partnership, LLC or Corporation may hold an Brand Ambassador business upon completion of the Brand Ambassador Application form, and providing on that form in the appropriate space, a Federal tax ID number. An individual may participate in multiple business centers, however, all must be under the same business name. The person signing the application on behalf of a business entity must have the authority of said entity for entering into the transaction. In addition, by signing for as a business entity, you certify that no person with an interest of debt or equity in the business has had an interest in an Brand Ambassador business in Emris International within six (6) months of the date of signature.

4.4 – Changes to an Emris International Business

4.4.1 – General

Each Brand Ambassador must immediately notify Emris International of all changes to the information contained in his or her Brand Ambassador Application and Agreement. Brand Ambassadors may modify their existing Brand Ambassador Agreement Form by submitting a written request and appropriate supporting documentation.

4.4.2 – Change of Sponsor

To protect the integrity of all marketing organizations and safeguard the hard work of all Brand Ambassadors, Emris International does not allow changes in sponsorship for active Brand Ambassadors. Maintaining the integrity of sponsorship is critical for the success of every Brand Ambassador and marketing organization. Accordingly, the transfer of an Emris International business from one sponsor to another is not permitted.

Exception – A request for a change in sponsor, due to Emris International error, will be accepted within 45 days of completion of the application.

4.4.3 – Cancellation and Re-application

An Brand Ambassador may legitimately change organizations by:

a) Voluntarily cancelling his or her Emris International Agreement and remaining inactive (i.e., no purchases of Emris International products for resale; no sales of Emris International products; no sponsoring; and no attendance at any Emris International functions, participation in any other form of Brand Ambassador activity, or operation of any other Emris International business) for 6 full calendar months.

Following the 6 calendar month period of inactivity, the former Brand Ambassador may reapply under a new sponsor. However the former Brand Ambassador will permanently lose any and all right to their former Brand Ambassador downline organization.

4.5 – Unauthorized Claims and Actions

4.5.1 – Indemnification

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

4.5.2 – Income Claims

In their enthusiasm to enroll prospective Brand Ambassadors, some Brand Ambassadors are occasionally tempted to make income claims or earnings representations to demonstrate the inherent power of network marketing. This is counterproductive because new Brand Ambassadors may become disappointed very quickly if their results are not as extensive or as rapid as the results others have achieved.

Moreover, the Federal Trade Commission and all states have laws or regulations that regulate or even prohibit certain types of income claims and testimonials made by persons engaged in network marketing. While Brand Ambassadors may believe it beneficial to provide copies of checks, or to disclose the earnings of themselves or others, such approaches have legal consequences that can negatively impact Emris International as well as the Brand Ambassador making the claim unless appropriate disclosures required by law are also made contemporaneously with the income claim or earnings representation. Because Brand Ambassadors do not have the data necessary to comply with the legal requirements for making income claims, an Brand Ambassador may NOT make income projections, income claims or disclose his or her Emris International income (including the showing of checks, copies of checks, bank statements or tax records).

4.6 – Conduct at Emris International Events

4.6.1 – No Selling or Recruiting at Emris International Events

Selling and recruiting at Emris International events is not permitted. These activities take away from the primary focus of the event, and can negatively reflect on the professional image of Emris International as a company. You may, however, offer a business card and/or catalog.

4.6.2 – No Selling or Recruiting for other Companies at Emris International Events

Emris International Brand Ambassadors shall not sell any products or recruit for any business during Emris International events. This restriction most specifically applies to sales and recruitment efforts for any other direct sales or marketing program, regardless of the product category, including those that do not compete with Emris International's product line.

4.7 – Conflicts of Interest

4.7.1 – Non-compete Policy

Emris International Brand Ambassadors are free to participate in other multilevel or network marketing business ventures or marketing opportunities (collectively “network marketing”), with the exception of those products in the same generic category as an Emris International product that is deemed to be competing. Brand Ambassadors may not display Emris International products with any other products or services in a fashion that might in any way confuse or mislead a prospective customer, merchant or Brand Ambassador into believing there is a relationship between the Emris International and non-Emris International products or services.

4.7.2 – Non-solicitation

During the term of this Agreement, Brand Ambassadors may not recruit other Emris International Brand Ambassadors or Merchants or customers for any other network marketing business. Following the cancellation of this Agreement, and for a period of one year thereafter, a former Brand Ambassador may not recruit any Emris International Brand Ambassador or customer for another network marketing business, with the exception of an Brand Ambassador who is personally sponsored by the former Brand Ambassador. The Brand Ambassadors and Company recognize that because network marketing is conducted through networks of independent contractors dispersed across the entire United States and internationally, and business is commonly conducted via the Internet and telephone, an effort to narrowly limit the geographic scope of this non-solicitation provision would render it wholly ineffective. Therefore, the Brand Ambassadors and Company agree that this non-solicitation provision shall apply to all markets in which Emris International conducts business.

The term “recruit” means actual or attempted solicitation, enrollment, encouragement or effort to influence in any other way, either directly or through a third party, another Emris International Brand Ambassador or customer to enroll or participate in another multilevel marketing, network marketing or direct sales opportunity. This conduct constitutes recruiting even if the

Brand Ambassador's actions are in response to an inquiry made by another Brand Ambassador or customer.

4.7.3- Downline Activity (Genealogy) Reports

Downline Activity Reports made available for Brand Ambassador access and viewing at Emris International's official website, are considered confidential. Brand Ambassador access to their Downline Activity Reports is password protected. All Downline Activity Reports and the information contained therein are confidential and constitute proprietary information and

business trade secrets belonging to Emris International. Downline Activity Reports are provided to Brand Ambassadors in the strictest of confidence and are made available to Brand Ambassadors for the sole purpose of assisting Brand Ambassadors in working with their respective Downline Organizations in the development of their Emris International business. Brand Ambassadors should use their Downline Activity Reports to assist, motivate and train their Downline Brand Ambassadors. The Brand Ambassador and Emris International agree that, but for this agreement of confidentiality and nondisclosure, Emris International would not provide Downline Activity Reports to the Brand Ambassador. An Brand Ambassador shall not, on his or her own behalf, or on behalf of any other person, partnership, association, corporation or other entity:

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

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

4.8 – Cross-Sponsoring

Actual or attempted cross-sponsoring is strictly prohibited. “Cross-sponsoring” is defined as the enrollment of an individual or entity that already has a current Customer, Merchant or Brand Ambassador Agreement on file with Emris International, or who has had such an agreement within the preceding 6 calendar months, within a different line of sponsorship. The use of a spouse or relative’s name, trade names, assumed names or fictitious ID numbers to circumvent this policy is prohibited. Brand Ambassadors shall not demean, discredit or defame other Emris International Brand Ambassadors in an attempt to entice another Brand Ambassador to become part of the first Brand Ambassador’s marketing organization. If a prohibited organization transfer occurs, Emris International shall take disciplinary action against the Brand Ambassador(s) who engaged, acquiesced and/or knowingly participated in the improper cross-sponsoring. However, it shall be entirely within Emris International’s discretion where in the genealogical structure, the cross-sponsored organization in question shall be placed or otherwise distributed.

Because equities often exist in favor of both upline organizations, Brand Ambassadors WAIVE ANY AND ALL CLAIMS AND CAUSES OF ACTION AGAINST THE COMPANY FOR ITS DECISION REGARDING THE FINAL DISPOSITION OR PLACEMENT OF THE CROSS-SPONSORED ORGANIZATION.

4.9 – Errors or Questions

If a Brand Ambassador has questions about or believes any errors have been made regarding commissions, bonuses, Downline Activity Reports, or charges, the Brand Ambassador must notify the Brand Ambassador Care Department at Emris International's headquarters in Hillsboro, Florida, in writing, within 15 days of the date of the purported error or incident in question. Emris International will not be responsible for any errors, omissions or problems not reported to the Company within 15 days.

4.10 – Sales Aids Optional

Brand Ambassadors are not required to carry sales aids. Brand Ambassadors who do so must make his or her own decision with regard to these matters. To ensure that Brand Ambassadors are not encumbered with Company Sales Aids, such Sales Aids may be returned to Emris International upon the Brand Ambassador's cancellation pursuant to the terms of Section 8.1.

4.11 – Governmental Approval or Endorsement

Neither federal nor state regulatory agencies nor officials approve or endorse any direct selling program. Therefore, Brand Ambassadors shall not represent or imply that Emris International or its Compensation Plan have been "approved," "endorsed" or otherwise sanctioned by any government agency.

4.12 – Holding Applications or Enrollments

Brand Ambassadors must not manipulate enrollments of new applicants or Merchant enrollments. All Brand Ambassador Applications and Agreements and Service orders must be sent within 72 hours from the time they are signed by an Brand Ambassador or placed by a merchant.

4.13 – Identification

All Brand Ambassadors are required to provide their Social Security Number or Federal Tax Identification Number to Emris International on the Brand Ambassador Application and Agreement.

Upon enrollment, the Company will provide a unique Brand Ambassador Identification Number to the Brand Ambassador by which he or she will be identified. This number will be used to place orders and track commissions and bonuses.

4.14 – Income Taxes

Each Brand Ambassador is responsible for paying local, state and federal taxes on any income generated as a Brand Ambassador. If an Emris International business is tax exempt, the Federal Tax Identification Number must be provided to Emris International. Every year, Emris International will provide IRS Form 1099 (non-employee compensation) earnings statement to each U.S. resident who (a) had earnings of over \$600 in the previous calendar year or (b) made purchases during the previous calendar year in excess of \$5,000 wholesale. Emris International cannot accept a tax-exempt certificate from a Brand Ambassador who resides in a state where tax exempt status is not granted for Direct Sales businesses. Brand Ambassadors are encouraged to check with their state government before sending a form to Emris International.

4.15 – Independent Contractor Status

Brand Ambassadors are independent contractors and are not purchasers of a franchise or a business opportunity. The agreement between Emris International and its Brand Ambassadors does not create an employer/employee relationship, agency, partnership or joint venture between the Company and the Brand Ambassador. Brand Ambassadors shall not be treated as an employee for his or her services or for federal or state tax purposes. All Brand Ambassadors are responsible for paying local, state and federal taxes due from all compensation earned as an Brand Ambassador of the Company. The Brand Ambassador has no authority (expressed or implied) to bind the Company to any obligation. Each Brand Ambassador shall establish his or her own goals, hours, and methods of sale, so long as he or she complies with the terms of the Brand Ambassador Agreement Form, and these Policies and Procedures, and applicable laws. If required by law to declare any Emris International representatives be classified as employees, Emris International reserves the right to discontinue operating within the jurisdiction making such declaration.

The name of Emris International and other names as may be adopted by Emris International are proprietary trade names, trademarks and service marks of Emris International. As such, these marks are of great value to Emris International and are supplied to Brand Ambassadors for their use only in an expressly authorized manner. Use of the Emris International name on any item not produced by the Company is prohibited except as follows:

Brand Ambassador's Name

Independent Emris International Brand Ambassador

All Brand Ambassadors may list themselves as an "Independent Emris International Brand Ambassador" in the residential telephone directory ("white pages") under their own name. Brand Ambassadors may not place telephone directory display ads in the classified directory ("Yellow Pages") using Emris International's name or logo. Brand Ambassadors have no right to use the name "Emris" not in the syntax of "Emris International" on any item not produced by the company.

Brand Ambassadors may not answer the telephone by saying "Emris International," "Emris International Processing," or in any other manner that would lead the caller to believe that he or she has reached the corporate offices of Emris International.

Advertising is not limited to print media; it also includes internet advertising and other forms of advertising. It is prohibited for a Brand Ambassador to use an internet or email address that utilizes the trade name Emris International, or includes Emris International in a portion of the address. It is also prohibited for a Brand Ambassador to use any website materials that reference or relate to Emris International that are not authorized in writing by Emris International on a website. It is also prohibited for a Brand Ambassador to place links to unauthorized websites or webpages onto a website or webpage that has been authorized by Emris International. It is also prohibited for a Brand Ambassador to use any website materials on a website that references or relates to Emris International that is not authorized in writing by Emris International.

4.16 – Insurance

4.16.1 – Business Pursuits Coverage

You may wish to arrange insurance coverage for your business. Your homeowner’s insurance policy may not cover business related injuries or the theft of or damage to your business. Contact your insurance agent to make sure that your business property is protected.

4.17 – International Marketing

Because of critical legal product and tax considerations, Emris International must limit the marketing and enrollment of Emris International services and the presentation of the Emris International business to prospective customers, Merchants and Brand Ambassadors located within the 50 United States of America and any other jurisdiction officially opened by Emris International. Brand Ambassadors are only authorized to do business in the countries in which Emris International has announced are open for business in official Company literature.

4.18 – Laws and Ordinances

Brand Ambassadors shall comply with all federal, state and local laws and regulations in the conduct of their businesses. Many cities and counties have laws regulating certain home-based businesses. In most cases these ordinances are not applicable to Brand Ambassadors because of the nature of their business. However, Brand Ambassadors must obey those laws that do apply to them. If a city or county official tells an Brand Ambassador that an ordinance applies to him or her, the Brand Ambassador shall comply with the law.

4.19 – Minors

Brand Ambassadors shall not enroll or recruit individuals under the age of 18 into the Emris International program. The one exception to this is if the minor has been adjudicated as an emancipated minor by a court of competent jurisdiction.

4.20 – Actions of Household Members or Brand Ambassador Individuals.

If any member of an Brand Ambassador’s household, family, or other Brand Ambassador individual engages in any activity that, if performed by the Brand Ambassador, would violate

any provision of the Agreement, such activity will be deemed a violation by the Brand Ambassador and Emris International may take disciplinary action pursuant to the Statement of Policies against the Brand Ambassador.

An exception to the one-business-per-Brand Ambassador rule will be considered on a case-by-case basis if two Brand Ambassadors marry. Requests for exceptions to this policy must be submitted in writing to the Compliance Department.

4.20.1 – Emris International Household Restrictions

Individuals of the same family unit may only hold a single position together. A “family unit” is defined as spouses or domestic partners.

4.21- Legal Status as Brand Ambassador

Some states have recently passed legislation which further limits and identifies the requirements to maintain Independent contractor status. It is important to know what your states laws are on this subject. Emris International will take no action which may subject them to a situation whereby the Representatives shall be considered employees.

4.22 – CBD Legal

Many states have specific statutes that are changing rapidly with regard to CBD products, it is important that an Emris Brand Ambassador be familiar with the specific laws regarding CBD (hemp) products in the jurisdiction in which they are selling or importing products.

4.23 – Requests for Records

Any request from an Brand Ambassador for copies of invoices, agreements, Downline activity reports or other records/reports will require a fee of \$1.00 per page per copy. This fee covers the expense of mailing and time required to research files and make copies of the records.

4.24 – Sale, Transfer or Assignment of Emris International Business

4.24.1 – Although an Emris International business is a privately owned, independently operated business, the sale, transfer or assignment of an Emris International business, and the sale, transfer or assignment of an interest in a Business Entity that owns or operates a Emris International Brand Ambassador business, is subject to certain limitations. If an Brand Ambassador wishes to sell his or her Emris International business, or interest in a Business Entity that owns or operates an Emris International business, the following criteria must be met:

- The selling Brand Ambassador must offer Emris International the right of first refusal to purchase the business on the same terms as agreed upon with a third-party buyer. Emris International shall have fifteen (15) days from the date of receipt of the written offer from the seller to exercise its right of first refusal.

- The buyer or transferee must become a qualified Brand Ambassador. Before the sale, transfer or assignment can be finalized and approved by Emris International, any debt obligations the selling party has with Emris International must be satisfied.
- The selling party must be in good standing and not in violation of any of the terms of the Agreement in order to be eligible to sell, transfer or assign an Emris International Brand Ambassador business.

Prior to selling a Business Entity interest, the selling party must notify Emris International's Compliance Department in writing and advise of his or her intent to sell Emris International's business or Business Entity interest. The selling party must also receive written approval from the Compliance Department before proceeding with the sale.

4.25 – Separation of an Emris International Brand Ambassador Business

In the event of a dissolution of marriage of an Emris International Brand Ambassador, and a spouse, arrangements must be made to assure that any division of the business assets is accomplished so as not to adversely affect the interests and income of other businesses up or down the line of sponsorship. If the separating parties fail to provide for the best interests of other Brand Ambassadors and the Company, Emris International may be forced to involuntarily terminate the Brand Ambassador Agreement. Emris International will make no arrangements without court approval or direction.

4.25.1 – During the pendency of a divorce or dissolution, the Company shall treat the business according to the status quo as existed prior to the filing of the divorce or dissolution.

Under no circumstances will the Downline Organization of divorcing spouses be divided. Similarly, under no circumstances will Emris International split commission and bonus checks between divorcing spouses. Emris International will recognize only one Downline Organization and will issue only one commission check per Emris International business per commission cycle. Commission checks shall always be issued to the individual whose name appears on the Brand Ambassador Agreement. Emris International will in no case be liable or responsible for any error in payment to either party to the divorce.

4.26 – Sponsoring

All active Brand Ambassadors in good standing have the right to sponsor and enroll others into Emris International. Each prospective Brand Ambassador has the ultimate right to choose his or her own sponsor. If two Brand Ambassadors claim to be the sponsor of the same new Brand Ambassador, the Company shall regard the first application received by the Company as controlling.

4.27 – Telemarketing

The Federal Trade Commission and the Federal Communications Commission each have laws that restrict telemarketing practices.

Both federal agencies (as well as a number of states) have “do not call” regulations as part of their telemarketing laws. While you may not consider yourself a “telemarketer” in the traditional sense of the word, these regulations broadly define the term “telemarketer” and “telemarketing” so that your inadvertent action of calling someone whose telephone number is listed on the federal “do not call” registry could cause you to violate the law. Moreover, these regulations must not be taken lightly, as they carry significant penalties (up to \$11,000.00 per violation).

Therefore, Brand Ambassadors must not engage in telemarketing relative to the operation of their Emris International businesses. The term “telemarketing” means the placing of one or more telephone calls to an individual or entity to induce the purchase of an Emris International product or service, or to recruit them for the Emris International opportunity. “Cold calls” made to prospective customers or Brand Ambassadors that promote either Emris International’s products or services or the Emris International opportunity constitute telemarketing and are prohibited. However, a telephone call(s) placed to a prospective customer or Brand Ambassador (a “prospect”) is permissible under the following situations:

- If the Brand Ambassador has an established business relationship with the prospect. An “established business relationship” is a relationship between an Brand Ambassador and a prospect based on the prospect’s purchase, rental or lease of goods or services from the Brand Ambassador, or a financial transaction between the prospect and the Brand Ambassador, within the 18 months immediately preceding the date of a telephone call to induce the prospect’s purchase of a product or service.
- The prospect’s personal inquiry or application regarding a product or service offered by the Brand Ambassador within the 3 months immediately preceding the date of such a call.
- If the Brand Ambassador receives written and signed permission from the prospect authorizing the Brand Ambassador to call. The authorization must specify the telephone number(s) that the Brand Ambassador is authorized to call.
- You may call family members, personal friends and acquaintances. An “acquaintance” is someone with whom you have at least a recent first-hand relationship (i.e., you have recently personally met him or her). Bear in mind, however, that if you make a habit of “card collecting” with everyone you meet and subsequently calling them, the FTC may consider this a form of telemarketing that is not subject to this exemption. Thus, if you engage in calling “acquaintances,” you must make such calls on an occasional basis only and not make this a routine practice.

In addition, Brand Ambassadors shall not use automatic telephone dialing systems relative to the operation of their Emris International businesses. The term “automatic telephone dialing system” means equipment which has the capacity to (a) store or produce telephone numbers to be called using a random or sequential number generator and (b) to dial such numbers.

SECTION 5 – RESPONSIBILITIES OF Brand Ambassadors

5.1 – Change of Address or Telephone

To ensure timely delivery of products, support materials and commission checks, it is critically important that Emris International's files are current. Brand Ambassadors planning to move should mail Emris International corporate office, at privacy@emrisinternational.com their new address and telephone numbers. In the alternative, Brand Ambassador may email Emris International at customer service email provided on website. To guarantee proper delivery, two-weeks advance notice to Emris International is recommended on all changes.

5.2 – Continuing Development Obligations

5.2.1 – Ongoing Training

Any Brand Ambassador who sponsors another Brand Ambassador into Emris International must perform a bona fide assistance and training function to ensure that his or her Downline is properly operating his or her Emris International business. Brand Ambassadors must have ongoing contact and communication with the Brand Ambassadors in their Downline Organizations. Examples of such contact and communication may include, but are not limited to, newsletters, written correspondence, personal meetings, telephone contact, voice mail, electronic mail and the accompaniment of Downline Brand Ambassadors to Emris International meetings, training sessions, and other functions. Upline Brand Ambassadors are also responsible to motivate and train new Brand Ambassadors in Emris International product knowledge, effective sales techniques, the Emris International Compensation Plan and compliance with Company Policies and Procedures. Communication with and the training of Downline Brand Ambassadors must not, however, violate Section 4.2 (regarding the development of Brand Ambassador-produced sales aids and promotional materials). Brand Ambassadors cannot charge for training.

Upon request, every Brand Ambassador should be able to provide documented evidence to Emris International of his or her ongoing fulfillment of the responsibilities of a sponsor.

5.2.2 – Increased Training Responsibilities

As Brand Ambassadors progress through the various levels of leadership, they will become more experienced in sales techniques, product knowledge and understanding of the Emris International program. They will be called upon to share this knowledge with lesser-experienced Brand Ambassadors within their organization.

5.2.3 – Ongoing Sales Responsibilities

Regardless of their level of achievement, Brand Ambassadors have an ongoing obligation to continue to personally promote sales through the generation of new customers or merchants and through servicing their existing customers or merchants.

5.3 – Non-disparagement

Emris International wants to provide its Brand Ambassadors with the best products, compensation plan and service in the industry. Accordingly, we value your constructive criticisms and comments. All such comments should be submitted in writing to the Emris

International corporate offices. While Emris International welcomes constructive input, negative comments and remarks made in the field by Brand Ambassadors about the Company, its products or Compensation Plan serve no purpose other than to sour the enthusiasm of other Emris International Brand Ambassadors. For this reason, and to set the proper example for their Downline, Brand Ambassadors must not disparage, demean or make negative remarks about Emris International, other Emris International Brand Ambassadors, Emris International's services, the Compensation Plan or Emris International's directors, officers or employees.

5.4 – Providing Documentation to Applicants

Brand Ambassadors must provide the most current version of the Policies and Procedures and the Compensation Plan to individuals whom they are sponsoring to become Brand Ambassadors before the applicant signs an Brand Ambassador Agreement. Additional copies of Policies and Procedures can be found on the Emris International website at mannasourceinternational.com, or in your business center under the forms section.

5.5 – Reporting Policy Violations

Brand Ambassadors observing a policy violation by another Brand Ambassador should submit a written report of the violation directly to the attention of the Emris International Compliance Department. Details of the incident(s), such as dates, number of occurrences, persons involved and any supporting documentation, should be included in the report.

SECTION 6 – SALES REQUIREMENTS

6.1 – Product Sales

The Emris International Compensation Plan is based upon the sale of Emris International products and services to end user consumers. Brand Ambassadors must fulfill personal and Downline organization sales requirements (as well as meet other responsibilities set forth in the Agreement) to be eligible for bonuses, commissions and advancement to higher levels of achievement.

6.2 – Retail Sales

Emris International wants to ensure that prices for its products and services are not destabilized when sold through a retailing environment. Therefore, Products sold in a retail environment will be subject to a minimum advertised retail price. The minimum advertised price of Emris International's products is listed on the Emris International website. Any Brand Ambassador who knowingly fails to honor the minimum price set by Emris International for its products and services will be subject to termination.

Brand Ambassadors shall only be permitted to sell Emris products in an appointment based business, but not in any stores. Brand Ambassadors shall not sell Emris International products through websites including Amazon, eBay, Facebook, or any other online platform.

6.3 – Territory Restrictions

There are no exclusive territories granted to anyone. No franchise fees are required.

SECTION 7 – BONUSES AND COMMISSIONS

7.1 – Bonus and Commission Qualifications

An Brand Ambassador must be active and in compliance with the Agreement and these policies to qualify for bonuses and commissions. So long as an Brand Ambassador complies with the terms of the Agreement and these policies, Emris International shall pay commissions to such Brand Ambassador in accordance with the Compensation Plan. The minimum amount for which Emris International will issue a commission payment is \$25.00.

7.2 – Commission Payments and Promotions

7.2.1 – Payments, Calculations, and Bonuses

Commissions will be mailed out in accordance with the Compensation Plan. Commissions will be calculated according to the level for which an Brand Ambassador actually satisfied all of the requirements according to the Compensation Plan rather than the highest rank or title achieved. Commission reports will be provided to Brand Ambassadors on-line, via web access.

7.2.2 – Promotions

Promotions are determined based on business organization and sales activity for each applicable period.

7.3 – Adjustment to Bonuses and Commissions

7.3.1 – Adjustments for Returned Products

Brand Ambassadors receive bonuses and commissions based on the actual enrollment for services to merchants. When a service is cancelled and refund is authorized by the Company, the bonuses and commissions attributable to the refunded service(s) will be deducted in the month in which the refund is given, and continuing every pay period thereafter until the commission is recovered from the Brand Ambassadors who received bonuses and commissions on the sales of the refunded service(s).

7.4 – Unclaimed Commissions and Credits

7.4.1 – Brand Ambassadors must deposit or cash commission and bonus checks within six months from their date of issuance. A check that remains uncashed after six months will be void. There shall be a \$50.00 charge for reissuing a check. These charges shall be deducted from the balance owed to the Brand Ambassador.

7.5 – Reports

All information provided by Emris International in online or telephonic Downline Activity Reports, including but not limited to personal and group sales volume (or any part thereof), and Downline sponsoring activity is believed to be accurate and reliable. Nevertheless, due to various factors, including the inherent possibility of human and mechanical error; the accuracy, completeness and timeliness of orders; denial of credit card and electronic check payments; returned products; and credit card and electronic check charge-backs, the information is not guaranteed by Emris International or any persons creating or transmitting the information. All personal and group sales volume information is provided “as is” without warranties, expressed or implied, or representations of any kind whatsoever. In particular, but without limitation, there shall be no warranties of merchantability, fitness for a particular use or non-infringement.

To the fullest extent permissible under applicable law, Emris International and/or other persons creating or transmitting the information will in no event be liable to any Brand Ambassador or anyone else for any direct, indirect, consequential, incidental, special or punitive damages that arise out of the use of or access to personal and group sales volume information (including but not limited to lost profits, bonuses, or commissions, loss of opportunity and damages that may result from inaccuracy, incompleteness, inconvenience, delay or loss of the use of the information), even if Emris International or other persons creating or transmitting the information shall have been advised of the possibility of such damages. To the fullest extent permitted by law, Emris International or other persons creating or transmitting the information shall have no responsibility or liability to you or anyone else under any tort, contract, negligence, strict liability, products liability or other theory with respect to any subject matter of this agreement or terms and conditions related thereto.

Access to and use of Emris International’s online reporting services and your reliance upon such information is at your own risk. All such information is provided to you “as is.” If you are dissatisfied with the accuracy or quality of the information, your sole and exclusive remedy is to discontinue use of and access to Emris International’s online reporting services and your reliance upon the information.

SECTION 8 – RETURNS AND SALES AIDS REPURCHASE

8.1 – Retail Sales

Personal service and retail sales to the customer are the foundation of Emris International. The entire commission structure is based upon volume of retail sales referred by the individual Brand Ambassador as well as their entire organization.

8.2 -Voluntary Cancellation of Contract

Requests by an Emris International Brand Ambassador to return their sales aids for a refund will be treated as a request to voluntarily cancel that Brand Ambassador business. If an Brand Ambassador wishes to return sales aids purchased within the last 3-month period, the Company shall repurchase the sales aids and the Brand Ambassador’s Agreement shall be canceled. An

Brand Ambassador may only return sales aids purchased by him or her that are in new and resalable condition.

Upon receipt of the sales aids, the Brand Ambassador will be reimbursed 90% of the cost of the original purchase price(s), not to include shipping and handling charges. If the purchases were made through a credit card, the refund will be credited back to the same account.

- Brand Ambassador must inform the company of intent to exercise the sales aid buy-back option within 10 business days of resignation notice.
- All products to be returned for refund under this provision must be approved in advance of shipment to Emris International, by calling the Customer Services Department.
- Brand Ambassador will be asked to submit invoices detailing the sales aid items to be returned.
- Upon approval from the company, returns may be sent to the company's headquarters and must be accompanied by an invoice copy for each item.

8.3 – Montana Residents

A Montana resident may cancel his or her Brand Ambassador Agreement within 15 days from the date of enrollment and may receive a full refund within such time period for good and resalable sales aids or trainings that have not been attended.

SECTION 9 – DISPUTE RESOLUTION AND DISCIPLINARY PROCEEDINGS

9.1 – Disciplinary Sanctions

Violation of the Agreement, these Policies and Procedures or any illegal, fraudulent, deceptive or unethical business conduct by an Brand Ambassador may result, at Emris International's discretion, in one or more of the following corrective measures:

- Issuance of a written warning or admonition;
- Requiring the Brand Ambassador to take immediate corrective measures;
- Imposition of a fine, which may be withheld from bonus and commission checks;
- Loss of rights to one or more bonus and commission checks;
- The withholding from a Brand Ambassador of all or part of the Brand Ambassador's bonuses and commissions during the period that Emris International is investigating any conduct allegedly in violation of the Agreement. If an Brand Ambassador's business is canceled for disciplinary reasons, the Brand Ambassador will not be entitled to recover any commissions withheld during the investigation period;

- Suspension of the individual's Brand Ambassador Agreement for one or more pay periods;
- Involuntary termination of the offender's Brand Ambassador Agreement;
- Any other measure expressly allowed within any provision of the Agreement or that Emris International deems practicable to implement and appropriate to equitably resolve injuries caused partially or exclusively by the Brand Ambassador's policy violation or contractual breach; or
- In situations deemed appropriate by Emris International, the Company may institute legal proceedings for monetary and/or equitable relief.

9.2 – Grievances and Complaints

When an Brand Ambassador has a grievance or complaint with another Brand Ambassador regarding any practice or conduct in relationship to their respective Emris International businesses, the complaining Brand Ambassador should first report the problem to his or her sponsor, who should review the matter and try to resolve it with the other party's Upline sponsor. If the matter cannot be resolved, it must be reported in writing to the Company. The Company will review the facts and determine if a policy violation has occurred and take appropriate action.

9.3 – Arbitration

Any controversy or claim arising out of or relating to the Agreement, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association or other recognized arbitration service, under its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. Brand Ambassadors waive all rights to trial by jury or to any court. All arbitration proceedings shall be held in the County of Hillsboro, State of Florida, unless the laws of the state in which an Brand Ambassador resides expressly require the application of its laws, in which case the arbitration shall be held in the capital of that state. All parties shall be entitled to all discovery rights pursuant to the Federal Rules of Civil Procedure. There shall be one arbitrator, an attorney at law, who shall have expertise in business law transactions, with a strong preference being an attorney knowledgeable in the direct selling industry, selected from the panel that the American Arbitration Panel provides. The prevailing party shall be entitled to receive from the losing party, OR each party to the arbitration shall be responsible for its own, costs and expenses of arbitration, including legal and filing fees. The decision of the arbitrator shall be final and binding on the parties and may, if necessary, be reduced to a judgment in any court of competent jurisdiction. This agreement to arbitration shall survive any termination or expiration of the Agreement.

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

9.4 – Governing Law, Jurisdiction and Venue

Jurisdiction and venue of any matter not subject to arbitration shall reside in Hillsboro County, State of Florida. The Federal Arbitration Act shall govern all matters relating to arbitration. The law of the State of Florida shall govern all other matters relating to or arising from the Agreement.

9.4.1 – Louisiana Residents: Notwithstanding the foregoing, Louisiana residents may bring an action against the Company with jurisdiction and venue as provided by Louisiana law.

SECTION 10 – INACTIVITY AND CANCELLATION

10.1 – Effect of Cancellation

So long as a Brand Ambassador remains active and complies with the terms of the Brand Ambassador Agreement and these Policies and Procedures, Emris International shall pay commissions to such Brand Ambassador in accordance with the Compensation Plan. A Brand Ambassador's bonuses and commissions constitute the entire consideration for the Brand Ambassador's efforts in generating sales and all activities related to generating sales (including building a Downline Organization). Following an Brand Ambassador's termination for inactivity, or voluntary or involuntary termination of his or her Brand Ambassador Agreement (all of these methods are collectively referred to as "termination"), the former Brand Ambassador shall have no right, title, claim or interest to the marketing organization that he or she operated, or any commission or bonus from the sales generated by the organization. A Brand Ambassador whose business is terminated will lose all rights as a Brand Ambassador. This includes the right to sell Emris International products and services and the right to receive future commissions, bonuses or other income resulting from the sales and other activities of the Brand Ambassador's former Downline sales organization. In the event of termination, Brand Ambassadors agree to waive all rights they may have, including but not limited to property rights, to their former Downline organization and to any bonuses, commissions or other remuneration derived from the sales and other activities of his or her former Downline organization.

Following an Brand Ambassador's termination of his or her Brand Ambassador Agreement, the former Brand Ambassador shall not hold himself or herself out as an Emris International Brand Ambassador. An Brand Ambassador whose Brand Ambassador Agreement is terminated shall receive commissions and bonuses only for the last full pay period he or she was active prior to cancellation (less any amounts withheld during an investigation preceding an involuntary termination).

10.2 – Involuntary Termination

An Brand Ambassador's violation of any of the terms of the Agreement, including any amendments that may be made by Emris International in its sole discretion, may result in any of the sanctions listed in Section 9.1, including the involuntary termination of his or her Brand Ambassador Agreement. Cancellation shall be effective on the date on which written notice is mailed, faxed or delivered to an express courier to the Brand Ambassador's last known address

(or fax number), or to his or her attorney, or when the Brand Ambassador receives actual notice of termination, whichever occurs first.

10.3 – Voluntary Termination

A Brand Ambassador has a right to cancel, at any time, regardless of reason. Termination must be submitted in writing to the Company at its principal business address. The written notice must include the Brand Ambassador's signature, printed name, address and Brand Ambassador ID number. Brand Ambassadors who have resigned may re-apply to become a Brand Ambassador with Emris International after 6 months. An Brand Ambassador's position is subject to termination due to inactivity (i.e., merchant enrollments, no commissions, no sponsoring; and no attendance at any Emris International functions, participation in any other form of Brand Ambassador activity, or operation of any other Emris International business) after being inactive for 6 full calendar months.

10.4 – Non-Renewal

A Brand Ambassador may also voluntarily cancel his or her Brand Ambassador Agreement by failing to maintain the Agreement annually. The Company may also elect not to renew a Brand Ambassador's Agreement.

10.5- Complete Agreement

These Policies and Procedures, any and all modifications made by the Company, along with the Terms and Conditions and the Compensation Plan make up the entire agreement between Brand Ambassador and Company.