



PRODUCT REFUND POLICY:

1.1 Product Guarantee, Warranty and Rescission

Federal and state law requires that Associates notify their retail customers that they have three business days (5 business days for Alaska residents) within which to cancel their purchase and receive a full refund upon return of the products in substantially as good condition as when they were delivered. Saturday is a business day, Sundays and legal holidays are not business days. Associates *MUST* verbally inform their customers of this right, they *MUST* provide their customers with TWO copies of a retail receipt at the time of the sale and *MUST* point out this cancellation right stated on the receipt.

10 Institute offers a money back guarantee on products returned within 30 days from the date of sale, less a 10% restocking fee.

Products shipped directly to the customer by the Company must be returned to the Company and a refund will be issued to the customer by the Company. Products delivered to the customer by an Associate must be returned to the selling Associate, and it shall be the responsibility of the Associate to issue the refund to his/her customer. This product satisfaction guarantee does not apply to products damaged by abuse or misuse, and shipping costs are not refundable. Associates shall disclose the terms of the warranty to his/her customers at the time of sale and shall also point out this warranty information on the sales receipt and product literature.

If an Associate returns more than \$1,000 for a refund in any 12-consecutive month period, the request will constitute the Associate's voluntary cancellation of his or her Associate Agreement, and the refund will be processed as an inventory repurchase pursuant to Section 1.3, and the Associate's 10 Institute business will be cancelled.

1.2 Returns by Customers

10 Institute offers, through its Associates, a 100% 30-day money-back guarantee to all customers. Every Associate is bound to honor the retail customer guarantee. If for any reason, a customer is dissatisfied with any 10 Institute product, the customer may return the unused portion of the product to the Associate from whom it was purchased, within 30 days, for a replacement, exchange or a full refund of the purchase price (less shipping costs).

The following provision sets forth the minimum refund permitted by law to a retail customer:

A retail customer who makes a purchase of \$25.00 or more has three business days (72 hours, excluding Sundays and legal holidays) after the sale or execution of a contract to cancel the order and receive a full refund consistent with the cancellation notice on the order form or sales receipt (5 days for Alaska residents). When an Associate makes a sale or takes an order from a retail customer who cancels or requests a refund within the 72-hour period, the Associate must promptly refund the customer's money as long as the products are returned to the Associate in substantially as good condition as when received (5 days for Alaska residents). Associates must orally inform customers of their right to rescind a purchase or an order within 72 hours (5 days for Alaska residents) and ensure that the date of the order or purchase is entered on the order form. All retail customers must be provided with two copies of an official 10 Institute sales receipt at the time of the sale. The back of the receipt provides the customer with written notice of his or her rights to cancel the sales agreement.

1.3 Return of Inventory and Sales Aids by Associates Upon Cancellation

Upon cancellation of an Associate's Agreement, the Associate may return products and sales aids (including Starter Kits) for a refund. In order to receive a refund from 10 Institute pursuant to this policy, the following requirements must be met:

- The items being returned must have been personally purchased by the Associate from 10 Institute (purchases from other Associates or third parties are not subject to refund);
- The items must be in Resalable condition (see Definition of "Resalable" below); and
- The items must have been purchased from 10 Institute within one year prior to the date of cancellation.

Upon receipt of Resalable products and sales aids, the Associate will be reimbursed 90% of the net cost of the original purchase price(s). Shipping and handling charges incurred by an Associate when the products or sales aids were purchased, and return shipping fees, will not be refunded. If the purchases were made through a credit card, the refund will be credited back to the same account. If an Associate was paid a bonus or commission based on a product(s) that he or she purchased, and such product(s) is subsequently returned for a refund, the bonus and/or commission that was paid to the Associate based on that product purchase will be deducted from the amount of the refund.

Products and Sales aids shall be deemed "Resalable" if each of the following elements is satisfied: 1) they are unopened and unused; 2) packaging and labeling has not been altered or damaged; 3) they are in a condition such that it is a commercially reasonable practice within the trade to sell the merchandise at full price; and 4) they are returned to 10 Institute within one year from the date of purchase. Any merchandise that is clearly identified at the time of sale as nonreturnable, discontinued, or as a seasonal item, shall not be Resalable. Monthly Membership fees are not refundable except as required by applicable state law.

1.3.1 Montana Residents

A Montana resident may cancel his or her Associate Agreement within 15 days from the date of

enrollment and will receive a full refund of any monthly Membership fees. If the Montana resident purchased an optional Starter Kit, he or she may return his or her Starter Kit for a full refund within such time period.

1.4 Procedures for All Returns

The following procedures apply to all returns for refund, repurchase, or exchange:

- All merchandise must be returned by the Associate or customer who purchased it directly from 10 Institute.
- All products to be returned must have a Return Authorization Number which is obtained by calling the Customer Service Department. This Return Authorization Number must be written on each carton returned.
- The return is accompanied by the original packing slip, a completed and signed Product Return Form, and the unused portion of the product in its original container.
- Proper shipping carton(s) and packing materials are to be used in packaging the product(s) being returned for replacement, and the best and most economical means of shipping is suggested. All returns must be shipped to 10 Institute shipping pre-paid. 10 Institute does not accept shipping-collect packages. The risk of loss in shipping for returned product shall be on the Associate. If returned product is not received by the Company's Distribution Center, it is the responsibility of the Associate to trace the shipment.
- If an Associate is returning merchandise to 10 Institute that was returned to him or her by a personal retail customer, the product must be received by 10 Institute within ten (10) days from the date on which the retail customer returned the merchandise to the Associate and must be accompanied by the sales receipt the Associate gave to the customer at the time of the sale.

No refund or replacement of product will be made if the conditions of these rules are not met.

