

Associate Policies & Procedures

Effective Date: July 1, 2026

These Policies and Procedures are part of the IDLife Independent Associate Agreement and are intended to be read together with the current IDLife Compensation Plan and any written addenda issued by IDLife.

1. Agreement; Incorporation; Priority; Amendments

1.1 Incorporated Agreement. These Policies and Procedures, as amended from time to time, are incorporated into and form part of each IDLife Independent Associate Agreement. The term "Agreement" means, collectively, the Independent Associate Agreement, these Policies and Procedures, the current IDLife Compensation Plan, the online enrollment terms, any written addenda, and all amendments issued by IDLife.

1.2 Priority of Documents. The Associate Agreement, Associate Policies and Procedures, Compensation Plan, state-specific addenda, and incorporated documents are intended to be read together. If the documents conflict, the following order controls: **(a)** applicable nonwaivable federal, state, local, territorial, or foreign law; **(b)** written state-specific addenda, solely for the affected jurisdiction and only to the extent required by applicable law; **(c)** the Associate Agreement for legal relationship, independent-contractor status, dispute resolution, arbitration, class waiver, jury waiver, governing law, venue, confidentiality, intellectual property, restrictive covenants, NIL/content license, discipline, termination, damages, indemnity, limitations periods, notices, electronic acceptance, and enforcement issues; **(d)** the Compensation Plan for compensation mechanics, rank qualification, volume, commissions, bonuses, incentives, payment timing, compression, qualification timing, chargebacks, returns, clawbacks, and compensation adjustments; **(e)** the Associate Policies and Procedures for field conduct, operating rules, marketing, customer sales, claims, social media, product handling, returns, transfers, compliance procedures, and day-to-day business requirements; **(f)** specific written promotion, incentive, contest, or program terms for the applicable promotion; and **(g)** other current official IDLife written materials. Verbal statements, field training, archived materials, screenshots, social media posts, legacy compensation documents, or informal communications do not modify the Agreement.

1.3 Amendments. IDLife may amend the Agreement, including these Policies and Procedures and the Compensation Plan, at its sole discretion. Amendments are effective thirty (30) days after notice is posted in the Associate Back Office, emailed, posted on an official IDLife website, or otherwise communicated by IDLife, unless a later effective date is stated or immediate action is required by law, regulatory guidance, product safety, payment network rules, or brand-protection concerns. Amendments apply prospectively and do not apply retroactively to conduct that occurred before the effective date.

1.4 Acceptance by Continued Activity. After the effective date of an amendment, an Associate accepts the amendment by continuing to operate an IDLife business, accessing the Back Office, using an IDLife replicated website, placing orders, enrolling Customers or Associates, accepting compensation, or otherwise continuing business activity with IDLife.

1.5 No Waiver. IDLife's failure to enforce any provision is not a waiver of the right to enforce that provision or any other provision later. A waiver must be in writing and signed by an authorized IDLife officer.

1.6 Severability and Reformation. If any provision is held void, invalid, or unenforceable, only the affected portion shall be severed or reformed to the minimum extent necessary to make it enforceable while preserving the business purpose of the original provision. All remaining provisions continue in full force.

2. Definitions

2.1 Associate. An "Associate" is an independent contractor accepted by IDLife to market, promote, and sell IDLife products and services and to participate in the IDLife Compensation Plan, subject to the Agreement. An Associate is not an employee, agent, franchisee, partner, joint venturer, legal representative, or purchaser of a franchise.

2.2 Customer. A "Customer" is an end-user who purchases IDLife products for personal, family, household, or other non-resale use. Customers may include Retail Customers, Preferred Customers, VIP Customers, and any other customer category IDLife recognizes. Customers do not earn commissions, bonuses, overrides, rank, titles, incentive trips, or business-opportunity compensation, and Customers do not hold positions in the Tree.

2.3 Compensation Plan Terms. Terms used in the Compensation Plan, whether capitalized or not, have the meanings assigned to them in the then-current Compensation Plan, unless IDLife expressly states otherwise in a current written document issued by an authorized IDLife officer. The Compensation Plan may define, revise, rename, replace, combine, or eliminate compensation-related terms, customer categories, Associate statuses, ranks, titles, recognition levels, qualification requirements, volume categories, bonus categories, commission categories, incentive categories, organizational structures, placement rules, payout rules, adjustment rules, and related compensation mechanics from time to time.

Any reference in the Agreement to compensation, commissions, bonuses, incentives, rank, title, status, qualification, volume, customer activity, Associate activity, customer placement, Associate placement, organization activity, sponsorship, enrollment, trees, legs, lines, compression, payment timing, chargebacks, clawbacks, returns, or other compensation-related matters means the applicable concept as defined, described, or applied in the then-current Compensation Plan.

If a term or concept is defined, described, or applied differently in the Compensation Plan than in these Policies and Procedures or any other Agreement document, the Compensation Plan controls solely for compensation mechanics, qualification, calculation, payout, rank, title,

recognition, volume, incentive, adjustment, and related compensation-plan purposes. No prior Compensation Plan term, legacy title, archived rank, discontinued bonus, obsolete volume category, prior incentive, field-created term, training term, screenshot, or informal description creates any right unless it appears in the then-current Compensation Plan or in current written terms issued by IDLife.

2.4 Compensation Plan Controls Compensation Mechanics. The then-current Compensation Plan controls all compensation mechanics, including eligibility, qualification, calculation, rank, title, recognition, customer activity, Associate activity, volume, commissions, bonuses, incentives, payment timing, compression, adjustments, returns, refunds, chargebacks, clawbacks, holds, offsets, and related compensation determinations. These Policies and Procedures control field conduct, operating rules, compliance obligations, marketing standards, customer sales rules, product handling, records, discipline, and day-to-day Associate business requirements. The Associate Agreement controls legal relationship, independent-contractor status, dispute resolution, arbitration, class waiver, jury waiver, governing law, venue, confidentiality, intellectual property, restrictive covenants, damages, indemnity, limitations periods, notices, electronic acceptance, and enforcement issues.

2.5 Product Subscription. A "Product Subscription" is an optional recurring product order established by an Associate or Customer for convenience. Maintaining a Product Subscription does not, by itself, create a discount, bonus, reward credit, Loyalty Point, qualification, or other automatic benefit unless IDLife states that benefit in current official written terms.

2.6 Discretionary Credits. "IDRewards," "Reward Credits," "IDLife Cash," promotional credits, birthday credits, goodwill credits, courtesy credits, coupon codes, and similar benefits are discretionary unless IDLife states otherwise in current official written promotion terms. IDLife may create, modify, suspend, restrict, audit, reverse, or terminate those credits at any time, with or without notice, subject to applicable law.

2.7 Official IDLife Materials. "Official IDLife materials" are written materials issued or approved by IDLife corporate through IDLife.com, the Associate Back Office, official product pages, current compensation documents, official training, compliance-approved assets, or written communications from authorized IDLife corporate personnel.

3. Associate Eligibility, Enrollment, and Acceptance

3.1 Eligibility. To become an Associate, an applicant must be at least the age of majority in the applicant's jurisdiction of residence, have legal capacity to contract, provide accurate enrollment information, agree to the Agreement, satisfy any identity, tax, payment, compliance, and authorization requirements established by IDLife, and be legally authorized to operate an independent business in each jurisdiction where the Associate conducts business.

3.2 Acceptance by IDLife. IDLife may accept, reject, suspend, or terminate any Associate application or renewal at its discretion, including where IDLife determines that the applicant or Associate provided inaccurate information, previously violated an IDLife agreement, poses

regulatory or reputational risk, is subject to sanctions or payment restrictions, or is otherwise unsuitable for participation.

3.3 No Required Product Purchase. No person is required to purchase products, maintain inventory, subscribe to products, pay for sales tools, enroll others, or make any personal purchase to become an Associate or remain an Associate, except for any lawful, disclosed, and required enrollment or renewal fee, if any. Product purchases must be based on bona fide resale or bona fide personal, family, household, or business use and must not be made to manipulate compensation, rank, qualifications, incentives, recognition, or volume.

3.4 No Guarantee. There is no guarantee that an Associate will earn compensation, develop customers, build an organization, qualify for rank, or recover expenses. The market for IDLife products may change. Associates assume all entrepreneurial and business risk.

4. Term, Renewal, and Cancellation

4.1 Term. The Associate Agreement begins on the date IDLife accepts the Associate's enrollment and continues for one (1) year unless cancelled earlier under the Agreement.

4.2 Annual Renewal. An Associate must renew annually by completing IDLife's renewal process, agreeing to the current Agreement, and paying the then-current renewal fee if one applies. IDLife may provide renewal notice through the Back Office, email, text, website notice, account notice, or other reasonable method. Failure to renew may result in suspension, loss of access, loss of rank or title, or cancellation.

4.3 Voluntary Cancellation. An Associate may cancel at any time, for any reason, by submitting written notice to IDLife at its principal business address, through the Associate Back Office if available, or by another method IDLife designates in writing. Cancellation notice should include the Associate's legal name, address, IDLife Associate ID, email, and signature or authenticated electronic confirmation.

4.4 Product Subscriptions Continue Unless Separately Cancelled. Cancellation of the Associate Agreement does not automatically cancel a Product Subscription, Customer order, or other recurring order unless the Associate also cancels that recurring order through the method provided by IDLife. IDLife may cancel or suspend Product Subscriptions after Associate cancellation if required by law, payment rules, operational needs, or IDLife policy.

4.5 Auto-Renewal and Recurring Charges. If IDLife offers automatic renewal of an Associate fee, Product Subscription, website fee, tool fee, or other recurring charge, the Associate must receive the material terms before enrollment and must provide authorization consistent with applicable law. Associates may not enroll Customers or other Associates in recurring charges without clear authorization from the account holder.

5. Independent Contractor Status

5.1 Independent Business. Associates are self-employed, non-exclusive independent contractors. Associates control the manner, means, schedule, location, effort, and methods used to operate their IDLife businesses, subject to the Agreement, applicable law, product safety, brand standards, claims substantiation, payment rules, and IDLife's legitimate business interests.

5.2 No Employment Relationship. Associates are not employees of IDLife for any purpose, including federal, state, or local tax, wage-and-hour, unemployment, workers' compensation, employee-benefit, retirement, anti-discrimination, leave, or agency purposes. Associates are not entitled to employee benefits, minimum wage, overtime, expense reimbursement, paid time off, health benefits, retirement benefits, or unemployment benefits from IDLife.

5.3 Taxes and Licenses. Associates are responsible for all taxes, licenses, registrations, permits, insurance, business filings, and other governmental approvals applicable to their independent business. IDLife may issue tax forms, withhold compensation, or require documentation as required by law.

5.4 No Authority to Bind IDLife. Associates have no express, implied, apparent, or other authority to bind IDLife to any contract, obligation, settlement, debt, representation, warranty, employment relationship, product claim, regulatory statement, media statement, sponsorship, lease, event contract, or other commitment. Associates may not represent otherwise.

5.5 Helpers and Assistants. Associates may engage helpers or assistants at their own expense and risk, subject to applicable law. An Associate is responsible for the conduct of anyone who assists, acts on behalf of, accesses the Associate's account, uses the Associate's materials, or participates in the Associate's IDLife business. Misconduct by a helper, assistant, household member, employee, contractor, or agent may be imputed to the Associate.

6. Compensation Plan and Anti-Pyramid Safeguards

6.1 Compensation Plan Incorporated. The Compensation Plan is incorporated into the Agreement. IDLife may pay compensation, bonuses, commissions, incentives, awards, recognition, or other compensation-related benefits only as provided in the then-current Compensation Plan and any current written promotion, incentive, or program terms issued by IDLife. Compensation categories, qualification requirements, payout formulas, rank or title requirements, volume rules, customer rules, Associate activity rules, adjustment rules, and payment timing may be defined, modified, renamed, replaced, suspended, or discontinued in the Compensation Plan at IDLife's discretion, subject to applicable law and the Agreement.

6.2 Product-Sales Foundation. Retail sales and bona fide product purchases for actual use are the foundation of the Compensation Plan. Associates may not represent, imply, or structure activity so that compensation is derived primarily from recruitment rather than bona fide product sales or bona fide product purchases by end users for actual use.

6.3 No Compensation for Recruiting Alone. Associates do not receive compensation solely for recruiting, sponsoring, enrolling, or introducing another person to IDLife. Any compensation tied

to a newly enrolled Associate or Customer is payable only if all Compensation Plan requirements are satisfied and the underlying activity is a bona fide product sale or bona fide product purchase for actual use.

6.4 Customer Orders. Customer orders may count toward compensation, qualification, rank, title, recognition, volume, bonuses, commissions, incentives, or other Compensation Plan purposes only to the extent expressly provided in the then-current Compensation Plan. No Customer category, order type, purchase, subscription, enrollment, referral, or account status is guaranteed to count for any Compensation Plan purpose unless the then-current Compensation Plan states that it does. Customers are not Associates, do not participate in the Compensation Plan, do not earn Associate compensation, and do not acquire any compensation-plan rights by purchasing products.

6.5 No Vested Right. No Associate has any vested, proprietary, ownership, equity, contract, property, or other right in any Customer, Customer account, Associate account, customer relationship, Associate relationship, organizational structure, placement, line, leg, tree, genealogy, volume, rank, title, recognition level, qualification, compensation stream, future compensation, business center, website, username, market, territory, incentive, or Compensation Plan benefit. All compensation-related rights are conditional, subject to the then-current Compensation Plan, account status, compliance review, returns, cancellations, chargebacks, payment processing, clawbacks, offsets, tax requirements, and IDLife's right to amend the Agreement and Compensation Plan.

6.6 No Manipulation. Associates may not manipulate or attempt to manipulate the Compensation Plan, volume, qualifications, ranks, customers, placements, orders, accounts, payment methods, household relationships, email addresses, shipping addresses, IP addresses, identities, Customer status, Associate status, or recurring orders.

6.7 No Purchase-for-Qualification Schemes. Associates may not buy products, encourage others to buy products, or create customer accounts for the purpose of achieving or maintaining rank, bonuses, incentives, trips, recognition, leadership status, contests, or volume. Purchases must be based on genuine demand for resale, actual customer use, or actual personal use.

6.8 Compensation is Not Fully Earned Until Final. Compensation is not fully earned until all applicable return periods, repurchase periods, cancellation periods, chargeback periods, clawback rights, and compliance holds have expired and IDLife determines that the underlying sale and Associate activity complied with the Agreement.

7. Customer and VIP Program Communications

7.1 Customer Categories. Associates may discuss Customer categories only as described in current official IDLife materials. Associates must not use obsolete descriptions, screenshots, compensation documents, or archived customer terms if IDLife has replaced them.

7.2 VIP Customer Status. A VIP Customer is a Customer and not an Associate. VIP Customers may not sell or resell IDLife products, may not participate in the IDLife business opportunity

unless they separately apply, enroll, and are accepted as Associates, do not earn Associate compensation, and do not hold any compensation-plan position, placement, title, rank, organizational status, or compensation-plan right.

7.3 IDRewards and Reward Credits Discretionary. Associates must not represent IDRewards, IDLife Cash, Reward Credits, birthday credits, promotional credits, goodwill credits, customer-service credits, samples, shipping promotions, or similar items as guaranteed, earned, recurring, vested, transferable, redeemable for cash, or automatic unless the then-current written promotion terms say so. IDLife may use such credits for promotions, birthdays, goodwill, customer service, and similar one-off situations at IDLife's sole discretion.

8. General Conduct and Compliance With Law

8.1 Good Reputation. Associates must safeguard and promote IDLife's goodwill, reputation, products, business opportunity, and legitimate business interests. Associates must not engage in deceptive, misleading, unethical, illegal, immoral, harassing, abusive, discriminatory, threatening, defamatory, obscene, pornographic, hateful, violent, fraudulent, or otherwise harmful conduct.

8.2 Compliance With Law. Associates must comply with all federal, state, local, territorial, and foreign laws, rules, regulations, ordinances, guidance, and self-regulatory standards applicable to their business activities, including laws governing advertising, testimonials, health claims, earnings claims, consumer cancellation rights, privacy, data security, telemarketing, texting, email marketing, automatic renewals, sales tax, product sales, contests, sweepstakes, and direct selling.

8.3 Government Endorsement. Associates must not state or imply that IDLife, any IDLife product, the IDLife Compensation Plan, or any Associate activity is approved, endorsed, certified, recommended, or sponsored by any federal, state, local, foreign, or governmental agency or official unless IDLife expressly authorizes the statement in writing and the statement is true.

8.4 Cooperation. Associates must cooperate with IDLife investigations, audits, compliance reviews, customer-service inquiries, adverse-event reviews, chargeback reviews, tax reviews, and regulatory inquiries. Associates must provide records and truthful information promptly upon request.

9. Advertising, Sales Tools, and Approved Claims

9.1 Truthful and Substantiated. All Associate statements, posts, messages, advertisements, videos, livestreams, podcasts, events, presentations, testimonials, comparisons, claims, and training must be truthful, accurate, fair, non-misleading, substantiated, and consistent with current official IDLife materials.

9.2 Official Materials Control. Associates may make only product, ingredient, health, wellness, opportunity, compensation, VIP, pricing, shipping, promotion, discount, and program statements that are contained in current official IDLife materials or separately approved in writing by IDLife Compliance.

9.3 Associate-Created Sales Tools. Associate-created sales aids, presentations, scripts, videos, websites, flyers, images, funnels, landing pages, lead magnets, email campaigns, text campaigns, advertisements, podcasts, webinars, training decks, AI-generated content, and other marketing methods are "Sales Tools." Sales Tools must be submitted to and approved in writing by IDLife before use unless IDLife has expressly exempted the category in writing.

9.4 IDLife License to Sales Tools. By submitting or using any Sales Tool related to IDLife, an Associate grants IDLife and its designees a worldwide, perpetual, irrevocable, transferable, sublicensable, royalty-free license to use, reproduce, adapt, modify, publish, distribute, display, perform, archive, remove, or make available the Sales Tool in any medium. The Associate waives any claim for compensation, attribution, moral rights, or intellectual-property claims against IDLife arising from such use.

9.5 No Sale of Sales Tools. Associates may not sell, lease, license, require, bundle, condition enrollment on, or profit from Sales Tools, training, leads, software, websites, services, events, subscriptions, or other business-support materials sold to Associates or prospects unless IDLife gives prior written approval. Associates may not require another person to buy anything other than what IDLife lawfully requires to enroll or participate.

9.6 Rescission of Approval. IDLife may withdraw approval for any Sales Tool, claim, website, social media page, event, script, promotion, or campaign at any time. Associates must stop using withdrawn materials immediately and remove them from public view as directed by IDLife.

9.7 No Disparagement; Complaints; Public Statements. Associates must safeguard IDLife's goodwill, reputation, products, business opportunity, Compensation Plan, Customers, Associates, employees, officers, owners, vendors, and legitimate business interests. Complaints, concerns, disputes, or disagreements involving IDLife, IDLife products, the Compensation Plan, Customers, Associates, employees, officers, owners, vendors, or any IDLife-related matter must be submitted to IDLife Customer Service, Compliance, Legal, or through the dispute-resolution procedures in the Agreement.

Associates must not make, publish, post, transmit, endorse, encourage, or assist any false, misleading, defamatory, disparaging, demeaning, abusive, threatening, harassing, or materially negative statement about IDLife, its products, the Compensation Plan, Customers, Associates, employees, officers, owners, vendors, or business practices to third parties, other Associates, Customers, prospects, media, regulators, social media audiences, online forums, review sites, podcasts, video platforms, messaging groups, or any other public or semi-public forum.

Nothing in this Section prohibits truthful statements required by law, protected communications with a government agency, law enforcement, court, arbitrator, mediator, attorney, tax advisor, or other legally protected activity. Associates remain responsible for resolving disputes through the Agreement's dispute-resolution process and must not use public criticism, social media pressure, online campaigns, or reputational threats as leverage in any dispute with IDLife. IDLife may require immediate correction, retraction, removal, preservation of evidence, account restriction, suspension, termination, injunctive relief, damages, indemnity, and any other remedy available under the Agreement or law for violation of this Section.

10. Product, Health, and Weight-Loss Claims

10.1 No Disease Claims. Associates must not state or imply that any IDLife product diagnoses, treats, cures, mitigates, prevents, relieves, reverses, or affects any disease, illness, injury, medical condition, symptom, diagnosis, or therapeutic condition unless IDLife expressly approves the claim in writing and the claim is legally permissible.

10.2 Structure/Function Only as Approved. Associates may make only those structure/function, wellness, nutrient, ingredient, performance, energy, sleep, hydration, fitness, nutrition, or similar claims that appear in current official IDLife materials. Associates must include required disclaimers when IDLife provides them.

10.3 Weight-Loss Testimonials. Associates may not make weight-loss testimonials, before-and-after weight-loss depictions, body-transformation claims, fat-loss claims, inch-loss claims, metabolism claims, or similar express or implied weight-loss claims unless the specific claim and presentation are in current official IDLife materials or are approved in writing by IDLife Compliance.

10.4 Personal Experience is Still a Claim. A statement framed as "my story," "my results," "what happened to me," or "I am not making a claim" is still a claim if consumers may reasonably take it as a product, health, earnings, or opportunity representation. Personal stories must comply with the same requirements as any other claim.

10.5 Adverse Events and Complaints. Associates must report any adverse reaction, product-quality complaint, product tampering, mislabeling concern, contamination concern, illness report, allergic reaction, injury, hospitalization, or serious customer complaint to IDLife Customer Service or Compliance as soon as possible and, in any event, within twenty-four (24) hours after the Associate learns of it. Associates must not provide medical advice and must direct consumers to consult qualified healthcare professionals.

11. Earnings, Lifestyle, and Compensation Plan Claims

11.1 No Income Claims Unless Approved. Associates must not make earnings claims, income projections, hypothetical income examples, income testimonials, lifestyle claims, rank-based income claims, check displays, bank-account displays, tax-record displays, screenshots of compensation, or claims about another Associate's income unless the claim is contained in current official IDLife materials and is used exactly as provided by IDLife.

11.2 Use Current Income Disclosure. When discussing potential earnings, compensation, ranks, bonuses, incentives, or the business opportunity, Associates must provide or link to the then-current official IDLife Income Disclosure Statement in close proximity to the claim and must not state or imply that any result is typical unless IDLife's current official disclosure supports that statement.

11.3 No Easy-Money or Passive-Income Claims. Associates must not state or imply that success is guaranteed, easy, passive, automatic, turnkey, risk-free, based on spillover, based on duplication

alone, based on merely joining, based on buying products, or achievable without sales skill, customer acquisition, effort, time, compliance, and business risk.

11.4 Examples of Prohibited Statements. Prohibited statements include, without limitation: "just get in and I will build it for you," "no selling required," "replace your income," "quit your job," "retire your spouse," "six figures," "financial freedom," "guaranteed rank," "anyone can do this," "your subscription qualifies you," "all you have to do is buy every month," "the system does the work," and any similar statement unless IDLife has specifically approved it in writing with required disclosures.

11.5 Training Others. Associates who train others are responsible for ensuring their training is accurate, current, and compliant. Repeating or sharing noncompliant claims from another Associate, speaker, AI tool, third party, podcast, archived video, or legacy document is a violation.

12. Testimonials, Endorsements, and Material Connections

12.1 Material Connection Disclosure. Associates must clearly and conspicuously disclose their material connection to IDLife whenever they endorse, review, recommend, promote, or discuss IDLife products, the VIP program, the business opportunity, promotions, or compensation in a context where the connection may not be obvious. Acceptable disclosures include plain-language terms such as "IDLife Associate," "I earn commissions from IDLife," or "#IDLifeAssociate" when they are clear, unavoidable, and placed with the endorsement.

12.2 Honest Experience. Testimonials and endorsements must reflect the honest opinion, findings, beliefs, or experience of the person giving them. They must not be scripted to create a false impression, edited deceptively, or used if the Associate knows or should know they no longer reflect the endorser's current experience.

12.3 Third-Party Permissions. Associates may not use another person's name, image, likeness, video, photo, handle, testimonial, story, medical information, before-and-after image, or other content without valid permission and all disclosures required by law and IDLife policy.

13. Associate Name, Image, Likeness, and Content License

13.1 License to IDLife. By becoming or remaining an Associate, participating in IDLife events, submitting content to IDLife, tagging IDLife, using IDLife hashtags, appearing in IDLife-related photos or videos, providing testimonials, participating in promotions, or otherwise creating or allowing IDLife-related content, the Associate grants IDLife and its affiliates a worldwide, non-exclusive, royalty-free, fully paid, transferable, sublicensable license to use, reproduce, adapt, edit, publish, distribute, display, perform, archive, translate, and create derivative works from the Associate's name, image, likeness, voice, signature, social media handle, biography, statements, testimonials, content, and performance in connection with IDLife, its products, events, training, recognition, advertising, marketing, compliance, recruiting, public relations, and business operations.

13.2 Consideration. The Associate acknowledges that the opportunity to participate in the IDLife business, access to official tools and training, eligibility to earn compensation under the Compensation Plan, participation in recognition and events, and other benefits of Associate status are sufficient consideration for this license.

13.3 Scope and Duration. The license applies while the Associate is active and continues after termination for content created, captured, submitted, displayed, or published while the Associate was active, including archival, historical, training, compliance, event, recognition, and already-produced marketing materials. After termination, the former Associate may request prospective non-use of name, image, likeness, or testimonial content, and IDLife will review the request in good faith; however, IDLife is not required to recall, remove, edit, or destroy materials already printed, published, distributed, archived, posted by third parties, or contractually committed, except as required by law.

13.4 No Compensation or Approval Rights. Associates are not entitled to royalties, fees, approval rights, accounting, attribution, or other compensation for IDLife's use of licensed content. Associates waive claims based on right of publicity, privacy, misappropriation, moral rights, copyright, trademark, unfair competition, and similar theories to the maximum extent permitted by law.

14. Social Media, Digital Platforms, and Online Conduct

14.1 Associate Identification. Associates must clearly identify themselves as independent IDLife Associates in all social media profiles, pages, groups, posts, livestreams, videos, ads, messages, websites, landing pages, podcasts, and other forums used to promote IDLife products, the VIP program, or the business opportunity.

14.2 Sales and Enrollment Through Official Systems. Product sales, Customer enrollment, VIP enrollment, Associate enrollment, and payment collection must occur only through IDLife-approved systems, replicated websites, the IDLife app, Customer Service, or other channels IDLife authorizes in writing. Associates may not accept payment for IDLife products through personal payment apps, third-party carts, marketplace listings, direct messages, unapproved websites, or social platforms unless IDLife approves the method in writing.

14.3 Platform Rules. Associates must comply with the terms and policies of each social media, advertising, texting, email, video, marketplace, or other platform they use. If a platform restricts commercial activity, health claims, earnings claims, direct selling, supplements, endorsements, messaging, data scraping, or solicitations, the Associate must comply with those restrictions.

14.4 No Inappropriate Content. IDLife-related sites, pages, groups, posts, advertisements, or content may not contain or link to sexually explicit, obscene, pornographic, profane, hateful, threatening, violent, defamatory, harassing, discriminatory, deceptive, infringing, illegal, or otherwise harmful content.

14.5 Social Media Groups and Pages. A social media page, group, profile, or channel created primarily to promote IDLife must relate exclusively to IDLife and must not co-mingle other

direct-selling businesses, competing products, or unrelated commercial opportunities. IDLife may require access to private groups, pages, or channels used for IDLife promotion for compliance review.

14.6 Deactivation After Cancellation. Upon cancellation, suspension, or termination, an Associate must immediately stop using IDLife intellectual property, remove or deactivate IDLife-branded business profiles, groups, pages, external websites, ads, and landing pages, and remove IDLife claims, names, logos, product images, and links as directed by IDLife.

14.7 No Coupon, Deal, or Review-Site Abuse. Associates may not place IDLife offers, referral links, discount claims, VIP claims, customer links, or promotional codes on coupon sites, deal sites, review sites, marketplace traffic-harvesting sites, lead farms, ad farms, or similar sites designed to capture search traffic unless IDLife approves the placement in writing.

15. Trademarks, Copyrights, Websites, and Online Marketplaces

15.1 IDLife Intellectual Property. The names "IDLife" and all IDLife names, logos, product names, slogans, trade dress, designs, images, videos, copy, formulas, proprietary materials, trademarks, service marks, copyrights, and related intellectual property are owned by or licensed to IDLife. Associates receive only a limited, revocable, non-exclusive, non-transferable license to use IDLife intellectual property as allowed by the Agreement and current official IDLife materials.

15.2 No Domains or Handles. Associates may not register, purchase, use, or control any domain name, email address, social media handle, account name, keyword ad, metatag, app name, group name, DBA, trade name, entity name, or other identifier that includes IDLife, ID, Life, product names, trademarks, confusingly similar terms, misspellings, or derivatives without IDLife's prior written approval.

15.3 External Websites. Associates may use IDLife replicated websites supplied or approved by IDLife. External websites, landing pages, funnels, blogs, or microsites that promote IDLife require prior written approval from IDLife and must clearly disclose that the site is independently operated by an IDLife Associate and is not IDLife's corporate website. External sites may not process orders, enroll Customers or Associates, collect payment information, make unapproved claims, use blind advertising, or co-promote competing opportunities.

15.4 Marketplaces Prohibited. Associates may not sell or list IDLife products on Amazon, eBay, Walmart Marketplace, Target Plus, Etsy, Facebook Marketplace, Craigslist, TikTok Shop, retail arbitrage sites, auction sites, classified sites, reseller platforms, third-party marketplaces, unauthorized websites, or any other channel not approved by IDLife in writing.

15.5 Takedown Rights. IDLife may demand removal, takedown, transfer, deactivation, or correction of any website, domain, social media page, advertisement, marketplace listing, content, Sales Tool, or use of intellectual property that IDLife determines violates the Agreement or may harm IDLife.

16. Retail Outlets, Service Establishments, Events, and Trade Shows

16.1 Retail Outlets. Associates may not display, sell, stock, consign, advertise, or promote IDLife products or the business opportunity in retail, wholesale, warehouse, discount, grocery, convenience, marketplace, or other retail establishments without IDLife's prior written approval.

16.2 Service Establishments. Associates may promote and sell IDLife products in service-related establishments, such as certain fitness centers, wellness offices, salons, professional offices, or appointment-based businesses, only if the activity complies with applicable professional rules, facility rules, health-claim restrictions, privacy laws, IDLife brand standards, and any approval requirements IDLife establishes.

16.3 Events and Trade Shows. Associates may promote IDLife at trade shows, expos, community events, private events, and similar events only in compliance with IDLife event standards, local permits, venue rules, health-claim restrictions, receipt and cancellation requirements, and any territorial or event-allocation rules IDLife adopts. IDLife may restrict, deny, or reassign event participation to avoid market conflicts or compliance risk.

17. Product Pricing, Resale, Receipts, and Customer Cancellation Rights

17.1 Pricing. Associates are independent contractors and are responsible for setting resale prices for products they lawfully resell, subject to applicable law. IDLife may publish suggested retail prices, promotional pricing, VIP pricing, customer pricing, minimum advertised price policies, or other brand standards to protect legitimate business interests, but Associates remain responsible for compliance with applicable pricing laws.

17.2 Resale Restrictions. Associates may resell only authentic IDLife products purchased directly from IDLife or another source IDLife approves in writing. Associates may not resell expired products, opened products, returned products, damaged products, products with altered packaging, products intended as samples unless approved, products designated non-resalable, or products obtained through fraud, chargeback, promotion abuse, or unauthorized channels.

17.3 Retail Receipts. For direct retail sales made by an Associate outside IDLife's online checkout, the Associate must provide the customer with two (2) copies of an official IDLife sales receipt at the time of sale, complete all required fields, verbally disclose the applicable cancellation right, and point out the cancellation notice on the receipt. Associates must retain retail receipts and related records for at least two (2) years, or longer if required by law, and provide them to IDLife upon request.

17.4 Federal Cooling-Off Rights. For covered sales made at a customer's home, workplace, dormitory, temporary location, fair, convention, hotel, restaurant, or other location covered by the FTC Cooling-Off Rule or similar law, the customer must receive the legally required cancellation notice and may cancel within three (3) business days unless a longer state period applies.

17.5 State-Specific Cooling-Off Periods. For Alaska residents, covered door-to-door sales may be cancelled within five (5) business days. For North Dakota residents age sixty-five (65) or older

purchasing covered products with a purchase price greater than fifty dollars (\$50), the cancellation period is fifteen (15) business days. Saturday is a business day unless applicable law provides otherwise; Sundays and legal holidays are not business days.

17.6 Online and Company-Fulfilled Orders. Customers who purchase through an IDLife replicated website, the IDLife app, or another IDLife-controlled checkout will receive an electronic receipt from IDLife. Associates must not interfere with, alter, suppress, or misrepresent the receipt, cancellation rights, refund rights, or product-return process.

18. Product Subscriptions and Recurring Orders

18.1 Optional Convenience. Product Subscriptions are optional recurring orders for convenience. No Associate may represent that a Product Subscription is required to enroll, remain active, qualify for compensation, obtain VIP status, receive a VIP discount, receive Reward Credits, or obtain any other automatic benefit unless IDLife states the requirement in then-current official written terms.

18.2 Clear Authorization. Before establishing a Product Subscription or any recurring charge for a Customer or Associate, the Associate must ensure the account holder has received the material terms, including products, price, taxes, shipping, frequency, renewal, cancellation method, and payment authorization, and has given express authorization. Associates may not create, alter, or continue Product Subscriptions without the account holder's authorization.

18.3 No Payment Misuse. Associates may not use their own payment card, a household card, a gift card, a prepaid card, a shared card, or another person's payment method to create Customer accounts, product orders, Product Subscriptions, or qualification volume unless the lawful cardholder expressly authorizes the specific transaction and the transaction is not designed to manipulate compensation, rank, volume, promotions, or customer counts.

18.4 Cancellation Requests. Associates must promptly direct Product Subscription cancellation requests to IDLife's official cancellation process and must not obstruct, delay, ignore, or condition cancellation on any purchase or explanation.

19. Inventory, bonus buying, packaging, and product handling

19.1 Reasonable Inventory Only. Associates may maintain inventory for resale, samples, events, or personal use, but may not purchase more products than they can reasonably resell or use within thirty (30) days unless IDLife approves in writing or a different legal standard applies. Inventory loading is prohibited.

19.2 Bonus Buying Prohibited. Bonus buying includes any purchase, order, enrollment, customer account, subscription, payment method, shipping method, household arrangement, placement, reclassification, or other device used to generate volume, rank, compensation, incentives, contests, recognition, or promotions without bona fide end-user demand. Bonus buying is strictly prohibited.

19.3 Examples of Bonus Buying. Examples include, without limitation, creating fake or duplicate Customers; ordering for Customers without consent; placing orders in another person's name; using false emails or phone numbers; using household members to generate volume; splitting orders to trigger bonuses; buying products solely to qualify for rank; buying products for downline Associates; using third-party payment cards without proper authorization; moving Customers between accounts to trigger payouts; and encouraging others to do any of the same.

19.4 Packaging and Labeling. IDLife products must be sold only in their original, unopened, unaltered packaging. Associates may not relabel, repackage, tamper with, dilute, adulterate, sample from, open, split, refill, alter, cover, obscure, deface, or change any product, lot number, expiration date, packaging, warning, instruction, label, tamper-evident seal, QR code, or regulatory statement.

19.5 Storage and Shipping. Associates must store, transport, and ship products in a clean, safe, temperature-appropriate, and sanitary manner. Associates are responsible for damaged, expired, contaminated, or improperly stored inventory they sell or provide.

20. Customer Returns, Associate Inventory Repurchase, and Chargebacks

20.1 Customer Satisfaction Guarantee. Unless IDLife states otherwise in current official return terms, IDLife offers a thirty (30) day satisfaction guarantee on eligible products purchased directly from IDLife. Refunds are generally based on the price paid, plus applicable tax, and exclude shipping unless required by law or IDLife states otherwise. Products purchased from an Associate must be returned through the selling Associate unless IDLife's current return process provides otherwise.

20.2 RMA Required. Returns to IDLife may require a Returned Merchandise Authorization number and must meet IDLife's then-current return criteria. Products identified as non-returnable, discontinued, seasonal, closeout, special promotion, or otherwise excluded may not be eligible for refund unless applicable law requires otherwise.

20.3 Associate Inventory Repurchase. Upon cancellation of the Associate Agreement, an Associate may return resalable products and approved Sales Tools personally purchased from IDLife within one (1) year before cancellation, unless a longer period is required by applicable law. Eligible returned items must be unopened, unused, unaltered, in commercially resalable condition, and not clearly identified at purchase as non-returnable, discontinued, seasonal, closeout, or special promotion. IDLife will repurchase eligible items at not less than ninety percent (90%) of the Associate's original net cost, less applicable setoffs, bonuses, commissions, credits, rebates, incentives, and benefits received, unless applicable law requires more favorable treatment.

20.4 No One-Year Limit For Certain Jurisdictions. The one-year limitation does not apply where prohibited by law, including for residents of jurisdictions that require cancellation or repurchase rights without a one-year purchase limitation. The state-specific addendum controls if it provides greater rights.

20.5 Shipping and Handling. Shipping, handling, subscription fees, website fees, enrollment fees, renewal fees, payment-processing fees, event fees, training fees, digital goods, services, and similar charges are not refundable unless IDLife states otherwise or applicable law requires refund.

20.6 Commission Adjustments. If a product is returned, refunded, exchanged, cancelled, repurchased, reversed, subject to chargeback, associated with fraud, or determined non-commissionable, IDLife may reverse, recover, offset, debit, charge back, or withhold the related compensation from any Associate who received compensation or credit from the transaction. Recovery may continue across pay periods until complete.

20.7 Excessive Returns. If an Associate returns merchandise purchases totaling more than three hundred dollars (\$300) in any rolling twelve (12) month period, IDLife may treat the return request as the Associate's voluntary cancellation and process the request as an inventory repurchase, unless applicable law requires otherwise.

21. Confidential Information, Personal Information, and Data Security

21.1 Confidential Information. Confidential Information includes all non-public information obtained through IDLife or because of an Associate's IDLife relationship, including Customer and Associate identities, contact information, order history, volume, lineage, tree reports, genealogy, rank, sales data, compensation data, Back Office data, business strategies, product information, pricing, promotion plans, training materials, compliance communications, trade secrets, and technical information.

21.2 Use Limitation. Associates may use Confidential Information only to operate their IDLife business in compliance with the Agreement. Associates may not disclose, sell, transfer, export, scrape, download, copy, publish, post, market to, or use Confidential Information for another business, competing company, direct-selling opportunity, personal venture, lead generation, recruiting, advertising, or any purpose outside the IDLife business.

21.3 Back Office Access. Associates must protect login credentials, use strong passwords, enable available security controls, and prevent unauthorized access to the Back Office. Associates may not share passwords, allow others to access their account, use another Associate's account, or access data without authorization.

21.4 Personal Information. Associates must collect, use, disclose, store, transmit, and dispose of Personal Information only as necessary for legitimate IDLife business purposes and in compliance with applicable privacy and data-security laws. Personal Information includes information that identifies, relates to, describes, can reasonably be associated with, or can reasonably be linked to an individual or household.

21.5 Payment Information. Associates may not collect, store, transmit, photograph, text, email, message, or retain credit card, debit card, bank account, Social Security, taxpayer identification, driver's license, health, or other sensitive information unless authorized by IDLife and legally

permitted. Payment information must be entered only into IDLife-approved secure payment channels by the account holder or as otherwise lawfully authorized.

21.6 Security Incident Notice. Associates must notify IDLife Compliance within twenty-four (24) hours after discovering or suspecting unauthorized access, disclosure, loss, theft, misuse, ransomware, malware, phishing, account compromise, misplaced device, or other security incident involving IDLife data, Customer data, Associate data, or account credentials.

21.7 Return or Destruction. Upon request or cancellation, Associates must return, delete, destroy, or stop using Confidential Information and Personal Information in their possession or control, except records they are legally required to retain. This obligation survives termination.

22. Marketing Communications, Texting, Calling, Email, and Do-Not-Contact Rules

22.1 Consent Required. Associates must obtain all legally required consent before sending marketing calls, texts, direct messages, emails, prerecorded messages, artificial-voice messages, autodialed messages, ringless voicemail, push notifications, or other commercial communications. Consent must be specific to the communication method, the sender, and the marketing purpose where required by law.

22.2 No Scraping or Lead Abuse. Associates may not scrape contact information, buy questionable leads, use harvested numbers or emails, message consumers who have not consented, use spam tactics, or use deceptive lead-generation practices. Associates are responsible for vendors, platforms, lead providers, and tools they use.

22.3 Opt-Outs. Associates must honor opt-out, unsubscribe, stop, revoke-consent, do-not-call, do-not-text, do-not-email, and similar requests immediately and in all events within the time required by law. Associates must not sell, transfer, or use opt-out contacts for other campaigns.

22.4 Accurate Identity. Commercial emails, texts, calls, messages, websites, ads, and social communications must accurately identify the sender, contain truthful subject lines and content, include required business contact information, and avoid deceptive routing, spoofing, fake identities, or misleading urgency.

23. Media, Public Statements, Regulatory Inquiries, and Legal Demands

23.1 Media Inquiries. Associates must not speak on behalf of IDLife to media, bloggers, podcasters, analysts, regulators, public officials, lawyers, consumer advocates, or trade organizations. All inquiries concerning IDLife, its products, its compensation plan, its leadership, litigation, investigations, regulatory matters, or corporate policies must be directed to IDLife corporate.

23.2 Legal and Regulatory Demands. Associates must promptly notify IDLife of any subpoena, civil investigative demand, agency inquiry, demand letter, threatened lawsuit, legal claim, consumer-protection inquiry, chargeback investigation, platform investigation, or other request relating to IDLife. Associates must not produce IDLife Confidential Information, make admissions, settle claims, or respond on behalf of IDLife without written authorization.

24. Other Business Activities and Non-Solicitation

24.1 Other Activities. Associates may participate in other lawful businesses, including other non-competitive direct-selling programs, provided they operate those businesses entirely separate from IDLife and comply with the Agreement. IDLife may deny recognition, event participation, leadership privileges, or field-facing roles to Associates whose other activities create conflicts, brand risk, or business disruption.

24.2 No Cross-Promotion. Associates may not display, offer, discuss, promote, or sell non-IDLife products, services, opportunities, sales tools, trainings, events, or businesses at IDLife meetings, events, webinars, calls, trainings, social media groups, Customer groups, Associate groups, websites, messages, or other IDLife-related forums.

24.3 Non-Solicitation of Associates and Customers. During the term of the Agreement and for twelve (12) months after cancellation, termination, expiration, or nonrenewal, and to the maximum extent permitted by law, an Associate may not directly or indirectly recruit, solicit, sponsor, enroll, encourage, induce, target, or attempt to influence any IDLife Associate or Customer whom the Associate knows or should know through IDLife, or through the use of IDLife Confidential Information, IDLife events, IDLife groups, IDLife Customer relationships, IDLife Associate relationships, IDLife goodwill, or IDLife systems, to join, participate in, purchase from, promote, sell for, provide services to, or support another direct-selling, network-marketing, multi-level-marketing, affiliate-marketing, referral-marketing, social-selling, health-and-wellness, supplement, nutrition, weight-loss, fitness, telehealth, longevity, or competing business or opportunity.

This restriction does not prohibit general advertising that is not targeted to IDLife Associates or Customers and does not use IDLife Confidential Information, IDLife groups, IDLife events, IDLife contact lists, IDLife customer relationships, IDLife Associate relationships, or IDLife goodwill.

24.4 Recruit Defined. "Recruit" means actual or attempted sponsorship, solicitation, enrollment, encouragement, invitation, targeting, messaging, advertising, inducement, funneling, offering, or effort to influence another person to participate in or purchase from another business or opportunity. Recruit includes indirect conduct through social media, private groups, hints, teasers, vague posts, links, DMs, third parties, events, podcasts, lead magnets, comparison claims, or conduct reasonably expected to generate inquiries from IDLife Associates or Customers.

24.5 General Advertising. This policy does not prohibit general advertising that is not targeted to IDLife Associates or Customers and does not use IDLife Confidential Information, IDLife social media groups, IDLife events, IDLife contact lists, IDLife customer relationships, or IDLife goodwill.

24.6 Confidential Information Survives. Restrictions on using Confidential Information, trade secrets, customer lists, Associate lists, Back Office data, and non-public genealogy information continue for as long as the information remains confidential or as otherwise allowed by law.

25. Targeting Other Direct Sellers

25.1 No Improper Targeting. IDLife does not condone and Associates must not specifically or consciously target the sales force, customers, confidential lists, downline, or proprietary relationships of another direct-selling company in a way that violates contracts, laws, or duties owed to another company.

25.2 Associate Bears Risk. If an Associate solicits or recruits from another company, uses another company's confidential information, interferes with another contract, violates a third-party agreement, or is sued or threatened by another company, the Associate bears all risk and expense. IDLife will not pay defense costs or indemnify the Associate.

25.3 Indemnity to IDLife. If a third party brings or threatens a claim against IDLife arising from an Associate's conduct toward that third party's sales force, customers, confidential information, contractual relationships, or business opportunity, the Associate must defend, indemnify, and hold harmless IDLife and its protected parties from all losses, damages, costs, settlements, judgments, fines, fees, and attorneys' fees.

26. Households and Business Entities

26.1 One Business and Household Limits. An Associate may own, operate, control, or have a beneficial interest in only one IDLife business, unless IDLife approves otherwise in writing. No more than two (2) IDLife businesses may exist in the same household, and if two are permitted, both must have the same Sponsor unless IDLife approves otherwise in writing. A household includes spouses, domestic partners, romantic partners, dependent children, and persons sharing a residence or acting as an economic unit.

26.2 Business Entities. A corporation, limited liability company, partnership, trust, or other entity may operate an IDLife business only if IDLife approves the entity and all required owners, officers, managers, members, partners, trustees, beneficial owners, and controlling persons. Each affiliated party must agree to comply with the Agreement, and each is jointly and severally responsible for the entity's obligations and violations.

26.3 Household and Affiliated Conduct. Conduct by a household member, spouse, business entity, affiliated party, assistant, employee, contractor, agent, or other person acting with or for an Associate may be imputed to the Associate and may result in discipline.

27. Business Transfers, Death, Divorce, and Dissolution

27.1 Transfer Approval. An Associate may not sell, assign, transfer, gift, pledge, encumber, lease, merge, divide, or otherwise transfer an IDLife business, in whole or in part, without IDLife's prior written approval. IDLife may deny, condition, delay, or approve a transfer at its discretion, including based on compliance status, disciplinary history, tax status, leadership impact, reputational risk, transferee suitability, or unresolved disputes.

27.2 Right of First Refusal. Before transferring an IDLife business to a third party, the Associate must offer IDLife a right of first refusal to purchase the business on the same material terms

offered by the third party. IDLife will have ten (10) business days, or any longer period stated in writing, to exercise that right.

27.3 No Transfer While Under Review. No IDLife business under suspension, disciplinary probation, compliance review, investigation, repayment obligation, chargeback review, litigation, arbitration, tax hold, or unresolved dispute may be transferred unless IDLife approves the transfer in writing.

27.4 Death or Incapacity. An Associate may transfer an IDLife business by valid testamentary instrument or applicable estate law, subject to IDLife approval, compliance with the Agreement, and receipt of documentation IDLife deems sufficient. Because IDLife cannot divide a business, commissions, customers, or genealogy among multiple beneficiaries, beneficiaries must designate a single qualified recipient or approved business entity to operate the business. The recipient must execute the then-current Associate Agreement within thirty (30) days after IDLife approves the transfer or the business may be cancelled.

27.5 Divorce. IDLife cannot divide an IDLife business, downline, customers, genealogy, or commissions between divorcing parties. A final court order or settlement must award the entire business to one spouse or approved entity. The recipient must execute the then-current Associate Agreement within thirty (30) days after the divorce becomes final or IDLife may cancel the business.

27.6 Entity Dissolution. If a business entity operating an IDLife business dissolves, the owners must provide written instructions and legal documentation identifying one approved recipient. IDLife will not divide the business, customers, genealogy, or commissions. If the recipient is not approved or does not execute the then-current Associate Agreement within thirty (30) days, IDLife may cancel the business.

28. International Activities

28.1 Authorized Markets Only. Associates may not sell, ship, promote, enroll, advertise, import, export, resell, distribute, or conduct IDLife business activities in any country, territory, province, state, or jurisdiction that IDLife has not officially opened for business or where the Associate is not legally authorized to operate.

28.2 No Cross-Border Claims. Associates may not claim or imply that IDLife products, labels, registrations, claims, prices, compensation, or business opportunity terms approved for one market are approved in another market. Associates are responsible for complying with all import, export, customs, product, tax, language, advertising, data, and business-opportunity laws applicable to their activities.

29. Compliance Reviews, Discipline, Suspension, and Termination

29.1 Grounds for Discipline. Violation of the Agreement, violation of law, deceptive or unethical conduct, product-safety concerns, payment fraud, chargeback abuse, promotion abuse, bonus buying, unapproved claims, misuse of Confidential Information, harassment, reputational harm, refusal to cooperate, or any act or omission IDLife determines may harm IDLife may result in disciplinary action.

29.2 Corrective Measures. IDLife may impose one or more corrective measures, including written warning, required corrective action, content removal, training, probation, suspension, payment hold, commission withholding, clawback, account restriction, website restriction, Customer or Associate reassignment, rank adjustment, volume adjustment, cancellation of orders, termination, legal action, injunctive relief, or any other remedy IDLife deems appropriate.

29.3 Compensation Holds. During an investigation, IDLife may withhold some or all compensation, bonuses, incentives, recognition, rank advancement, payments, or account access. If IDLife determines that the Associate violated the Agreement, IDLife may retain withheld amounts to offset damages, chargebacks, refunds, repurchases, costs, attorneys' fees, or other obligations to the maximum extent permitted by law.

29.4 Effect of Cancellation. An Associate whose Agreement is cancelled or terminated loses all rights and privileges of Associate status, including the right to represent themselves as an IDLife Associate, sell IDLife products, enroll Customers or Associates, access the Back Office, use IDLife intellectual property, receive future compensation, hold rank or title, participate in events, or receive compensation arising from former customers or former organization activity.

30. Records, Audits, Taxes, and Payments

30.1 Records. Associates must maintain accurate records of retail sales, customer receipts, cancellation notices, refund requests, returns, tax records, expenses, communications consents, opt-outs, promotion terms, event participation, and other business records for at least two (2) years or longer if required by law.

30.2 Audits. IDLife may audit an Associate's records, sales, customer consents, retail receipts, social media, websites, Sales Tools, event materials, and compliance with the Agreement. Associates must provide requested records within the timeframe IDLife specifies.

30.3 Payment Account. Associates are responsible for maintaining accurate tax, payment, bank, address, and identity information. IDLife may withhold or delay payments until information is complete and verified. IDLife may offset any amount owed to IDLife against any amount payable to the Associate.

30.4 Tax Reporting. Associates are responsible for reporting and paying all taxes on income, retail profits, bonuses, commissions, incentives, trips, awards, prizes, gifts, credits, and other compensation or benefits. IDLife may issue tax forms and report compensation as required by law.

31. Indemnification

31.1 Associate Indemnity. To the maximum extent permitted by law, each Associate shall defend, indemnify, and hold harmless IDLife, its parent, subsidiaries, affiliates, owners, members, managers, officers, directors, employees, agents, contractors, insurers, attorneys, successors, assigns, and other protected parties from and against all claims, demands, losses, damages, liabilities, fines, penalties, investigations, settlements, judgments, costs, expenses, and attorneys' fees arising out of or relating to: (a) the Associate's conduct; (b) violation of the Agreement; (c) violation of law; (d) product, health, earnings, or opportunity claims made by the Associate; (e) Sales Tools or content created or used by the Associate; (f) misuse of data or Confidential Information; (g) tax, employment, wage, agency, franchise, or benefit claims; (h) third-party intellectual-property, publicity, privacy, or contract claims; (i) claims by Customers, Associates, platforms, vendors, regulators, or third parties; and (j) acts or omissions of the Associate's household members, assistants, employees, agents, contractors, business entity, or affiliated parties.

31.2 Defense Control. IDLife may control the defense, settlement, and resolution of any claim subject to indemnity. The Associate must cooperate fully and may not settle any claim involving IDLife, admission of wrongdoing, injunctive relief, product claims, compensation claims, or Agreement interpretation without IDLife's prior written consent.

32. Limitation of Liability, Damage Waivers, and Liquidated Damages

32.1 Damage Waiver. To the maximum extent permitted by law, the parties waive all claims for incidental, consequential, indirect, special, exemplary, punitive, speculative, reputational, lost-enterprise-value, lost-goodwill, lost-future-profit, emotional-distress, and multiplied damages, even if the other party was advised of the possibility of such damages.

32.2 No Recovery for Future Business Value. An Associate's IDLife business is a contractual relationship and not a franchise, territory, ownership interest, security, or property right. Associates may not recover alleged enterprise value, book-of-business value, downline value, customer-list value, future commissions, lost rank, lost title, loss of opportunity, or damages based on hypothetical future growth.

32.3 Wrongful Termination Monetary Remedy; Damages Cap. The monetary remedy, liquidated damages provision, gross compensation definition, fallback damages cap, and related limitations for any alleged wrongful termination, suspension, account hold, compensation hold, adjustment, reassignment, restriction, rank action, volume action, customer-placement action, compensation action, or other challenged IDLife enforcement action are governed exclusively by Section 16.5 of the Associate Agreement, which is incorporated into these Policies and Procedures by reference. If these Policies and Procedures describe any such remedy differently, the Associate Agreement controls to the maximum extent permitted by law.

33. Dispute Resolution

33.1 Dispute Resolution; Arbitration; Class Waiver. All disputes, claims, demands, causes of action, informal-resolution procedures, mediation procedures, arbitration procedures, class-action waivers, representative-action waivers, mass-arbitration procedures, jury waivers, governing-law rules, forum rules, venue rules, limitations periods, emergency-relief rights, and dispute-related remedies are governed by Sections 16 through 18 of the Associate Agreement. Those provisions are incorporated into these Policies and Procedures by reference. If this document contains any dispute-resolution language that differs from the Associate Agreement, the Associate Agreement controls.

34. Governing Law, Venue, Limitations Period, and Notices

34.1 Texas Law. The Agreement and all claims arising out of or relating to the Agreement are governed by the laws of the State of Texas, without regard to conflict-of-law principles, except that the Federal Arbitration Act governs arbitration and except where nonwaivable law requires otherwise.

34.2 Court Venue. For any matter not subject to arbitration, jurisdiction and venue are exclusively in the state courts located in Collin County, Texas, or the United States District Court for the Eastern District of Texas, Sherman Division, unless nonwaivable law requires another forum. The parties waive objections to personal jurisdiction, venue, and forum non conveniens in those courts.

34.3 Louisiana and Nonwaivable State-Law Carveout. Louisiana residents and residents of any other jurisdiction with nonwaivable forum, venue, cancellation, repurchase, or governing-law rights receive those rights to the extent required by applicable law. This carveout is intended to preserve enforceability of the Agreement and does not waive IDLife's right to enforce arbitration, class waivers, confidentiality, non-solicitation, intellectual-property rights, or other provisions to the maximum extent permitted by law.

34.4 Contractual Limitations Period. The contractual limitations period and all exceptions, exclusions, tolling rules, and carveouts are governed by Section 16.6 of the Associate Agreement, which is incorporated into these Policies and Procedures by reference. If these Policies and Procedures describe the limitations period differently, the Associate Agreement controls to the maximum extent permitted by law.

34.5 Notices and Electronic Communications. IDLife may provide notices by email, text, Back Office notice, replicated website notice, account notice, postal mail, or other reasonable method using the contact information in IDLife's records. Associates consent to electronic records, electronic signatures, and electronic communications under E-SIGN, UETA, and similar laws. Associates are responsible for keeping account information current.

35. State-Specific Addendum and Mandatory Rights

35.1 Mandatory Law Controls. This state-specific addendum supplements the Agreement. If the Agreement conflicts with mandatory law applicable to an Associate or Customer, the mandatory law controls only to the extent of the conflict and only for the person protected by that law. Greater rights required by law are not waived.

35.2 Federal Customer Cooling-Off Rights

For covered sales made at homes or certain other locations, Associates must provide the cancellation notices required by the FTC Cooling-Off Rule, 16 C.F.R. Part 429, and must honor the customer's right to cancel within three (3) business days unless an applicable state law provides a longer cancellation period.

35.3 Alaska

For covered Alaska door-to-door sales of goods or services in the amount required by Alaska law, the purchaser may revoke the purchase within five (5) business days, and the Associate must provide written notice of that right at the time of sale.

35.4 Georgia

For Georgia Associates and participants, the Agreement is intended to comply with Georgia's Multilevel Distribution Companies and Sale of Business Opportunities laws, O.C.G.A. Section 10-1-410 et seq. A Georgia participant has the right to cancel at any time, regardless of reason, by written notice to IDLife at its principal business address. IDLife will repurchase, at not less than ninety percent (90%) of original net cost, unencumbered products, sales aids, literature, promotional items, and other items acquired from IDLife that are resalable or reusable and returned in compliance with Georgia law. Products that are no longer marketed by IDLife will be repurchased if returned within one (1) year after discontinuance and are otherwise resalable, unless clearly identified as non-returnable, discontinued, seasonal, or special promotion at the time of purchase. IDLife will provide Georgia disclosures where required by law. No Associate may state or imply that Georgia or any Georgia agency has approved, endorsed, or recommended IDLife, its products, or its business opportunity.

35.5 Louisiana

Louisiana residents receive any cancellation, forum, venue, governing-law, and inventory-repurchase rights required by Louisiana law. To the extent Louisiana law applies, IDLife will repurchase resalable goods at not less than ninety percent (90%) of original net cost as required by Louisiana law, and any non-solicitation or restrictive covenant applicable to a Louisiana resident will be limited to the maximum scope and duration permitted by Louisiana law.

35.6 Maryland

Maryland Associates and participants may cancel for any reason within three (3) months after receiving their first ordered goods or services, and IDLife will repurchase, at not less than ninety percent (90%) of the original purchase price or original net cost as required by Maryland law, all unsold resalable goods returned within the applicable statutory period. Maryland rights apply notwithstanding any shorter period or narrower policy elsewhere in the Agreement.

35.7 Massachusetts

Massachusetts Associates and participants may cancel their participation at any time. IDLife will repurchase all unencumbered products in resaleable condition at not less than ninety percent (90%) of original net cost, taking into account sales made by or through the participant before cancellation. To the extent required by Massachusetts law, IDLife will repay not less than ninety percent (90%) of the original net cost of services purchased or other consideration paid to participate.

35.8 Montana

A Montana resident may cancel the Associate Agreement within fifteen (15) days from the date of enrollment and may return the Associate Kit, if any, for a full refund within that period. IDLife is responsible for corporate-level Montana registration, filing, or exemption obligations applicable to IDLife as a multilevel distribution company; Associates remain responsible for their own local business compliance.

35.9 North Dakota

For covered North Dakota personal solicitation sales, the buyer may cancel until midnight of the third (3rd) business day after the agreement is signed. A buyer who is sixty-five (65) years of age or older may cancel a covered personal solicitation sale of a product with a purchase price greater than fifty dollars (\$50) until midnight of the fifteenth (15th) business day after the agreement is entered. Associates must provide the written agreement and cancellation notice required by North Dakota law.

35.10 Puerto Rico

Puerto Rico residents receive any cancellation, forum, language, and inventory-repurchase rights required by Puerto Rico law. To the extent Puerto Rico law requires repurchase of resalable inventory or sales aids at not less than ninety percent (90%) of original cost or requires rights broader than the general Agreement, those rights control.

35.11 Texas

The Agreement is intended to comply with Texas Business and Commerce Code Section 17.461 and other applicable Texas law. Compensation must be based on bona fide product sales or bona fide product purchases for actual use or consumption and not primarily on the introduction or recruitment of other persons. IDLife's repurchase policy is intended to qualify as a repurchase agreement for unused, commercially resalable products purchased within the previous twelve (12) months at not less than ninety percent (90%) of the amount actually paid, less applicable offsets, unless applicable law requires more favorable treatment.

35.12 Wyoming

Wyoming Associates and participants may cancel at any time, regardless of reason. IDLife will repurchase all unencumbered products in resalable condition at not less than ninety percent (90%) of the original net cost, taking into account sales made by or through the participant before cancellation. To the extent required by Wyoming law, IDLife will repay not less than ninety percent (90%) of the original net cost of services purchased and refund not less than ninety percent (90%) of other consideration paid to participate. No Associate may operate or describe the IDLife business in a way that provides compensation primarily from recruitment or without bona fide selling, distributive, soliciting, or supervisory functions.

35.13 Other Jurisdictions

Associates and Customers in all jurisdictions receive any nonwaivable cancellation, refund, inventory repurchase, disclosure, language, forum, arbitration, privacy, data, automatic renewal, telemarketing, consumer-protection, direct-selling, business-opportunity, and other rights required by applicable law. Associates must comply with state and local requirements applicable to their own activities, including business licensing, sales receipts, tax collection, consumer cancellation notices, privacy, and marketing communications.

36. Assignment, Survival, and Entire Agreement

36.1 Assignment. An Associate may not assign the Agreement or any rights or obligations under it without IDLife's prior written consent. IDLife may assign or transfer the Agreement, in whole or in part, to any parent, subsidiary, affiliate, successor, acquirer, purchaser of assets, surviving entity, or other assignee without advance notice.

36.2 Survival. Provisions concerning compensation adjustments, clawbacks, confidentiality, Personal Information, intellectual property, name/image/likeness/content licenses, non-solicitation, customer and Associate relationships, indemnification, dispute resolution, arbitration, class waiver, jury waiver, governing law, venue, limitations, damages, state-specific rights, records, audits, tax obligations, and any other provision that by its nature should survive, survive cancellation, termination, expiration, non-renewal, or alleged invalidity of the Agreement.

36.3 Entire Agreement. The Agreement is the entire agreement between IDLife and the Associate concerning the Associate relationship and supersedes all prior or contemporaneous oral or written agreements, understandings, statements, representations, presentations,

screenshots, policies, compensation descriptions, field training, social media posts, and other communications concerning the same subject matter, except for rights that applicable law does not allow IDLife or the Associate to waive.

36.4 Acknowledgment. By enrolling, renewing, accepting compensation, accessing the Back Office, placing orders, enrolling Customers or Associates, or continuing to operate an IDLife business, the Associate acknowledges that the Associate has read, understands, and agrees to the Agreement, including the arbitration agreement, class action waiver, jury waiver, limitation of liability, liquidated damages provision, non-solicitation obligations, and state-specific addendum.