

Policy and Procedures

Connect Coin

TERMS & CONDITIONS

The Application & Agreement, Policies & Procedures and Compensation Plan are specifically incorporated herein by reference. They, along with these Terms & Conditions, form the Agreement between:

Connect Coin ("Company") and the Ambassador. They shall be effective only upon acceptance by the Company, at its principal office:

Connect Coin

Cayman Islands

Ambassador AGREES:

The following policy offers key operational guidelines and procedures for Connect Coin and its Ambassadors.

Our Mission

Help consumers to save money on their day-to-day needs

Help merchants to become more profitable by providing very affordable, trackable and results driven advertising.

Help people like you to create wealth for your life purposes.

Our Vision

To Connect consumers and merchants together for mutual benefit.

Our Relationship

A Key Principal in doing business with Connect is to ensure a positive relationship between Ambassadors and Connect.

ENTITIES AFFECTED BY THIS POLICY

Ambassadors, all directors, officers, employees, representatives, agents and assigns (collectively referred to as "Associates") of Connect Coin.

Who Should Read this Policy?

Ambassadors and all Employees' of Connect that are involved in the distribution, sales and marketing of Connect products for sale to merchant customers.

Connect Coin LLC.

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DEFINITIONS

Ambassador - An individual that has applied and been accepted to participate in the Ambassador Program.

Associate(s) - Any representative of Connect such as a director, officer, employee, agent or assignee.

Beneficial Interest - An Ambassador’s spouse is deemed to have a beneficial interest in the Ambassador’s compensation.

Commission Income - generated from the Ambassador’s compensation.

Company - Connect Coin.

Meta-Tag - Information about a web page that does not appear on the web page itself. A Meta-Tag informs search engines about the contents of a web page. Search engines take the information included in the Meta-Tags and build the listing for that particular page.

Spouse - includes not only married couples but those persons said to be in a de-facto relationship with another person if they have a relationship as a couple and live together on a genuine domestic basis but are not married.

Tools- Sales aids, marketing materials, customer support, leadership training, print and electronic resources, weekly webinars, conference calls, online and back office systems, referral lists, web based programs and databases operated outside of Connect that store lists of names.

Connect Coin Contacts

All Matters info@iamconnect.net

INTRODUCTION:

The following is an overview of the key policies and guidelines for Connect Ambassador’s.

Our Relationship

A key foundational principle in doing business with Connect is to ensure a positive relationship between Ambassador's and Connect.

To work together in a mutually beneficial agreement that condones ethical and honorable behavior by both parties while advancing the Mission and Vision of Connect.

To establish guidelines, a foundation is set with the following points:

Ambassadors will conduct themselves with a win/win behavior acting in accordance with all Policies and Procedures set forth in this document (the "Policies").

Connect Coin is a privately held company that prides itself on providing tremendous savings to consumers and low cost, guaranteed and trackable advertising for merchants. One of the key aspects to Connects successful business model is the Ambassador Program.

Connects Ambassador Programs allows individuals the opportunity to earn compensation for sharing and promoting Connects products. Because Ambassador's are not employees, agents, franchisees or partners of CONNECT, the relationship is one of an independent contractor. While CONNECT supports the free enterprise system and the good intended spirit of entrepreneurs, CONNECT also desires to preserve the brand image and maintain our successful and compliant track record with government organizations and agencies.

Ambassador's can help preserve and support CONNECTS future by complying with all applicable laws as an independent contractor. CONNECT also requests that the ethics, behavior and responsibilities listed below should be the first items reviewed and agreed to in an effort to ensure a mutually beneficial relationship

Ambassadors will conduct themselves by acknowledging and supporting all policies and procedures set forth in this document.

All Ambassadors agree to contact CONNECT directly for any and all grievances. CONNECT's Executive Team will review all the information provided and the concerns expressed regarding a specific situation. The Executive Team will put forth its best efforts to ensure a fair and equitable settlement that is a mutually beneficial situation for the Ambassador and CONNECT. If not resolved by mutual agreement, the grievance shall be referred to either mediation or arbitration in accordance with Section 2.1(i) below. Ambassador further agrees to not participate in any class action suit regarding the issue.

We would like to thank you in advance for helping to protect CONNECT by complying with the above statements and the Policies. If you witness or learn of any unethical behavior from fellow Ambassador's, please contact CONNECT Legal Affairs at info@iamconnect.net .

These Policies are effective and binding between CONNECT, CONNECT and its Ambassador's as of February 2020. The Policies govern the way an Ambassador does business with CONNECT, its members, and other Ambassador's. An Ambassador controls his or her own time, actions, determines own growth and income, and is not an employee, agent, franchisee or partner of CONNECT. This document explains in detail the following:

Ambassador Application and Account Policies: These Policies govern the rules for applying to become a CONNECT Ambassador and for account changes.

Ambassador Behavior and Responsibilities: These Policies describe how Ambassador's are expected to act while referring CONNECT products and what his or her responsibilities are as an Ambassador.

Product and Selling Policy: This section covers the issues of selling product, taxes, shipping, and order and payment guidelines.

Compensation: This section explains how CONNECT compensates Ambassador's.

CONNECT's Privacy Policy: This policy is designed to protect the information CONNECT collects in the normal course of business.

Disciplinary Process: This section describes the rules and actions CONNECT will follow to protect its brand and enforce these Policies.

Moving Members: This section covers CONNECT's policy on moving of Members once they have been placed.

Inventory: This section discusses the collection of commissions and bonuses.

Pricing: This section gives the guidelines for the publishing of retail prices for CONNECT products and services.

The following Terms & Conditions define the legal relationship between CONNECT, Connect and the Ambassador's. Such Terms & Conditions apply to all Ambassadors'.

By signing or clicking on acceptance the Ambassador Application, the Ambassador certifies that he or she has read, understands, and agrees to these Policies. This application allows CONNECT to open the Ambassador's account. If the Ambassador is not a current CONNECT member, the Ambassador will be assigned an identification number. New Ambassador's will be granted access to the referral tools in the back office dashboard or on other sites, as they become available. Individuals may sign-up to become a Ambassador via the electronic application available on the authorized CONNECT website www.iamconnect.net. The computer identification and "click signature" will serve as the Ambassador's acceptance and agreement with CONNECT's Policies. Where an Ambassador does not use a personal computer to sign-up, appropriate documentation, acceptable to CONNECT, including documents containing evidence of personal information must be submitted to establish identity, proof of acceptance and agreement by the Ambassador. The Ambassador may also sign-up using an official paper application. This application must be filled out, scanned or pictures taken and emailed to info@iamconnect.net. After CONNECT's acceptance, the Ambassador will receive an email that directs him or her to the official back office dashboard and will provide a personalized password to access. When first logging on, the Ambassador will be asked to read and approve the Policies. Once the Ambassador has accepted the Policies, the Ambassador will be fully signed-up and entitled to compensation.

Failure to comply with the Policies may result in the loss of the Ambassador's right to receive compensation and/or the loss of the Ambassador's right to do business with CONNECT.

All clarifications, exclusions, or exceptions to this Agreement must be in writing, signed and dated by an authorized CONNECT officer.

CONNECT reserves the right to change any of the Policies at its sole discretion. Should CONNECT exercise its right to change any of the Policies, CONNECT will endeavor to provide Ambassador's with no less than 14 days prior written notification of the changes to the Policies.

1. SECTION ONE: Ambassador APPLICATION AND ACCOUNT POLICIES

1.1 Account Updates

Ambassadors are responsible for informing CONNECT of any changes to home addresses, telephone numbers, email addresses, and any other account information. This may be done by submitting the new information through the resource center accessed through the Ambassador's back office dashboard. CONNECT at its sole discretion may ask for additional documentation to confirm the changes.

1.2 Changing Account Name

Name changes require legal proof such as a marriage certificate, court order or other proper government documentation.

For marriage name changes, we require:

Signed letter indicating the change and making the request to update the account. The letter must include the original name and CONNECT ID number of the person making the request.

New signed and completed Ambassador's Agreement.

1.3 Divorce or Partnership Dissolution

Any Ambassador who wishes to dissolve their membership may do so by written notice. All parties listed on the original Ambassador Agreement must sign such letter. Until such notice is received, CONNECT will continue to compensate according to the original Ambassador Agreement. Divorced Ambassadors or dissolved partnerships must submit the following to CONNECT for processing:

A signed letter detailing the change and request to update the account. The letter must include the original names on the account and CONNECT identification numbers of the persons making the request.

Certified copy of the relevant official documents confirming the divorce.

New signed and completed Ambassador Agreements for each individual who wishes to continue as an Ambassador.

Certified copy of the court order indicating how the organization must be divided.

New compensation will begin the first month subsequent to the receipt and approval of all documents.

1.4 Death of an Ambassador

To convey the business of a deceased Ambassador, a transferee of that business must submit the following to CONNECT: a certified copy of the death certificate; proper documents verifying and authorizing the transfer and a new signed and completed Ambassador agreement in the name of the new Ambassador. Any business received from a deceased Ambassador must remain in that current lineage.

*****It's important that your Connect Coin Keys are in a WILL and made available as part of the estate. Connect Coin does not save Keys and has no access to you Coins.**

2. SECTION TWO: Ambassador BEHAVIOR AND RESPONSIBILITIES

2.1 Ethical Behavior

- a. Ambassador agrees to promote and share CONNECT's mission and vision in his or her own life and encouragement of others. CONNECT has 3 different missions
 - 1. Help consumers worldwide to save money on their day-to-day needs.
 - 2. Help merchants worldwide to become more profitable by providing them with inexpensive results driven trackable advertising.
 - 3. Help individuals such as yourself to earn more money and build a stronger financial future.

The mission is our shared agreement of purpose.

- a) Ambassador agrees to abide by all CONNECT Policies.
- b) Ambassador agrees to abide by applicable federal, provincial/state, territorial and local laws.

c) Ambassador is restricted by law regarding unethical behavior. Additionally, CONNECT shall be entitled to cancel the Ambassador Agreement if Ambassador's are convicted of fraudulent activities at its sole discretion.

d) Ambassador agrees to conduct himself or herself in a professional, business-like manner at all times when participating in any CONNECT activities and dealing with others.

e) Ambassador agrees to observe the highest standard of integrity when dealing with all CONNECT and Connect staff members whether communicating with them by telephone, email or other means.

f) Ambassador agrees that any violation of the Policies may damage CONNECT, its business or its members. Any violation of the Policies will be considered unethical and grounds for disciplinary action, including but not limited to loss of status and benefits. CONNECT reserves the right, at its sole discretion, to determine unethical behavior through a CONNECT Executive Team review.

g) Ambassador agrees that in order to be eligible to receive any bonuses, compensation, commissions or leadership rewards from CONNECT and Connect, he or she must be an active Ambassador (by activity determination) in good standing and must not be in violation of any of the terms of the Application and Policies.

h) Ambassador agrees to release, indemnify and hold CONNECT and Connect and its Associates harmless from any actions, causes of actions, liabilities, damages, claims, costs and expenses, including litigation costs and attorney fees arising from the failure of a third-party provider of products to perform to satisfaction obligations under this Agreement, including but not limited to, misrepresentations, negligence, fraud or arising from the violation of any governmental laws, regulations or rules.

i) Ambassador agrees that under no circumstances shall CONNECT, Connect or its Associates are liable for any direct, indirect, consequential, incidental, special, punitive or exemplary damages or lost profit incurred or suffered as a result of entering into or breaching this Agreement. The entire liability of CONNECT, Connect or its Associates for any claim whatsoever known or unknown, and whether existing now or in the future, relating to Ambassador's relationship to CONNECT and Connect, including, but not limited to, any cause of action sounding in contract, tort, equity or products liability, shall not exceed, and shall be limited to, the cost of products purchased by the Ambassador from CONNECT under this Agreement or any other agreement that are in resalable condition, as set forth in these Policies. Any such liability shall terminate all claims upon the cancellation of this Agreement.

j) Ambassador agrees that under no circumstances shall they enter into or bring a class action suit against CONNECT or Connect at any time or for any reason. Ambassador agrees that if they have any disputes or concerns during or after the contract period they must bring concerns directly to Connects Executive Team for consideration. If this proves to be unsuccessful to the benefit of both parties then all will submit to binding Arbitration for resolution.

2.2 Unethical Behavior Reporting Procedure

An Ambassador who has a specific complaint about another Ambassador or is aware of a violation of these Policies must direct such complaints in writing to the CONNECT Compliance Department. CONNECT will seriously consider all complaints and investigate the matter thoroughly. CONNECT will not disclose its actions regarding the complaint to the reporting Ambassador(s).

2.3 Complaint Resolution Procedure

Any Ambassador receiving a complaint will have ten (10) business days from written notification to respond unless otherwise directed in the written notification. All responses must be made in writing. Upon receipt of a written response, CONNECT will determine what appropriate action, if any, will be taken. Actions may include, but are not limited to, a request for additional information, or temporary suspension of Ambassador's privileges and/or rewards. Any Ambassador who fails to respond in writing within the requested time period will have his or her Ambassador status suspended and may lose all rights and privileges granted under the Ambassador Agreement.

2.4 CONNECT Employee Gifts/Vendor Relationships

CONNECT and Connect employees may not accept any cash gifts or gifts of any value from an Ambassador under any circumstances. Employees or their families and Ambassador's may not have any formal or informal relationship with any vendor, contractor or supplier that services CONNECT in any way. They may not receive compensation, gifts, memberships, travel or any type of reward for CONNECT working with vendors or suppliers. Vendors or suppliers may not be or become an Ambassador and are prohibited from hiring previous employees or Ambassador within 2 years of their cancellation of contract.

2.5 Independent Contractor Status

CONNECT Ambassador's are self-employed, self-directed, independent contractors, and not agents, employees, franchisees, partners or parties in a joint venture with CONNECT. Ambassadors may not represent that any other arrangement exists. Ambassadors may not represent CONNECT by any means or form or obligate the company directly or indirectly to any agreement or contract either written or verbal. Since Ambassadors are independent contractors, they are not eligible to claim from CONNECT any employment-related benefits (including, without limitation, in relation to leave, superannuation or workers compensation) in any circumstances. Ambassadors are free to conduct their business in any manner that does not violate these Policies. As it is the Ambassador's entire responsibility to comply with all applicable laws, CONNECT recommends that an Ambassador always consult with local legal and tax advice professionals regarding his or her situation.

2.6 Product/Testimonial Claims

Ambassadors may only use and give personal testimonials authorized by CONNECT. They may not use other testimonials for any reason. Personal testimonials, which have been authorized, may be presented in the following formats: verbal, written, radio, television and any type of meeting.

An Ambassador may not exaggerate product claims.

Testimonials that may be used are those that are provided on the official CONNECT website at www.iamconnect.net All approved testimonials must be given in their entirety and not modified in any way.

2.7 Income and Rewards Claims

The reward and income success of a Ambassador depends upon the Ambassador's individual effort and dedication. Projections of income earnings or other such representations are strictly prohibited. An Ambassador may, however, disclose to a potential Ambassador their actual current earnings or rewards, but only if documentation is available to substantiate income claims. In addition, an Ambassador must make the following disclaimer in conjunction with any earning claim(s):

INCOME DISCLAIMER: "There are no guarantees regarding income, and the success or failure of any participant, like any other business, depends upon each participant's own skills and personal effort. Any results discussed reflect the results of the particular individual and are atypical and anecdotal only."

Ambassador's agreeing to not influence anyone with claims of income, lifestyle or promises of the future (collective referred to as "Lifestyles Claims") that are not backed up with proven evidence from the Company.

Examples: Lifestyle Claims

1. "Being an Ambassador has allowed my spouse to be a full-time homemaker; my CONNECT commissions have allowed me to fulfill my dreams; my income from CONNECT exceeded my income from my previous job after only nine months."
2. "In a very short time you can generate income that allows you to quit your job. You can travel all over the world first class and enjoy all the things you have always wanted to do without limitations."
3. "Merchant Acquisition Co-op allows you to get as many contacts as you want, and you do not have to work to build a great income. You will get a great return on your investment without much effort."

The making of Lifestyle Claims is prohibited. Similarly, hypothetical income charts that are used to illustrate the commission structure are also considered to be analogous to income claims and are prohibited. Accordingly, the Income Disclaimer referenced above and a copy of CONNECT materials regarding compensation should be provided to anyone who wishes to become an Ambassador. Income representation may be included on video, written, and/or audio materials only if the materials begin and end with the Income Disclaimer listed above and have been properly submitted and approved by CONNECT. The materials must include Ambassador's name and ID number on the top right, left or center of the page.

2.8 Future Expansion Claims

An Ambassador must not imply or state that additional products, programs or services will be added to what is currently offered by CONNECT, or that improvements to CONNECT's compensation program are forthcoming. Likewise, an Ambassador must not represent that new countries or markets will be opening in the near future.

2.9 Government Approval Claims

An Ambassador may not represent that CONNECT or CONNECT's products or the Connect Compensation Program (as defined in Section 6 herein) have been approved or endorsed by any regulatory agency or department.

2.10 Ambassador Release Authorization

Ambassador irrevocably consents to CONNECT's use of the Ambassador's image (including but not limited to the Ambassador's name, photograph, testimonials, likeness, title, position, voice, biography and original signature or facsimile of signature and/or any film footage, video tapes, audio tapes, recordings, and/or interviews of the Ambassador) in connection with any CONNECT advertising of products and programs. Ambassador agrees that all advertising is and shall remain the property of CONNECT and Connect.

2.11 Talent Contact

The professionals, endorsers, promoters and other spokespeople (collectively, "Talent") who are or have been employed by, under contract with, or otherwise affiliated with CONNECT are an integral asset of the Company. Therefore, CONNECT must protect the privacy of its Talent, as well as assist in maintaining the integrity of those endorsing or otherwise promoting the Company and its products.

Ambassador agrees not to contact, in writing or otherwise, any Talent without the prior express written consent of CONNECT. An Ambassador's request to contact "Talent" must be submitted in writing to CONNECT and must include a description of the specific reasons or purpose for any such contact, as well as which individuals the Ambassador wishes to contact. CONNECT, in its sole discretion, will evaluate and consider any such request and notify the Ambassador of its decision. In the event that CONNECT approves any such request, the Ambassador's contact with the "Talent" will be limited to only those matters contained in the written approval from CONNECT.

2.12 Policy Enforcement

CONNECT's failure to enforce any of the Policies with one Ambassador does not waive CONNECT's right to enforce any such provision(s) against any other Ambassador regardless of whether the prior failure to enforce pertained to similar breaches of policy.

Through the expenditure of substantial time, effort, and monetary resources, CONNECT has derived, compiled, configured and presently maintains current Ambassador group

lists ("Lists"). Copyright in the Lists rests with CONNECT. An Ambassador agrees to keep information contained in the Lists confidential and stored only in the official CONNECT back office. The Ambassador understands that CONNECT's Lists are proprietary property and must be immediately returned to CONNECT within 10 business days of cancellation of the Ambassador Agreement if cancelled by either party for any reason. In addition:

a) Ambassador understands that CONNECT may provide customized portions of the Lists at CONNECT's sole discretion. Ambassador acknowledges that the Lists are considered Company confidential and proprietary information even if they are not marked as such and copyright in any List rests with CONNECT.

b) Ambassador understands that CONNECT provides the Lists for exclusive and limited use to facilitate training, support and service of the Ambassador's Team.

i. Ambassador agrees to limit the use of the Lists to their intended utilization (i.e.

a) Distribution or promotion of CONNECT-related business materials among group members). Furthermore, Ambassador agrees to comply with all regulatory requirements in respect of email and telephone marketing.

b) Ambassador agrees to refrain from sending mass mailings to his or her Lists or other Ambassador Lists. Ambassador may not send unsolicited emails, facsimiles, or engage in other "fax blasting" activities to their Lists or to eCustomers, members, Ambassador's, vendors, processors, and third-party providers or other proprietary lists. The Lists are the exclusive property of CONNECT and as such are confidential and proprietary and may never be used for any commercial purpose by Ambassador other than the operation of its CONNECT business in compliance with all of CONNECT's Policies and any other CONNECT rule or regulation.

c) Ambassador agrees that the disclosure and/or any unauthorized reproduction of proprietary information in the Lists are prohibited. Ambassador understands that if he or she breaches this confidentiality obligation or infringes CONNECT's copyright, CONNECT may seek legal action and, because CONNECT may suffer irreparable harm by such breaches, CONNECT will be entitled to injunctive relief against Ambassador and any entity assisting or acting in accordance with Ambassador.

d) Ambassador understands CONNECT's Privacy Policy as described in Section eight (8) of these Policies and will comply with all current and future rules as defined under that regulation and any other government regulation regarding privacy.

e) Ambassador's may not display CONNECT products with any other products or services in a fashion that might in any way confuse or mislead a prospective customer, Member or Ambassador into believing there is a relationship between the CONNECT and non-CONNECT products or services. Ambassador's may not offer the CONNECT opportunity, products or services in conjunction with any non-CONNECT programs, opportunity, product or service.

f) Federal, provincial/state and territorial laws restrict telemarketing practices. Such laws and regulations must be complied with by all Ambassador's and include the mandatory use of "do-not-call" lists by parties engaging in telemarketing activities. Although CONNECT does not consider Ambassador's to be "telemarketers" in the traditional sense of the word, these applicable government regulations broadly define the term "telemarketer" and "telemarketing" so that Ambassador's inadvertent action of calling someone whose telephone number is listed on any government-sponsored or mandated "do not call" registry could cause an Ambassador to violate applicable law. Moreover, these regulations must not be taken lightly, as they carry significant penalties.

Therefore, Ambassador's must not engage in telemarketing in the operation of their CONNECT businesses. The term "telemarketing" means the placing of one or more telephone calls to an individual or entity to induce the purchase of a product or services or to enroll them for the CONNECT opportunity. "Cold calls" made to prospective customers that promote the CONNECT products or opportunities constitute telemarketing and are prohibited. However, a telephone call placed to a prospective customer (a prospect) is permissible under the following situations:

If the Ambassador has an existing business relationship with the prospect. An "existing business relationship" is a business relationship that has been formed by a voluntary two-way communication between the person making the telecommunication and the person to whom the telecommunication is made, arising from (a) the purchase of services or the purchase, lease or rental of products, within the eighteen month period immediately preceding the date of the telecommunication, by the person to whom the telecommunication is made from the person or organization on whose behalf the telecommunication is made; (b) an inquiry or application within the six-month period immediately preceding the date of the telecommunication, by the person to whom the telecommunication is made in respect of a product or service offered by the person or organization on whose behalf the telecommunication is made; or (c) any other written contract between the person to whom the telecommunication is made and the person or organization on whose behalf the telecommunication is made that is currently in existence or that expired within the eighteen-month period immediately preceding the date of the telecommunication.

There is one exception to the telemarketing rule. If an Ambassador is willing to undergo further telemarketing training and purchase an approved merchant call list, that Ambassador will have the opportunity to engage in telemarketing.

If the Ambassador receives written and signed permission from the prospect authorizing the Ambassador to call, the authorization must specify the telephone number(s), which the Ambassador is authorized to call.

In addition, Ambassador's shall not use automatic telephone dialing systems relative to the operation of their CONNECT business. 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.

In addition to the foregoing, the following applies to all Ambassadors' telemarketing activities:

Calling hours are restricted to weekdays (Monday through Friday) between 9:00 am and 9:30 PM and weekends (Saturday and Sunday) between 10:00 am and 6:00 PM. Restrictions hours refer to the time zone of the recipient receiving the telephone calls.

At the beginning of a call, an Ambassador must identify the name or business name of the individual placing the call. The Ambassador must provide the purpose of the call.

Upon request, an Ambassador must:

- 1) Provide a local or toll-free number allowing the recipient access to speak to the Ambassador.
- 2) Provide the name and address of the Ambassador to whom the recipient can write.

For any telephone numbers provided to a recipient, the telephone call shall be answered either by a live operator or a voice mail system to take messages for the recipient. The voice mail must inform recipients that their call will be returned within three (3) business days. The Ambassador must return recipient's call within three (3) business days.

Ambassadors must display the originating calling number or an alternate number where the call originator can be reached (except where the number display is unavailable for technical reasons). Sequential dialing is prohibited. Random dialing and calls to non-published numbers are permitted, except to numbers that are registered on any

government sponsored “do not call” list; are emergency lines; and are associated with health care facilities.

“Do not call” lists are to be maintained by the Ambassador on its behalf and remain active for three (3) years effective within thirty-one (31) days from the date of the recipient’s “do not call” request. Ambassador’s that wish to engage in telemarketing activities must register with any applicable government-sponsored or mandated do not call list and comply with all regulations relating thereto. A recipient’s request not to be called that is made during the telemarketing call shall be processed at that time. The recipient shall not be asked to call elsewhere to make their request.

An Ambassador using a predictive dialing device to initiate a call shall not exceed, in any calendar month, a five (5) percent abandonment rate. The Ambassador shall maintain records of actual abandonment rates for a period of three (3) years from the date each monthly record is created. No Ambassador shall engage in telemarketing unless (a) disclosure is made, in a fair and reasonable manner at the beginning of each telephone communication, of the identity of the person on behalf of whom the communication is made, the nature of the product or business interest being promoted and the purposes of the communication; and (b) disclosure is made, in a fair, reasonable and timely manner, of the price of any product whose supply or use is being promoted and any material restrictions, terms or conditions applicable to its delivery.

2.13 Ambassador Compensation - Professional Benefit

Neither CONNECT’s Ambassador’s nor their representatives may receive compensation or any benefits, tangible and/or intangible for bringing new products, programs or individuals to CONNECT. This prohibition includes but is not limited to services and contracted labor.

2.14 Compliance

a) Entire Agreement. This Agreement and any ancillary documents referred to and incorporated in this Agreement represent the entire Agreement of the parties with respect to the subject matter contained herein, and all agreements, either written or oral, entered into prior to this Agreement are revoked and superseded by this Agreement to the extent they are inconsistent with this Agreement.

b) Representations. No representations, warranties, inducements or agreements have been made by any of the parties except as expressly set forth in this Agreement or in any ancillary documents to this Agreement. The foregoing does not operate to exclude any conditions or warranties implied by law, which may not be excluded. In order to be

effective, any clarification, exclusion or exception to this Agreement must be in writing and signed by an authorized officer of CONNECT.

c) Indemnity. To the maximum extent permitted by law, Ambassador agrees to release, indemnify and hold CONNECT, Connect and its Associates harmless from any actions, causes of actions, liabilities, damages, claims, costs and expenses, including litigation costs and attorney fees arising from the failure of a third-party provider of products to perform to satisfaction obligations under this Agreement, including but not limited to, misrepresentations, negligence, fraud or arising from the violation of any governmental laws, regulations or rules.

To the maximum extent permitted by law, Ambassador agrees that under no circumstances shall CONNECT, Connect or its Associates be liable for any direct, indirect, consequential, incidental, special, punitive or exemplary damages or lost profit, revenues or business opportunity or loss of data incurred or suffered as a result of entering into or breaching this Agreement. To the maximum extent permitted by law, the entire cumulative liability of CONNECT, Connect or its Associates for any claim whatsoever known or unknown, and whether existing now or in the future, relating to an Ambassador's relationship to CONNECT, including, but not limited to, any cause of action sounding in contract, tort, equity or products liability, shall not exceed, and shall be limited in aggregate to the cost of products purchased by the Ambassador from CONNECT under this Agreement or any other agreements that are in resalable condition, as set forth in the Policies .

Certain legislation may imply warranties or conditions or impose obligations, which cannot be excluded, restricted or modified except to a limited extent. These Policies must be read subject to those statutory provisions. If those statutory provisions apply, notwithstanding any other provision of these Policies, to the extent to which CONNECT is entitled to do so, CONNECT limits its liability in respect of any claim to:

In the case of services, at CONNECT's option:

The supply of the services again; or

The payment of the cost of having the services supplied again.

d) Waiver. Failure of any party to exercise any right or option arising out of a breach of this Agreement shall not be deemed a waiver of any right with respect to any subsequent breach, or the continuance of any existing breach.

e) Severability. If any provision of this Agreement is declared void or unenforceable, such provision shall be deemed replaced by a term or provision that is valid and closest to expressing the intention and the remainder of the Agreement shall not be affected by the validity or enforceability of such term severed from this Agreement, which shall otherwise remain in full force and effect.

f) Notices. Any notices which may be required under this Agreement must be in writing and will be effective when delivered if notice is given by personal service, or when mailed (unless otherwise specified in this Agreement) to the addresses set forth at the beginning of this Agreement, or to such other addresses which may be specified in writing to all parties hereto.

2.15 Cancellation

Ambassadors may cancel this Agreement by giving notice to Connect in writing and mailing such notice within ten (10) business days from the date of signing. If the Ambassador does not cancel this Agreement within the ten (10) days, he or she may not be able to cancel it afterwards. The Ambassador may deliver or send his or her notice by registered or certified mail to Connect. The Ambassador must mail the notice before the end of the ten (10) days.

3. SECTION THREE: PRODUCT AND SELLING POLICY

3.1 Order and Payment Guidelines

- a) Ambassador's may only purchase products by placing an order directly with Connect through its website, the CONNECT back office dashboard.
- ii. It is fraudulent and prohibited for Ambassador's to act as or represent them as direct agents of CONNECT or Connect.
- iii. As outlined in CONNECT's Privacy Policy, Ambassador's are not authorized to place an order under another person's account using the account holder's credit card. When ordering and paying for CONNECT product, program or tools, CONNECT account holders, must place the order under their own account using their own credit card for payment. No third-party credit card usage is allowed. CONNECT utilizes a variety of ways to pay for products and services.

d) CONNECT members who are found to be misrepresenting themselves or violating company payment policies are subject to immediate suspension and/or account cancellation.

3.2 Insufficient Funds Payments

Ambassador's who have had at least one cheque or bank draft returned for "insufficient funds" or "closed account" may lose ordering privileges until the insufficiency of funds is resolved. For each returned cheque or bank draft, Connect will assess the Ambassador a handling fee of at least \$5.00 and no more than \$25.00 per occurrence. CONNECT reserves the right to refuse bank draft and cheque sales.

4. SECTION FOUR: ADVERTISING POLICY

4.1 General Advertising Policy

a) Ambassador's who desire to advertise must register their advertising with CONNECT by way of their back office. CONNECT must approve all advertising before use. If the advertising is going on the web all URLs must be pre-approved and sent for registration. Ambassador's agree not to use CONNECT's trademarks, names, logos, trade names, Internet domain names or any distinctive phrases used by CONNECT as part of their advertising material without approval. This policy pertains to all forms of advertising including, but not limited to all print, electronic, web-based or other media advertisements or communications. Advertising is considered a privilege subject to the approval of CONNECT in its sole discretion. Advertising is subject to government rules along with many rules and regulations. CONNECT must protect its brand and its integrity for its business future and opportunities. Unregistered and/or unapproved advertising of any type will be subject to immediate suspension of rights and privileges until compliance issues are corrected.

b) Ambassador's are urged to use only CONNECT approved websites and advertising material. All advertising must be in accordance within the current Policies and comply with CONNECT's rules and regulations regarding claims and testimonies. Policies may be revised from time to time to protect the CONNECT brand or in response to changes in governmental or regulatory compliance requirements.

c) Ambassador's must not indicate or otherwise imply that they are Associates of CONNECT or Connect Coin. For identification, all branded materials must include the words "Ambassador" with ID number and full name of Ambassador.

d) Electronic advertising that has no reference to CONNECT will be considered “blind advertisement.” “Blind advertisement” means that persons reviewing the advertisement will not know that it represents CONNECT in any way (not to be confused with corporate site). Any and all blind advertisements cannot connect directly to any official electronic site of CONNECT or reference any of CONNECT's phone numbers. Blind advertisements must be in good taste (not displaying inappropriate material) and are subject to the appropriate Policies.

e) Any advertisement that uses CONNECT's logos, trademarks or official information must represent the official information properly and not out of context. These advertisements must be registered with and approved by CONNECT. URLs containing such advertisements must be registered and kept current with CONNECT via the back office. These advertisements will be referred to as “branded advertisement” and must have the information as seen below in readable size and type on the top of the page:

f) Ambassador's must not obtain, through filing for a patent, trademark, Internet domain name or copyright, any right, interest or title to the names, trademarks, logos etc., of CONNECT Inc or CONNECT. Domain names that are CONNECT property will be sold to CONNECT at cost upon request. Unwillingness to surrender property may result in cancellation of Agreement and benefits.

g) Advertisements may not make any claims or offers relating to CONNECT products unless proper disclaimers are provided on materials. Ambassador's may not use any representations of earnings or future income that he or she created unless the representations are registered with and approved by CONNECT. The disclaimers or claims must be in compliance with applicable laws.

h) Copying an approved advertisement with or without permission of the owner is prohibited. Each Ambassador must register their advertisement with CONNECT through their back office, with the exception of web-based or other advertising materials created by leaders for distribution to their respective teams.

i) Plagiarizing materials from CONNECT's official materials does not constitute permission or approval to use these materials. Everything must be submitted for approval through the Ambassador's back office.

4.2 Internet Search Engine Policy

a) Ambassador websites may not use the word “CONNECT” or any other trademarks, copyrights, logos or trade names as part of the address for a site including social networking sites like Facebook and Twitter. Furthermore, any distinctive phrases used by CONNECT may not be included in any address.

4.3 Internet Advertising

a) Independent approved websites may link to any CONNECT approved website as long as it includes proper identification, URL and has been properly registered with and approved by CONNECT. Such approval is subject to the sole discretion of CONNECT.

b) All links on any Ambassador’s independent website require proper and complete ID on the site. Ambassador’s links must be registered with CONNECT prior to becoming active.

c) Ambassador’s may not link, copy, transfer, reproduce or place any CONNECT-created text, graphic or other file, including, but not limited to: special mailers, company postcards, product brochures, company catalogs, training or e-Learning materials without proper identification which identifies the material as having been reproduced by an independent Ambassador.

d) All online classified advertisements, branded and banner advertisements may link or auto-respond to CONNECT websites if they have been approved.

e) Independent websites may use a Meta-Tag with the word “CONNECT” or any other proprietary company product name. This includes the usage of web page title tags, description tags, keyword tags and image tags. A Meta-Tag is information about a web page that does not appear on the web page itself. It informs search engines about the content of the web page. Search engines take the information found in the Meta-Tag and build the listing for that particular page. The Ambassador is ultimately responsible for their Meta-Tags and will be held responsible for their usage.

f) In order to advertise on User Forums and Groups, Usenet, Chat Rooms, Bulletin Boards and Mailing Lists, Ambassador’s must be properly registered in advance with CONNECT and the advertisement(s) must display the Ambassador’s ID, regardless of whether or not it promotes the Ambassador.

g) Advertising which uses any kind of inappropriate material or material that are deemed by CONNECT to be in poor taste or promotes illegal materials, offers, or services is strictly prohibited. Ambassadors may not place links to their independent sites on any unapproved site. Ambassadors may not use any type of, "free-for-all" linking. "Free-for-all" links appear on web pages that do not require any qualifications for being included on such pages.

4.4 Electronic Communication

Ambassadors must comply with all applicable anti-spam legislation, Internet service provider rules or regulations, and these Policies. Ambassadors shall not send unsolicited commercial email or unsolicited bulk email (spam). Any service interruptions to CONNECT, its affiliated websites, or its service providers resulting from Ambassador's spam may result in disciplinary measures as set forth in Section 9.1. Ambassadors may share CONNECT products or opportunities using email to those individuals with whom they have a relationship, such as personal referrals, acquaintances and advertising respondents.

a) Any CONNECT related email, including newsletters that will be distributed to a list, group of the Ambassador's friends or those individuals who have visited an Ambassador's site, must display proper identification and include an opt-out option in accordance with applicable law.

b) The use of any opt-in list requires proper ID and opt-out option. An opt-in list is a list of email addresses of people who have agreed to receive marketing information. When using opt-in lists, Ambassadors must keep a file containing the message sent. Ambassadors must also retain information about the source of the list including company name, web or business address, phone number, nature of list and number of contacts. This information may be particularly useful in the event of a subsequent inquiry regarding a solicitation.

c) CONNECT reserves its right to seek to recover damages as a result of any service interruption resulting from an Ambassador's spam.

4.5 Online Marketing Materials Distribution

a) CONNECT-created print or online marketing materials may be used for mass distribution if the Ambassador has registered with CONNECT. The Ambassador must include on these materials his or her identification and any appropriate disclaimers. Any

Ambassador may register for such distribution by registering his or her materials appropriately in back office.

b) Ambassador's may forward by email CONNECT-generated "Affiliates News Releases" and all prospecting materials located in the back office dashboard to individuals who request these materials. An Ambassador must include proper ID and must retain verifiable proof that this request has been made (by email or other means), in the event that an individual complains that he or she has been spammed or did not request the material.

4.6 Print, Fax and Local Advertising

Ambassadors may not use a "blast fax" or similar program or service to send messages by fax. Ambassadors may only send fax messages to individuals with whom the Ambassador has an existing business relationship and to any individuals that have provided their prior express written permission to receive fax messages from the Ambassador. The term "existing business relationship" means a business relationship that has been formed by a voluntary two-way communication between the person making the telecommunication and the person to whom the telecommunications is made, arising from (a) the purchase of services or the purchase, lease or rental of products, within the eighteen-month period immediately preceding the date of the telecommunication, by the person to whom the telecommunication is made from the person or organization on whose behalf the telecommunication is made; (b) an inquiry or application, within the six-month period immediately preceding the date of the telecommunication, by the person to whom the telecommunication is made in respect of a product or service offered by the person or organization on whose behalf the telecommunication is made; or (c) any other written contract between the person to whom the telecommunication is made and the person or organization on whose behalf the telecommunication is made that is currently in existence or that expired within the eighteen (18) month period immediately preceding the date of the telecommunication.

In addition to the foregoing, the following applies to Ambassador's faxing activities:

Fax telemarketing calls are restricted to weekdays (Monday through Friday) between 9:00 am and 9:30 PM and weekends (Saturday and Sunday) between 10:00 am and 6:00 PM. Restrictions hours refer to the time zone of the party receiving the fax telemarketing calls.

The following information must be provided on top of the first page in font size 12

or larger:

- a) The name of the sender whether it is sending the fax on its own behalf or on behalf of another party.
- b) Ambassador's name.
- c) The originating date and time of the fax.
- d) A local or toll-free number voice and fax number allowing the recipient access to an employee or other representative of the sender for the purpose of asking questions or making a "do not call" request.

- e) The name and address of an employee or other representative of the sender, to whom the recipient can write.

4.7 CONNECT Business Cards, Letterhead and Stationery

CONNECT will provide a template. Pre-approved online business card, stationery and letterhead templates are also offered by CONNECT. From time to time CONNECT may make changes to the materials at their own discretion and without notice to the Ambassador. The Ambassador may create his or her own design but must include proper identification showing that they are independent contractors and not employees, agents, franchisees or partners of CONNECT in any way.

4.8 Telephone Advertising

- a) Subject to CONNECT's prior approval; telephone book display advertisements are permitted. The listing must include the phrase "CONNECT Independent Ambassador" and must display the Ambassador's identification number. In addition, the listing may not suggest in any way that the Ambassador is an employee, agent, representative, franchisee or partner of CONNECT.

- b) Ambassador's are not permitted to use any type of toll-generating number for the purpose of marketing CONNECT, the opportunity provided by CONNECT or CONNECT products.

- c) Ambassador's must state to any caller they are a CONNECT Independent License Affiliate and Ambassador may not answer the telephone in a way that would lead callers

to believe that they have reached the corporate offices of CONNECT by answering “Connect Coin”, “CONNECT Inc.” or “CONNECT.” This restriction includes, for example, greeting messages on answering machines and voice mail when using any electronic voice messaging system. Ambassador’s may not use any CONNECT name, trade name, Internet domain name or any distinctive trademark or phrase used by CONNECT on any electronic voice messaging system, including answering machines and voice mail.

d) Ambassador’s agree to abide by and uphold all regulations pertaining to do-not-call registers, anti-spamming and telephone solicitation.

4.9 Ambassador Training Fees

a) Ambassador’s shall not earn a profit from any product or opportunity-training meeting.

b) Ambassador’s shall not sell any recordings of any independently sponsored training or other meeting materials.

c) Ambassador’s shall not charge a weekly, monthly, or regular fee. This includes dues or any other type of fees that would be charged by an up line for any kind of support services.

d) Expenses for meetings, conferences and/or hotel rooms, printed material, and supplies may be Co-Opted by a group to offset their actual cost of attendance. Corporate trainings and meetings will be open to everyone regardless of lineage. CONNECT will pay the expenses of the corporate representative; all other expenses for the meeting may be Co-Opted to recover costs only.

e) Ambassador’s will not create and charge for any type of service regarding web, net or other types of Co-op activities.

4.10 Ambassador Conference Calls and Other Events

Ambassador’s may link to CONNECT audio, video, conference calls or other recordings of any CONNECT events, speeches or meetings. Ambassador’s may not distribute any CONNECT audio, video, conference calls or other recordings of any CONNECT events,

speeches or meetings to prospective member with the exception of materials prepared by leaders for the purpose of distribution to their respective teams.

4.11 Advertising Guidelines

a) To obtain advertisement approval, Ambassador's must register the advertisement in their back-office dashboard. Once registered with or approved by CONNECT, the Ambassador is ready to advertise. Any and all advertisements, no matter what format, must include the Ambassador's complete identification.

b) Advertising must be original. Materials copyrighted by other parties (including websites and web-based materials) are not permitted. By using materials other than CONNECT; the Ambassador certifies that it is original and that there will not be any third party claims.

c) CONNECT reserves the right to revoke its approval of any advertisement at any time. Should any advertisement be compromised, CONNECT will give notice on the business center area of the online back office, close access to the back office and shopping carts and revoke the advertisement approval in question within 24 hours.

4.12 Media Inquiries

An Ambassador, who receives any inquiry from the press or other media regarding any aspect of CONNECT, its products, or its Ambassador's Program, should refer the inquiry to Legal Affairs Department at info@iamconnect.net.

4.13 Disciplinary Process for Advertising Guideline Violations

CONNECT has instituted these advertising guidelines to create a clear and consistent corporate message. Failure by an Ambassador to follow these guidelines may result in violations of applicable law and cause damage to the reputation of CONNECT.

If, after investigation of a complaint, it is found that an Ambassador has violated the advertising guidelines, CONNECT may suspend or cancel the Ambassador's Agreement with Connect, thereby forfeiting any pending or future compensation and benefits payable to the Ambassador. Further disciplinary steps are detailed at length in Section nine (9), Disciplinary Process.

5. SECTION FIVE: COMPENSATION

Ambassadors are compensated according to the Connect Compensation Plan. The following subsections set the requirements for payment of earnings under the Connect Compensation Plan.

5.1 Commission Rates and Commission Schedule

Please see www.iamconnet.net for current compensation plan.

5.2 Earnings Guarantees

Ambassadors are not guaranteed a specific income; nor are they assured any level of profit or success. Please refer to the Income and Rewards Claims section in Section 2.7.

6. SECTION SIX: SALE OF BUSINESS

6.1 General Policies

Ambassadors may apply to sell their business to another party or individual. The following conditions must be met in order to initiate a request to sell:

- a) The seller must submit a signed letter stating that he or she would like to sell his or her business, including the Ambassador's reason for sale and the proposed buyer's name, address and telephone number.

- b) The seller must also submit a proposed Sale of Business Agreement, including the purchase price, date of proposed sale and a complete list of all sale Terms & Conditions. The Sale Agreement must be signed by both the buyer and the seller and must be witnessed by a legal practitioner. Sales agreements must be cash only (bank cheque, etc.) and cannot be a paid over time agreement.

- c) The seller and buyer must execute an Indemnity Agreement in a form acceptable to CONNECT, to indemnify CONNECT for any of the representations of the parties, including the business being sold, financial information, sales and income reports, and all actions that CONNECT will need to take in regard to the sale. The Indemnity Agreement must be signed by both the buyer and the seller and submitted along with the Sale of Business Agreement. A legal practitioner must witness the Indemnity Agreement.

d) The purchase price should be a fair and equitable price based upon current market value, seller and buyer agreement and other factors.

e) The buyer must apply for membership online at www.iamconnect.net and be accepted as a Ambassador by CONNECT.

f) If the sale of an Ambassador's CONNECT business is intended to settle a debt or similar financial agreement, all Terms & Conditions of the settlement must be included in the Sale Agreement.

g) An Ambassador who sells his or her CONNECT Business is prohibited from obtaining another business in CONNECT for a period of six months, commencing on the closing date the sale of the business is approved by CONNECT. An Ambassador selling his or her business is expected to use good faith efforts to assist the buyer in promoting the business the buyer purchased.

h) An Ambassador who sells his or her business agrees that he or she shall keep confidential and not use any of CONNECT's confidential and/or proprietary information the Ambassador obtained from the company while an Ambassador for any purpose. Ambassador also agrees not to solicit or assist others to solicit any CONNECT Ambassador to another competing company or endeavor.

i) Both buyer and seller of an Ambassador business shall represent and warrant in the sales documentation, for the benefit of CONNECT, that each is able to enter into the sale transaction and that by entering into the sales transaction and the buyer's execution of the Ambassador Agreement neither will be violating any covenants, agreements, promises or obligations which the buyer or seller are a party to.

CONNECT, at its sole and absolute discretion, will approve the sale of business if the sale is in the best interests of CONNECT, and its Ambassador's. CONNECT reserves the first right of refusal for any sale of business. If the sale is approved, the buyer will provide CONNECT information to confirm that the sale is completed, and the buyer is then required to provide his or her new account information.

7. SECTION SEVEN: CONNECT'S PRIVACY POLICY

A top priority for CONNECT and CONNECT is ensuring that the information regarding its Ambassador's is protected and secure. CONNECT values its relationship with its

Ambassador's and works hard to preserve their privacy. At the same time, the nature of Connects relationship with its Ambassador's may result in it collecting information about them.

Ambassadors acknowledge that it is necessary for CONNECT to collect certain personal information from Ambassador's. Personal information is any information, which identifies an individual. CONNECT will explain how it uses the personal information in this section 8.

7.1 Collecting Information

CONNECT collects the personal information for specific purposes that are necessary for its activities. CONNECT only collects the personal information when it reasonably believes that the information will help it administer its business and provide products and services to its Ambassador's. CONNECT collects this information using lawful and fair means only and not in an unreasonable intrusive way. Should Ambassador's and members have questions about the personal information collected by CONNECT they may send such inquiries to Legal Affairs at info@iamconnect.net

7.2 Use and Disclosure

CONNECT uses the information it collects to protect and administer Ambassador records and accounts, comply with laws and regulations and enhance its product and service offerings in order to best provide quality products, services and superior customer support.

For research purposes, CONNECT may use information about its Ambassador's to generate statistics including information relating to transactions. During research initiatives, CONNECT puts into place protections to safeguard the privacy of Ambassador's. Information is categorized in the following ways:

Application information: Information provided by Ambassador's in their applications and/or through other means.

Transaction and experience information: Information about Ambassador's' transactions and account experience, as well as information about CONNECT's communications with Ambassador's. Examples include Ambassador's' account orders, payment history and customer service inquiries and responses.

CONNECT may provide identifiable information about Ambassador's to a party outside its affiliated companies in order to provide additional services to Ambassador's. For example, CONNECT may provide such information to a vendor who prepares direct

mailings or provides support or services to CONNECT for one or more of its products. These companies must first agree in writing to respect the confidentiality of such information and must abide by applicable privacy laws.

CONNECT may also provide Ambassador's with information on their first tier to help with motivation and training. The only information that will be given to Ambassador's is name, phone and email information. This disclosure is subject to state/territory and federal laws on privacy.

7.3 Website Cookies

a) A cookie is a small amount of data, which often includes an anonymous unique identifier that is sent to an individual's browser from a website's computer and is stored on his or her computer hard drive. Each website can send its own cookie to an individual's browser if his or her browser's preferences allow it. In order to protect Ambassador's' privacy, their browsers may only permit a website to access the cookies it already sent them, not the cookies sent by other sites. Ambassadors may configure their browsers to accept all cookies, reject all cookies or notify Ambassador when a cookie is sent. (Each browser is different, so Ambassador's should check the "Help" menu of their browser to learn how to change their cookie preferences).

b) Ambassador's who reject all cookies will not be able to use CONNECT services which require the Ambassador's to "log on" and will not be able to take full advantage of all CONNECT offerings. However, there may be some CONNECT products and services that do not require individuals to accept cookies.

c) CONNECT uses its own cookies for several purposes, including:

Accessing Ambassador's' information when they "log on" so it can provide them with customized content in certain online areas.

Conducting research to improve CONNECT content and services.

To require Ambassador's to re-enter their access code after a certain period has elapsed as a security measure to protect them against others accidentally accessing their account information.

7.4 Account Inquiries

- a) CONNECT will only answer or process account inquiries initiated by the account holder.
- b) CONNECT employees are prohibited from answering questions concerning any account to any third party under any circumstances.
- c) CONNECT will not answer or respond to a question posed by an Ambassador on behalf of another person or member under any circumstances. This guideline guarantees that any and all account discussions occur only between the account holder and CONNECT.
- d) Employees are authorized to access personal information only when it is needed to provide the account holder with services or information to maintain that account or needed for other company purposes.
- e) Employees are bound by a code of ethics that requires confidential treatment of personal information and are subject to disciplinary action if they fail to follow this code or violate this policy.
- f) CONNECT shall be authorized to provide personal information to third parties when compelled by law.

7.5 Data Quality

CONNECT takes all reasonable steps to ensure that the personal information it collects, uses or discloses is accurate, complete and up-to-date.

7.6 Data Security

CONNECT takes all reasonable steps to protect the personal information it holds from misuse and loss and from unauthorized access, modification or disclosure.

CONNECT uses technology such as backup files, virus protection and eradication software, firewalls and other computer software, hardware and technology to protect against unauthorized access or alterations to member data.

Ambassadors must not share member information with anyone. The Lists (as defined in section 2.15 above) are company proprietary information and confidential. The release of this information may result in the loss of Ambassador business privileges.

CONNECT takes reasonable steps to destroy or permanently de-identify personal information if it is no longer needed for any purpose for which the information may be used or disclosed in accordance with Section 8.2.

7.7 Opting Out

CONNECT collect email, address and phone number information from individuals who do business with them.

CONNECT use this information to share marketing and other communications within the CONNECT community.

a) Ambassador's have the right to opt out from receiving such information from CONNECT. However, opting out may limit Ambassador's' opportunities to receive product and service information that may interest them.

7.8 Access and Correction

Ambassadors and members may request access to their personal information held by CONNECT. CONNECT will provide access to the personal information upon request, except to the extent that for example:

Providing access would pose a serious or imminent threat to the life or health of an individual;

Providing access would have an unreasonable impact on the privacy of other individuals;

CONNECT considers the request for access to be vexatious or frivolous;

The information relates to existing or anticipated legal proceedings between CONNECT and the Ambassador or member and the information would not be accessible by the process of discovery in those proceedings; and/or

Providing access would be likely to prejudice an investigation of possible unlawful activities.

Where providing access to the personal information would reveal evaluative information generated within CONNECT in connection with the commercially sensitive decision-making process, CONNECT may give the individual an explanation for the commercially sensitive decision, rather than direct access to the information.

If CONNECT holds personal information about an Ambassador or member and the Ambassador or member are able to establish that the information is not accurate, complete and up-to-date, CONNECT will take reasonable steps to correct the information so that it is accurate, complete and up-to-date. CONNECT will provide reasons for any denial of access or refusal to correct personal information it holds.

7.9 Sensitive Information

CONNECT will not collect sensitive information about an Ambassador unless:

- a) The Ambassador has consented; or
- b) The collection is required by law; or
- c) The collection is necessary to prevent or lessen a serious and imminent threat to the life or health of any individual, where the Ambassador for whom the information concerns:

Is physically or legally incapable of giving consent to the collection; or

Physically cannot communicate consent to the collection; or

The collection is necessary for the establishment, exercise or defense of a legal or equitable claim.

7.10 Policy Updates

CONNECT reserves the right to change, at its own discretion, the terms of any document or program including, but not limited to, these Policies and Procedures, and the Integrated Business Plan. Before changing the terms of any document or program, CONNECT will provide the Ambassador with a notice no less than seven (7) days in advance via the Ambassador's email address on file. Exception to the notice is anything the Executive Team may feel puts CONNECT or the Field in jeopardy. In these cases notice to change will be upon receipt of notice. Changes to the terms of Policies also will be noted in the dashboard communication center for thirty (30) days after becoming active.

Ambassadors that do not accept the Policies within the thirty (30) day period will be notified to accept them the week following the thirty (30) day period. If no response is received after sixty (60) days, the Ambassador's back office will be considered abandoned and will be closed. The Ambassador's Agreement will be voided; all rights, privileges and commissions will cease immediately.

8. SECTION NINE: DISCIPLINARY PROCESS

8.1 Disciplinary Process

Failure of an Ambassador to abide by these Policies may lead CONNECT to take appropriate disciplinary action. After a disciplinary action is complete, CONNECT may announce details of such disciplinary action. For policy violations that do not lead to cancellation of the Ambassador's Agreement, the disciplinary process may involve any or all of the following steps:

a) Warning/Training - If upon review of an Ambassador's actions or files, CONNECT finds that an Ambassador has violated any of these Policies, CONNECT may give the Ambassador a warning email or warning letter and temporarily lose access to their back office dashboard. The Ambassador has up to ten (10) business days from the date of closing their back office dashboard to correct any problem or complete any required documentation. Depending on the nature of the warning, the back office may or may not remain open during the notice period. Failure to respond to the email or warning letter will cause an Ambassador to be suspended.

b) Suspension - Suspension is the temporary withdrawal of an Ambassador's privileges. CONNECT may suspend an Ambassador for using unauthorized material or repeated violations of the Policies. Upon further investigation, CONNECT may subsequently decide to cancel a suspended Ambassador. When CONNECT suspends an

Ambassador, they will close the Ambassador's back office and send a suspension letter by post and email to the Ambassador's most recent address on file. A suspension letter is considered by CONNECT to be a final warning before the account is cancelled. In the suspension letter, CONNECT will state actions that must be taken in order for the Ambassador to be reinstated. These actions may include, but are not limited to:

The immediate cessation by the Ambassador of all violations of these Policies & Procedures;

The submission of a written response to the suspension statement by the Ambassador to CONNECT; and/or

Such other action as may be necessary to resolve the suspension.

c) Cancellation of Agreement - Failure to respond to a suspension letter within thirty (30) days of mailing will result in the cancellation of the Ambassador's Agreement.

8.2 Immediate Cancellation

CONNECT has the right to take quick and decisive action in limiting or terminating an Ambassador that is found in violation of the Policies or the Ambassador's Agreement, or any applicable laws. In cases of extreme violations, CONNECT reserves the right to immediately cancel the Ambassador's Agreement and pursue other recourse, as well as seek reimbursement for any expenses, including attorney's fees and costs, incurred by CONNECT as a result of the violations. Members of CONNECTS corporate executive team will review and investigate all cancellations for action and approval.

8.3 Effect of cancellation of Ambassador's Agreement

Cancellation means that all of the Ambassador's privileges are revoked and the Ambassador is no longer entitled to sell products or to introduce prospective Ambassador's to CONNECT. Upon cancellation, an Ambassador loses all of his or her rights to existing team members and is no longer entitled to rewards, awards or any other compensation from CONNECT.

8.4 Cancellation Notification

When a decision is made to cancel an Ambassador for cause, CONNECT will close the Ambassador's back office dashboard and notify the cancelled Ambassador via mail and email at the most recent address on file. Upon receipt of written notice from CONNECT,

the Ambassador must immediately cease all program-related activities. Notice will be deemed received ten (10) days after mailing.

8.5 Cancellation Appeals and Results

To appeal a cancellation, an Ambassador must send CONNECT a written appeal. CONNECT must receive the written appeal within the time period specified in the Ambassador cancellation letter. If CONNECT does not receive a written appeal during this time period, the cancellation will be final.

8.6 Voluntary Resignation

Ambassadors may, at any time, voluntarily resign from the Ambassador program. To resign the Ambassador must submit a resignation letter that lists all of the Ambassador's names and identification numbers and is signed by all individuals named in the Ambassador's Agreement. Ambassadors who voluntarily resign may not reapply for Ambassador status during the six months following their resignation. The six-month period commences on the date the Ambassador's voluntary resignation is accepted by CONNECT. When a Ambassador voluntarily resigns, the Ambassador will lose all of their Ambassador privileges and will no longer be qualified or entitled to receive compensation from CONNECT.

9. SECTION MOVING MEMBERS

9.1 Moving Ambassador

An Ambassador may not be moved, or request to be moved, from their current placement for any reason.

10. SECTION PRICING

10.1 Pricing

CONNECT does not allow Ambassador's to use price discounting as a means of prospecting in any form. Ambassadors may advertise CONNECT products at the current posted sale price, exclusive of state and local taxes ("current sale price" as published in CONNECTS Price List). This policy applies to the promotion, advertising and sale of CONNECT products over the Internet as well as general sale venues including store, kiosks, offices, trade shows, fairs and other sales events. CONNECT does not allow discounting of products.

