



RENATUS, LLC,<sup>SM</sup>  
ICM Guide  
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RENATUS, LLC<sup>SM</sup>  
ICM GUIDE,  
POLICIES AND PROCEDURES



*RENATUS*<sup>SM</sup>  
*YOUR WAY TO WEALTH AND PROSPERITY!*



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## PREFACE

### CONGRATULATIONS ON BECOMING AN INDEPENDENT CONTRACTED MARKETER!

You now own and operate your own marketing business where you sell access to packages Renatus, LLC (“the Company”) has to offer. Renatus is a family-owned production and distribution company, built upon a strong foundation of professionals in their respective fields. We want you to be successful in building your marketing company, which is why the Company is proud to present you with this ICM Guide, Policies and Procedures (the “Guide”). This Guide helps you understand the Company’s expectations when you market the services. Read it, learn it, apply it. Refer to it anytime you have a question and reach out to customer support for clarity when needed.

#### Intent for the Guide

This Guide is intended to establish and clarify the Company’s specific guidelines for marketing the packages of the Renatus Education Services (“the Services”). This Guide should help you meet your contractual obligations with the Company.

The Company is responsible for the Guide content and considers this Guide a proprietary document. It should not be shared with anyone without the express written consent of the Company. The Company has sole authority to make revisions to this document at any time, based on changes in federal, state, and local laws, Company general policy, operating procedural changes, and/or recommendations by the PAC, PIT, and other Independent Contracted Marketers. **This Guide is not intended to be legal advice.** You are responsible to know and understand the laws that govern marketing and the Company recommends you have legal counsel review your marketing for compliance with the laws.

When changes are deemed necessary, the Company will inform you through email and/or publication on the Company website. When conflicts arise between older and newer versions of this Guide, Company policies, procedures, or guidelines, the latest versions will control. **It is your responsibility to read, understand, and adhere to this Guide and all Company communications promptly after receipt.**

#### Company Philosophy and Operating Principles

The Company prefers that Independent Contracted Marketers (“ICMs”) exercise self-regulatory measures, so that their marketing complies with this Guide and the laws applicable to marketing. The Company encourages widespread use of sound business practices by its ICMs. The Company conducts business in an ethical and credible manner and chooses to do business with Independent Contractors who do the same when dealing with customers, each other, or the Company.



## 1. INDEPENDENT CONTRACTED MARKETERS (ICMs)

### 1.1 Becoming an ICM

By meeting the pre-conditions under the ICM Agreement, paying the annual fee, signing and completing the ICM, and the Indemnification Agreements, you obtain the right to market and process sales of the Services, then to be paid commissions for those sales as set forth in the Earnings Plan.

### 1.2 Age requirements

You must be at least 18 years old to purchase the Services and/or to become an ICM.

### 1.3 Legal residency

In order to become an ICM, you must be a citizen of the United States of America, or legally in the United States with a valid tax identification number issued by the Internal Revenue Services (IRS).

### 1.4 Relationship with the company

As an ICM, you have no authority to act on behalf of the Company. You are not an employee, director, officer, agent, representative, or owner of the Company. You **shall not** express or imply that you represent the Company in any capacity other than that of an independent contractor marketer of the Company's Services. ICMs are required to comply with the ICM Agreement and this Guide when marketing the Services and when engaged in team building. As an ICM, you are in business for yourself – you set your own goals, decide how, when, where you market, and how to run your marketing business. You will have support from your 1\*, 3\*, 5\*, the President's Advisory Council ("the PAC") and the PAC in Training (the "PIT") members, as well as support from the Company's Corporate team.

### 1.5 Financial responsibility

ICMs are responsible for all of their own taxes, including, but not limited to federal, state, and local laws including: income, Social Security, unemployment, and sales taxes. You are required to submit a completed W-9 to the Company annually. If you are paid more than \$600 in a calendar year, then the Company will send you a 1099 form to be used in filing your tax return. The Company suggests you consult with your accountant or tax advisor for the proper filing of these forms. ICMs shall also obtain, pay for, and maintain their own licenses, fees, insurance, and any other business expenses. For more information, please refer to your ICM Agreement.

## 2. MANAGING YOUR ACCOUNT

### 2.1 Keeping your agreements and contact information current

As an ICM you agree to keep your agreements current, and to provide and maintain an email account and mailing address on file. You consent to receive emails, texts, calls, etc. from the Company and any ICMs in your upline or downline and to promptly, regularly review and respond to all communications from the Company. No shared email accounts are accepted by the Company. Failing to provide current email and mailing addresses or removing this information from the Company email list(s) shall result in your voluntary withdrawal as an ICM. You additionally agree to enter the Company's email address in



your email system address book to ensure all Company emails are promptly received. Only one email address may be submitted per ICM or customer

## 2.2 Adding a marketing partner

You may not allow any person to engage in any business or marketing activity for you, or have any beneficial interest in your marketing business unless that person has paid the annual fee, signed and completed the Marketing Partner and Indemnification Agreements, and has been approved as a Marketing Partner by the company.

If you elect to add a Marketing Partner, you can make designations in Helios. Married or cohabitating individuals should be part of the same team, unless otherwise prohibited by law. If two existing ICMs marry or begin cohabitating, they may maintain separate ICM Agreements.

All partners shall be jointly and severally liable for the actions of the other partner(s) as set forth in your ICM Agreement and the Marketing Partner Agreement. Marketing Partners must meet the pre-conditions set forth in the Marketing Partner Agreement, sign and adhere to the Agreement and the Indemnification Agreement, pay the fee, be in good standing with the Company. If you change your mind, you can notify the Company on or before December 1, that you no longer want to be a Marketing Partner with the Primary ICM, or choose not to renew for the following year. If you live at the same address, you should be part of the same team. A learning partner who wants to become an ICM can do so only as your marketing partner.

## 2.3 Adding a learning partner

If you have also purchased the Services, a one-time designated learning partner can be selected. This learning partner is considered the secondary Learner and this partnership is permanent and cannot be changed, unless the secondary Learner decides to buy their own equivalent or greater package. The learning partner will not be held responsible for the account, payments, maintenance, etc. At no time shall you charge fees or sell access to the services through the ability to be a learning partner. The Company is not responsible for any disputes between you and the learning partner, and in the event of a dispute, you have control of the account and contractual terms and will be responsible.

The learning partner you specify will be given their own access to view the education, and if permitted in your selected package, will have the ability to attend live recordings with you.

# 3. OPERATING YOUR ICM BUSINESS

## 3.1 Self-regulated marketing

You agree to conduct your marketing business in a highly professional and ethical manner, and to utilize this Guide, compliance training, guidelines, etc. These helpful tools can be easily accessed through Helios and can provide clarification on acceptable marketing practices.

## 3.2 No Purchase Necessary

No purchase of the Services is required to be an ICM but you should know all the different purchase packages you are marketing.



### 3.3. On-boarding Experience of Customers.

As an ICM, you should provide an on-boarding experience to your Customers. This includes showing them how to access and watch the Services, how to access live events online, and how to use the self-assessments tool and the other available resources.

### 3.4 On-boarding Experience of ICMs.

You should also provide an on-boarding experience to your Sub-ICMs. This includes showing them how to access the applicable agreements, marketing materials, and training materials in print, slide, and video form. It also includes showing them how to access the calendar to see what events are scheduled by other ICMs and how to schedule their own events, register and protect their guests, and collect/ pay market event fees.

## 4. BUILDING YOUR MARKETING BUSINESS

### 4.1 Learn about the Services

Numerous resources are available to you including but not limited to: the online website, Helios, your 1\*, 3\*, and/or 5\*, Corporate approved clips and testimonials of those who have used the services, and the Company's Corporate team. Your marketing should emphasize that the services are online self-directed education for avocational Learners, including that the courses offered are taught by Independent Contracted Practitioner Instructors. These instructors are Independent Contractors who have applied what they teach and/or are full time professionals in what they teach.

### 4.2 Learn how to market the services.

Market all the Services offered by the Company and make sure potential customers know they can purchase just one package or purchase a combo. Be careful not to hide the less expensive purchase options or packages. Learn about each package, what it includes and does not include. Marketing and training resources developed by the Company are available for you in Helios to help ensure compliant marketing. It is important to learn the requirements for marketing the services in compliance with this Guide and the law.

### 4.3 share the services with others.

Share what you're selling and invite interested leads to the independent contracted marketing events scheduled nationwide, showing them the Services available and the ability to be an ICM to build your team of Sub-ICMs. Follow up with them to learn their level of interest, answer their questions, close the sale, and process their orders. As you build a team of Sub-ICMs, include this as part of your onboarding as you share with them how to build their marketing business.

### 4.4 Hosting Marketing Events

If you chose to host your own independent community events, you must abide by the Company's guidelines in your marketing presentations. For all marketing events, any presenter must be a Renatus member, or one of the Company's affiliated instructors.

In order to cover the hard costs of hosting events, ICMs may charge a reasonable fee.



## 5. PLACING ORDERS

### 5.1 Prior to Submitting an Order

As an ICM, you must provide every customer with true information, ensuring they have all the information they need to make an informed decision regarding their purchase.

When giving presentations or providing information about the education services, be sure to provide them with all available options and prices and let them make their own decision on which package to purchase.

When giving presentations or providing information about becoming an ICM, explain the pre-conditions that need to be met to become an ICM. Always provide a physical or electronic copy of the current Renatus Information and Disclosure Packet (“Disclosure Packet”) to anyone interested in becoming an ICM. The Disclosure Packet is accessible online by all ICMs and includes the education services packages offered, the Income Disclosure Statement (formerly, the Statement of Average Gross Earnings), the Earnings Plan, refund information, and any other information the Company may decide to include.

### 5.2 Methods of Ordering

All sales shall be processed through the electronic purchase process on the Company’s website. Except for sales made through In-House Billing, all sales must be paid in full at the time of purchase and will be treated as a sale with a cash discount. All sales require an electronic purchase Agreement and Indemnification Agreement, signed by the customer and submitted to the Company. The Company must receive the signed purchase Agreement and payment through one of the Company’s approved payment methods before the order will be completed. Approved payments are: VISA, Mastercard, Discover, American Express, certified funds (cashier’s check) or money order.

### 5.3 Cash Discount

There is a cash discount at the time of the initial purchase of education services package for those who pay in full within 21 days of purchase. Occasionally, the Company may approve a temporary discount for a limited time. No other discounts are allowed. This includes “pre-ticketing”, which is when the price is artificially inflated and then reduced to the real price. This is a deceptive practice that is not allowed by the Company. For all package purchase prices, including the Company approved cash discount amount, please see the Disclosure Packet.

### 5.4 Processing purchase funds

You should NEVER process a payment that is not in the name of the customer unless you have received confirmation from the named person on the form of payment that they consent to the purchase. If the Company learns from the named person that they did not consent to the charge, then the Company will refund the purchase, recoup earnings paid on the sale, and change your contract status.

### 5.5 No Cash Collected ICM Payments Allowed

You should NEVER receive a cash payment from a customer or act as a lender for the purchase of the Company’s services. The only payment you are allowed to personally accept from a customer is a cashier’s check or money order made out to the Company and sent to the Company’s principal place of business via express certified mail, within 24 hours. If the ICM has not sent a customer’s payment to the



Company and the customer changes his/her mind, then the ICM must immediately return the payment to the customer. If the Company receives a Formal Complaint (as defined below in the glossary) that a customer paid cash, cashier's check or money order to you for their purchase and the Company has not received that payment, then the Company will treat this as a breach of the Agreement, and will suspend your status as an ICM and may choose to no longer do business with you.

### 5.6 Gift Purchase

Unless your intent is provide a gift, you should NEVER pay for a customer's purchase with any form of payment that is not the customers, e.g., your personal credit card/check, card/check of a family member, or card/check of a business. If you do so, then you are representing to the Company it is a gift and that you authorize the charge. If the customer rescinds within the 7-days or the Company decides to refund the purchase, then the Company will cut a check and refund the customer the purchase price. By paying for and gifting a package, you agree that the Company may exercise its sole discretion to refund the customer with a check and waive any "right" to the refund being made to you.

### 5.7 Payments outside Earnings Plan

Arrangements made outside the Earnings Plan are prohibited. This includes, but is not limited to: acting as a private lender for the purchase price, purchasing someone's education or ICM on your personal credit card to obtain any benefit, or making arrangements for purchases that are connected to a real estate deal in any way.

## 6. BILLING

### 6.1 In-House Billing

When customers are exploring payment options, one option the Company offers is In-house billing. This allows customers to pay for the Services in installments. A minimum of 20% of the purchase price must be paid as a down payment, and payments are collected monthly and can be paid through automatic withdraw transactions on their designated credit or debit card. There is no penalty for paying off their purchase in full. They can change cards or update card information in Helios or by contacting [billing@myrenatus.com](mailto:billing@myrenatus.com).

ICMs who arrange sales through In-House Billings are paid for those sales based upon the cash received by In-House Billing. As In-House Billing receives payment, a payment will be made to the ICM who arranged the sale.

If an ICM has purchased an education services package through In-House Billing and goes delinquent, then the ICM is no longer in good standing with the Company and their account may be suspended. The ICM agrees that the Company can withhold any pending commissions until their billing account is brought current.

Each customer who uses In-House Billing agrees to receive email or telephone contact from the Company regarding billing for their account until their purchase is paid in full.

### 6.2 Universal Guardian Acceptance Billing



Customers who have previously signed up for monthly payments with Universal Guardian Acceptance (UGA), will continue to pay their monthly payments to UGA until the full balance is paid in full unless the Company makes other arrangements. For information regarding an existing UGA account, please contact [billing@myrenatus.com](mailto:billing@myrenatus.com). Going forward, UGA will no longer be an option; monthly installment payment arrangements will only be through In-house Billing. Each customer agrees to receive email or telephone contact from the Company regarding billing for their account until their purchase is paid in full.

## 7. REFUNDS

As an ICM, it is your responsibility to inform your Customers and Sub-ICMs of each rescission period, and to immediately engage them in on-boarding of the services so they are able to familiarize themselves with it and know within the rescission period if it is the right purchase for them.

### 7.1 Rescission Period for Education Purchase

A customer has until 7 days after purchase to experience their education and then rescind the purchase for a full a refund, regardless of the reason. On rare occasions the Company may decide, in its sole discretion, to rescind a purchase after the 7 day rescission period. If customers exercise their right to cancel within their 7-day rescission period, but after submission of funds to the Company, the Company will refund the purchase price and no payments will be made to the ICM who arranged the sale.

### 7.2 Rescission Period for ICMs

An ICM has 90 days after sign-up to withdraw from the ICM Opportunity for a full refund, regardless of the reason. On rare occasions, the Company may decide, in its sole discretion, to rescind a purchase after the 90 day rescission period. The ICM fee will be NON-RENFUNDABLE if the company has paid you commissions in excess of the fee paid.

## 8. HOW COMMISSIONS ARE EARNED

### 8.1 Earnings Plan

A complete copy of the Earnings Plan has been provided to you in the Disclosure Packet and is also available in Helios. The Earnings Plan is part of your Agreement with the Company and sets forth how you are paid commissions based on sales of the Services to customers. All 1\*, 3\*, and 5\* qualifications are earned through successful completion of sales. You are bound by the terms of the Earnings Plan, and it may be changed by the Company at any time and for any reason.

### 8.2 No Commissions earned for SUB-ICMs

You do not receive any commissions for creating a downline team of Sub-ICMs. Your level of commissions will be based on your sale of the services, and the sales of your downline. No one is paid for recruiting or referrals.

### 8.3 No Guaranteed Income

You are neither guaranteed a specific compensation nor guaranteed any level of success in marketing the company's services. Generating commissions as an ICM requires considerable time, effort, and commitment to your business. This is not a "get rich quick" program and your commissions, if any, are



only through the successful sales of Services by you and your downline. The Income Disclosure Statement (formerly, the statement of Average Gross Earnings) breaks down average earnings of ICMs in the past year. It can be found under the marketing and presentations tab in Helios and is in the Disclosure Packet.

## 9. MARKETING

### 9.1 Marketing Tools

The Company hopes you can be successful in your marketing efforts. There are marketing tools for you to use, which you can access in Helios, under the Marketing and Presentations tab, which may be amended from time to time. These tools may include, for example:

- Presentation slide decks;
- Pass along cards;
- Training videos on how you can use the presentation slide decks;
- Access to a calendar to see what events are scheduled by each market throughout the nation, and the ability to add your events, register, and protect your guests; and/or
- The ability to process and/or pay independent market event fees, etc.

### 9.2 Non-permitted Marketing Tools

The Company prohibits the use of ads in the phone book, on billboards, radio or TV ads, faxes, or internet ads displaying the Company logo and/or other Intellectual Property owned by the Company. All permitted marketing must be done in compliance with guidelines found in Helios.

### 9.3 BIF Presentations

The Company's marketing resources include guidelines for marketing presentations using its Briefing, Introduction, Follow-up ("BIF") system. All presentations should include the required Disclaimers and Slides set forth in the current "Guidelines: Using Corporate BIF Presentations" available on Helios. The Guidelines describe two marketing funnels: marketing the Services only, or combination marketing of the Services and the ICM Opportunity. You can choose which of these two marketing funnels to use. Each marketing funnel requires:

- That the Disclosure Packet be distributed before the Introductory presentation; and
- Disclaimers and disclosures are on specified slides used for each BIF presentation.

### 9.4 Team Building & Support

When engaging in combination marketing, you must accurately represent the level of support you decide to provide your Sub-ICMs. You are required to provide the same amount of support to all your Sub-ICMs, without regard to whether they purchased education services or which education package they purchased.

### 9.5 Community Events

As an ICM, you may decide to host your own independent community events. You are responsible for all aspects of any event you decide to host, including but not limited to: building costs, who speaks or



presents, costs associated with ICMs who attend, and ensuring that the content shared at your meeting complies with the ICM Agreement and all other applicable guidelines.

Guests who are not ICMs are not to be charged for any events where the Services or ICM opportunity are presented. Similarly, ICMs may not be charged for any Introduction presentation they attend. For all other events, ICMs may be charged so long as the charge is reasonable, and the total fees are only to cover the hard costs of the event.

The Company asks that all guests and ICM are welcome at your events, regardless of their ICM upline or Sub-ICM group, but as an event host you do have the discretion to limit who may attend.

## 9.6 Renatus Calendar

Events are a powerful tool to help guests realize the potential of the Services and the ICM Opportunity. For this reason, the Company provides a Renatus calendar for you to use for advertising your marketing and training events. This includes, but is not limited to: Briefings, Introductions, Follow-ups (“BIFs”); Super Saturday’s, Workshops, Property Tours, Intensives, and Regionals.

Events on the Renatus calendar are visible for all ICMs to see and invite guests to, regardless of where the ICM is located. They are also visible to the Corporate team. If any changes are needed in the advertising of your event on the calendar, a corporate representative will help you make that change and can explain why the change was necessary. The Company reserves the right to remove any events and/or the ability to post events by any ICM, at any time and for any reason

All event fees must be reasonable and for the sole purpose of covering the hard costs of conducting the event. Any payments made to the event host through the Company, will be paid within two (2) weeks of the event’s end date, and will be minus a six percent (6%) convenience fee. Any returns of fees to guests will be handled by the hosting ICM. Payments will be processed in accordance with standard Renatus payment protocol.

Should the Company determine, in its sole discretion, that a refund must be issued, the Company will notify the event host in writing. The amount of any refund the Company decides to issue will be deducted from any pending payments to the event host. If the pending payments are insufficient to cover the refund, the Company will issue an invoice for the remaining amount. No other payments will be paid to the event host until the full amount has been repaid. If repayment is not received in full within 30 days of invoice, the Company, in its sole discretion will decide whether to grant more time for repayment or terminate the contract status with that ICM.

## 9.7 Guest Protection

As an assurance that guests will work with the ICM who engaged and invited them to an event, a protection period has been put in place. The protection period is a period of time in which only the inviting ICM can arrange the sale of Services to the guest or sign him or her up as an ICM. This allows the ICM to work with their guest on the path to becoming a customer without fear of other ICM’s taking their guest. The protection period lasts for a maximum of 30 days, regardless of the event type.

You shall not enter or encourage a guest to enter a different email or a fake email in order to change protections. If any ICM is found to be engaging in this process, an investigation into your marketing



practices could occur, and you could lose that guest. If that guest has already signed up under you as an ICM, you could lose that ICM and any Sub-ICMs on their team.

## 10. SUCCESS CLAIMS

### 10.1 No Misleading Claims

Before people purchase the Services or pay the ICM fee, they should have a clear understanding of the benefits, risks, and income potential. ICMs should never state or imply that purchasing the Services or participating in the ICM opportunity will result in guaranteed income (in fact, words like “promise” and “guarantee” should never be used in connection with income). False or misleading statements in marketing the Services or ICM opportunity will not be tolerated. Even true statements about the amount of income you or someone else made through the Services or the ICM opportunity can be misleading unless they are accompanied by additional information about generally expected results and potential risks. The Company provides ICMs with disclaimers and an Income Disclosure Statement (formerly called a “Statement of Average Gross Earnings”) to assist you in your marketing, and you are required to use them as detailed below.

### 10.2 Personal Income Testimonials and Claims

In marketing the Services or the ICM opportunity, it is natural to want to share how much money you made personally. As noted above, you should never exaggerate your income, and even 100% true claims can be misleading if they create a false impression that such income is generally expected or easy to make.

#### 10.2(a) Testimonials and Claims Involving Your Income from the ICM Opportunity

Testimonials or statements about your income from the ICM Opportunity, in any medium, MUST meet ALL of the following criteria:

- 1) All testimonials must be truthful, accurate and verifiable with your most recent 1099 you received from the Company (or, if no 1099 was issued to you, through documentation in your possession including receipts, bank statements or cancelled checks). You don’t need to produce your 1099 or other documentation to the potential customer, but that may be required in the event of an investigation conducted by Renatus itself or a government regulatory agency.
- 2) You must clearly state if the income you claim does NOT include expenses you incurred in operating your ICM business. If you’re asked about your expenses or decide to volunteer the amount you spent, your response must be 100% true and must accurately reflect the expenses you claimed on your federal tax return. If requested by Renatus, you must substantiate the claim by providing Renatus with a copy of your federal income tax return.
- 3) You must include the appropriate disclaimer and reference to the Income Disclosure Statement, which is updated periodically, issued as part of the Disclosure Packet and can be found here: <https://renatus.me/averageearnings>. The disclaimer MUST meet ALL of the following criteria:



- a. In the case of a social media post or other written statement, it must advise as follows: “the income I earned is not typical. A breakdown of the financial results achieved by all Renatus ICMs in the preceding year (excluding any expenses) is posted here: <https://renatus.me/averageearnings>.”
- b. In the case of an in-person meeting with a prospective ICM who has received a Disclosure Packet, you must state: “the income I earned is not typical. The financial results achieved by all Renatus ICMs in the preceding year (excluding any expenses) is shown on the Income Disclosure Statement provided in your disclosure packet.”
- c. Where your income testimonial or claim was depicted on a slide, and shown to a large group, you must include a slide stating “the income I earned is not typical. The financial results achieved by all Renatus ICMs in the preceding year (excluding any expenses) are shown on the Income Disclosure Statement on the following slide”. The complete Income Disclosure Statement must be your next slide and you must read through and/or explain both slides.
- d. In all cases, the disclaimer must be clear and conspicuous, in the same medium as the income testimonial, and be directly before or after the income testimonial. If the statement is in writing, it must be posted immediately beneath or above the testimonial, (no intervening content) and in at least the same size font used in the publication and in a color that starkly contrasts with any background color used in the publication. If the income testimonial is explained and shown in a video, the disclaimer and Income Disclosure Statement must also be explained and shown.

#### 10.2(b) Testimonials and Claims involving Real Estate Investments

Testimonials or statements about your income from following the principles in the education Services, in any medium, MUST meet ALL of the following criteria:

- 1) The claim must only express your own personal results.
- 2) The claim must be truthful, accurate, and verifiable with your Federal income tax return, which you must provide to Renatus if requested for verification purposes (you may redact your social security number and other personal information). The amount you claim to have made must not exceed the amount declared on your tax return less any expenses you claimed.
- 3) You must provide the disclaimer below clearly and conspicuously, directly before or after the income testimonial and in the same medium. If the statement is in writing, it must be posted immediately beneath or above the testimonial, (no intervening content) and in at least the same size font used in the publication and in a color that starkly contrasts with any background color used in the publication. If the income testimonial is explained and shown in a video, the disclaimer and Income Disclosure Statement must also be explained and shown. If the income claim is part of a slide show, it must be its own slide which you must read through and/or explain. **“The [following/preceding] is an example of when money was made by applying the real estate investing education. In no way is this a representation of a typical result or the result another real estate investing education purchaser will experience. Real estate investment results depend upon a variety of factors unique to each opportunity. This example does not guarantee or predict a similar result in any past, present, or future real estate investment.”**



### 10.2(c) Lifestyle Claims

Any time you state that the Services or the ICM Opportunity allowed you to quit your job, enjoy financial freedom, go on luxurious vacations, buy a boat or a sports car, or otherwise upgrade your lifestyle (or imply these things by posting pictures of luxury goods or vacations in posts advertising the Services or the ICM opportunity), you must comply with Section 10.2(a) and/or 10.2(b) as applicable. Such “lifestyle claims” will be treated the same as income claims.

### 10.3 Actual or Implied Promises of Future or potential Income are Strictly Prohibited

Because income is not certain from the ICM opportunity or the Services, stating or implying that a potential purchaser will achieve any level of income or lifestyle is strictly prohibited. This includes suggestions that participants will make enough money to quit their full-time jobs. Prohibited claims include but are not limited to the following:

- 1) “Make up to \$XX per year/month/week!”
- 2) “Make up to \$XX working part time!”
- 3) “Make money by next week!”
- 4) “Make your money back in your first real estate deal!”
- 5) “Make your money back within the first month/90 days/year.”
- 6) “Quit your job and work from home!”
- 7) “Fire your boss!”
- 8) “Guaranteed Income!”
- 9) “It’s easy to make big bucks in real estate/selling Renatus Services.”
- 10) “Unlimited potential earnings.”
- 11) “Enjoy financial freedom”

The above list contains examples of prohibited income promises, but it is not meant to be exhaustive; Renatus prohibits any language or communication that gives the impression that a certain level of income is promised, guaranteed, or likely from participating in the ICM opportunity of purchasing the Services.

### 10.4 Hashtags

Hashtags are viewed as claims. If your hashtags include any type of income, lifestyle, results claims, or are related to the Renatus services or your marketing in any way, then you must disclose that you are an ICM and must in close proximity have the disclaimer required above.

### 10.5 Stating or Implying that the ICM Opportunity or the Services are a “Job.”

Stating or implying that the Services or the ICM Opportunity are a traditional employment with a regular salary or hourly rate is deceptive and strictly prohibited. This includes but is not limited to advertising on outdoor signs or on internet job sites for “sales representative”, “executive”, “full or part time job” -- or even “intern”, “trainee” or “apprentice” --- unless you also clearly disclose that no income is guaranteed and any income claim is accompanied by the disclosures in 10.2(a) and 10.2(b).

### 10.6 Presenting yourself as a Real Estate “Coach” or “Mentor”.



Presenting yourself as a real estate coach, mentor or adviser to prospective ICMs or customers is prohibited, as is advising your sub-ICMs or ICMs in your group on real estate deals. It could expose you -- and possibly the Company – to legal action if a real estate deal goes wrong. In your indemnification agreement, you agreed to indemnify the company for such actions.

## 11. PRIVATE, CONFIDENTIAL AND/OR PROPRIETARY INFORMATION

### 11.1 Confidential Information

The nature of your relationship with the Company necessitates frequent access to Company Information that you acknowledge is proprietary, highly sensitive and valuable to the Company's business ("Company Information"). You agree to only use of the Company Information for the purpose the Company provided it to you – to assist you in selling the Services and the ICM Opportunity. . You agree that you will not disclose Company Information of any kind to anyone, except as specifically authorized or required in the course of marketing, and/or team building for the Company or as required by a court order. You agree to take all necessary precautions to protect and maintain such information securely. You agree to be bound by the Privacy Policy published on the Company website, and in addition to the paragraphs above, you agree not to misuse Company Information, and abide by the terms of your ICM Agreement.

### 11.2 Confidentiality of Sub-ICMs Information

As an ICM, if you choose to grow a team of Sub-ICMs, you may, at the sole discretion of the Company, be provided access to information about other ICMs and their downline teams for the sole purpose of allowing you to provide business support to these ICMs and their Sub-ICMs. Whether or not this information came directly from the Company, the identity and contact information of your Sub-ICMs and other ICMs is confidential Company Information and constitutes a business trade secret. You may use this information only in connection with your ICM business and for no other purpose.

## 12. INTERNET

### 12.1 Use of Internet when Marketing.

You may use the Internet to promote what the Company offers so long as the information shared does not contain any false or misleading information. You may market online through websites, marketing materials, marketing videos, social media posts etc.

You may not post pictures or copies of the Earnings Plan or other copyrighted materials, e.g., course content or workbooks. Any use of the Company's logo or other trademarks must be approved by the Company. Any social media posts or websites primarily devoted to marketing the Company's services are permitted so long as:

- a. You clearly disclose you are an ICM;
- b. You are engaged in either marketing the Services or the combination of the Services and the ICM Opportunity;



- c. All posts comply with your Agreements, the Company's policies, this Guide, and all applicable laws and regulations; and
- d. Your marketing of the Services is completely separate from your real estate deals, or other businesses.

The Company may require you to immediately remove any information or marketing posts that are not in compliance with the laws, regulations, this Guide, your Agreement, or Company policies. If the Company notifies you to remove or delete any information or to make any modifications or add additional information such as Disclaimers related to results, lifestyle, and/or income, you must make the requested changes immediately.

## 12.2 Internet Selling

The Renatus website is the only website authorized to accept money for the Services. ICMs may not collect money through their own websites, social media sites, auction sites, classified sites, or any other website.

## 12.3 CAN SPAM & TCPA Regulations

As an ICM, you are fully responsible for any messages you send to your customers and potential customers. You must comply with all laws regarding the sending of email messages, text messages or calls. It is your duty to become and remain informed about the requirements of these laws. You are PROHIBITED from sending unsolicited emails or text messages, or making unsolicited calls regarding your marketing business, the ICM Opportunity, or the Services. You are PROHIBITED from sending any unsolicited calls or text messages regarding your marketing business, the Renatus opportunity, or the Renatus service packages.

In the event an individual who has formerly agreed to receive email information concerning the business opportunity and/or available services later requests that you cease sending the individual email, texts, calls, etc. you must honor this request immediately.

You may not send any emails or texts purporting to come from the Company. This includes messages using the Renatus logo as letterhead or in the signature line. Such messages may only come from Renatus' corporate office and may only be sent to email, text, or call recipients who have consented to contact with a verifiable opt-in.

The following are also strictly prohibited:

- marketing Renatus websites by the transmission of email that makes use of or contains invalid or forged headers, invalid or non-existent domain names, or other means of deceptive addressing (counterfeit e-mail).
- marketing Renatus web sites by the transmission of email that is relayed from any third party's mail servers without the permission of that third party, or which employs similar techniques to hide or obscure the source of the email.
- Transmitting unsolicited bulk email, including the transmission of counterfeit email.

All Renatus ICMs are responsible for maintaining knowledge of and are required to abide by the federal anti-spam legislation (officially known as the Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 or the CAN-SPAM Act of 2003) as well as the Telephone Consumer Protection Act (TCPA).



## 13. COMPANY NAME AND LOGO

### 13.1 Use of Company Name and Logo

You are not allowed to use Renatus, LLC<sup>SM</sup>, or any other derivative of the Company name in the name of your own business or use the Company's URL for your business websites, team names, or the names of your groups.

You may, with written permission, and by agreeing to the terms and conditions of these guidelines and your Agreement, obtain a Company owned URL to link your marketing page to a Company landing page. You may also access the Corporate approved templates for name tags or business cards for your personal use. This may only be done in strict compliance with graphic standards that have been developed by the Company. Such requirements include:

- a. The words "ICM" are fully spelled out;
- b. The font is easy to read and large enough to read;
- c. The words "ICM" is placed directly under your name.

ICMs (as appropriate) are only allowed to use the Company name in email signature lines in the following manner:

- Renatus ICM (ICM's name) or
- (ICM's name) Renatus ICM.

No ICM may answer their telephones "Renatus," or in any other way imply that they are the Company, own the Company, created the Company's content, or are anything other than an ICM for the Company.

## 14. COMPLIANT MARKETING

### 14.1 Compliance Monitoring

The Company has a Compliance Department whose primary purpose is to identify and stop noncompliant Marketing activity. In performing this function, the Compliance Department:

- a. Monitors marketing;
- b. Conducts Compliance Review Audits;
- c. Conducts Marketing Surveys;
- d. Receives Informal and Formal Complaints;
- e. Conducts investigations;
- f. Receives Witness Statements;
- g. Arranges and coordinates third-party monitoring and/or secret shopper services;
- h. Reviews information collected; and
- i. Shares information with the other departments and acts as needed to protect the Company.

### 14.2 Use of Artificial Intelligence



Due to the unique issues raised by the internet and direct sales marketing, the Company has chosen to engage the monitoring services of a third-party company to help identify noncompliant marketing. By choosing to be an ICM, you have consented to the Company sharing information necessary to facilitate this internet monitoring service, including but not limited to:

- a. Your first and last name;
- b. Your email on file with the Company; and
- c. Your ICM #.
- d. The ICMs in your upline and downline

The third-party company has agreed not to use the information shared with them in any other way than for the limited purpose of providing the monitoring services. The Company does not share personally sensitive information, e.g., social security numbers, credit information, etc. with the third-party monitoring service.

#### 14.3 Use of Secret Shoppers

In an effort to monitor non-internet marketing, the Company may engage third-party “secret shopper” services to help identify noncompliant marketing. By choosing to be an ICM, you have consented to the Company sharing information necessary to facilitate this secret shopper monitoring service, including but not limited to:

- a. Your first and last name;
- b. Your email;
- c. The city you commonly market; and
- d. Any other information as otherwise requested by the secret shopper and necessary in identifying you. The secret shoppers will not use the information shared with them in any other way than for the limited purpose of providing the secret shopper monitoring services. The Company will not share personally sensitive information, e.g., social security numbers, credit information, etc. with third-party secret shopper service providers.

#### 14.4 Compliance Testing

All ICMs may be required to take an annual compliance test on or before the annual renewal of their ICM contract. If administered, the compliance test will be made available electronically to all ICMs in their electronic Business Center on an annual basis.

#### 14.5 Noncompliance and Risk Mitigation

If the Company determines you may have engaged in noncompliant marketing or that your actions create a risk to the Company, then the Company will take such action as it deems appropriate to mitigate the risks you have created. You agree to respond to any investigative requests within the time provided by the Company.

If the Company determines you have engaged in noncompliant marketing or create a risk to the Company, then the Company may ask you to remove the noncompliant marketing immediately, may request more information from you to help correct the noncompliant marketing, may issue a verbal or written warning, etc. In serious cases, or cases of continued noncompliance despite the Compliance Department working with you to correct your noncompliant marketing, a Notice of Breach and



Probationary Status, a Notice of Breach and Change to Suspended Contract Status, a Notice of Breach and Termination of Contract or a Notice of Decision that Mediation is Appropriate may be issued.

The Company may also terminate or suspend you as an ICM without notice if it determines that keeping you as an ICM presents an unreasonable risk to the Company, to customers or to other ICMs. Please refer to your ICM Agreement and Indemnification Agreement for additional information.

#### 14.6 Compliance Investigations

When a complaint is filed with the Company or an investigation is requested or determined by the Company to be necessary, the affected party/parties understand(s) and agree(s) that the Company will investigate to determine if there are violations of Company rules, policies, or guidelines only. The Company will not mediate disputes between ICMs or any dispute arising out of a contract to which the Company is not a party.

#### 14.7 Misconduct

The following activities are strictly prohibited and immediate disciplinary action, up to and including termination may result:

- Theft, inappropriate removal or possession of Company property, the property of its customers, or of fellow ICMs.
- Falsification, alteration, or misuse of Company records or other documents, including purchasing records and customer information.
- Possession, distribution, sale, transfer, or use of illegal drugs.
- Sexual or other unlawful or unwelcome harassment of another ICM, a customer, or anyone else on either the Company's premises or in the presence of a customer or ICM.
- Possession of dangerous or unauthorized materials, such as explosives or firearms at any event related to the Company in any way.
- Unauthorized disclosure of the Company's proprietary information.
- Interfering with another ICM, willfully restricting work output or encouraging others to do the same.
- Threatening, intimidating, or coercing your fellow ICMs at any time, for any purpose.
- Deliberately destroying or damaging Company property, tools, machines, equipment, or the property of fellow ICMs in any manner.
- Willful falsification or misrepresentation of any data requested by the Company.
- Engaging in or threatening acts of violence toward anyone.
- Any willful action that endangers the life or safety of another person.

#### 14.8 Conflict of Interest

As a condition of being offered and retaining an ICM contract with the Company, we require that you do not engage in any activity outside the Company that might result in a conflict between your self-interest and the Company's interest. ICMs are expected to observe the highest standards of ethics and good judgment in all transactions, and to review any situation that may conflict with Company interests, or have the appearance of impropriety.



This includes any conduct of family members, including but not limited to: your spouse or significant other, any close blood relations, or relations through marriage, that may create a conflict of interest for you and your marketing business. If you learn of such conduct, you must inform the Company immediately.

If you are unsure whether you or a family members actions may constitute a conflict of interest or lead to a conflict of interest, please discuss the issue with your respective 5\*, PAC member, or email [legal@myrenatus.com](mailto:legal@myrenatus.com).

#### 14.9 Non-Solicitation

ICMs shall not engage in selling or recruiting (cross-selling or soliciting) activities that take away from marketing the Services or ICM opportunity. While you may be part of another direct selling company or business venture while marketing Renatus, you may not solicit, directly or indirectly, any ICM or Renatus customer for any other direct selling or business venture. You may, if asked, share with your own team of ICMs what else you are doing, but you may not sign up someone you know through Renatus for another company or use contacts obtained through Renatus to build another business (see also Section 11.1).

During the time you remain an ICM, and for a period of 12 months after terminating for any reason, you may not induce or attempt to induce any ICM or Renatus Customer to terminate his or her relationship with the Company.

### 15. ICM STATUS CHANGES

#### 15.1 Status Levels

Certain events can affect the status of an ICM and their authorization to market Company services and obtain access to information from the Company's back office. There are five possible statuses for an ICM:

- a. Active
- b. Inactive
- c. Probation
- d. Suspension
- e. Termination

#### **Active Status:**

An Active ICM has done all of the following :

- a. paid all required fees
- b. completed all required Agreements
- c. logged into their Renatus Business Center within thirty (30) days

#### **Inactive Status:**

An ICM becomes inactive when he or she has failed to do any of the above requirements to be on Active Status.



Anyone on inactive status will have payments withheld until they become active and is barred from marketing Company services and coordinating access to the Company's learning center. If inactive for thirty-two days, the ICM will be placed on probation or in a suspended status.

***Probationary Status:***

This is a warning status for inactive ICMs who have violated policies.

**Inactivity:** If inactivity continues beyond forty-five days, you will receive another notice letter that you have fifteen days to remedy this situation. If you remedy the situation, you will remain on probation for three months. If you fail to remedy this situation, you will be placed on termination status.

**Policy Violation:** If violation of policies continues at all beyond being notified that you are in violation of said policies, you will be moved to termination status.

***Suspension Status:***

An ICM may be suspended if, at any time, the Company believes that an ICM has violated his or her contract, Company rules and guidelines, or applicable laws. Any pending earnings will be frozen during the suspended status. If you regain your active marketing status, those earnings will be paid out to you. If your status instead becomes terminated, payments earned prior the time of suspension will be paid, but any payments earned during suspension – including those earned through sales made by your downline and payments accrued through IGA or In-House billing – may be forfeited and redistributed at Company's discretion and in compliance with applicable law.

***Termination Status:***

An ICM will be terminated for any issue directly related to a specific violation of his or her contract, a Company policy, and/or applicable law. An ICM may also be terminated for an extended period of inactivity. Terminated ICMs are not entitled to receive pending or future payments, except for those already earned at termination, or at suspension, if there was a suspension period prior to termination. Upon termination, a letter is issued to the ICM, advising that he or she is no longer authorized to sell the Renatus services, and that he or she has forfeited any pending or future payments except those earned prior to the termination or suspension.

***15.2 ICM Status Transfer.***

Upon the death of an ICM, the ICM business will go to his or her heirs as provided by applicable law. Successor ICM must comply with the marketing requirements. Written approval of all sales or transfers must be obtained from the Company and the successor ICM must execute the then current ICM contract. Such approval will not be unreasonably withheld. ICMs who wish to voluntarily transfer their ICM business to another individual must execute a transfer agreement provided by the Company. The transferee must be an active ICM and qualified at the same, or greater product categories as the party wishing to transfer their business. All requests for the transfer of an ICM status must be reviewed and approved by the Company. For permission to transfer your ICM status, you must forward a letter of intention to the Company, indicating your wish to transfer your status as well as identifying the transferee. For additional information, contact Customer Care at [CustomerService@MyRenatus.com](mailto:CustomerService@MyRenatus.com) or 801-701-7337.

The ICM status will not be considered transferred until it is acknowledged by the Company.



Failure to properly transfer status or ownership as described in this section shall be grounds for immediate termination of the transferring Party and the person(s) and or entity to which the transfer has been made without the Company's consent.

### 15.3 Voluntary Withdrawal.

You may withdraw as an ICM by filling out and submitting the Withdrawal form to the Company, or by failing to renew your ICM agreement for the following year or as otherwise set forth in your Agreement.

A voluntary withdrawal means you agree to forfeit:

- a. The annual fee amount paid;
- b. All qualifications including 1\*, 3\*, 5\* and your team;
- c. Future earning payments potentially accrued through In-House Billing or UGA; and
- d. As otherwise set forth in the Withdrawal Form.

When you submit the withdrawal form to the Company, transfer your ICM business, fail to renew, or fail to re-sign, there will be a six (6) month waiting period before being allowed to be an ICM again. ICMs who re-apply will be considered new ICMs and must complete the regular training and qualification process as a new ICM.

If your voluntary withdrawal is based upon a failure to renew and you choose to become an ICM again before July 1, then you will have the same upline 1\*, 3\*, 5\*. If after July 1, you will have the same 1\*, 3\*, 5\* upline **unless** you contact the Company prior to paying the fee and inform the Company you want a different 1\*, 3\*, 5\* upline, then the Company will treat it as if you sat out for 6 months.

### 15.4 Voluntary Change of Upline ICM

You may, one time only, sit out for a period of six (6) months in order to change to a new upline ICM. You must contact customer support to begin the process. Please note that during the six (6) month sit out period you cannot market and cannot support team affiliates, cannot attend any Renatus event, meeting, or activity as an ICM, and you will forfeit your team and any qualifications you may have. If the Company decides to waive any of these requirements, it does so in its sole discretion.

### 15.5 ICM Suspension.

The Company may suspend your ICM status at any time, and without any prior notice for any lawful reason. This includes, but is not limited to, suspension pending the request and return of a Company required document (such as a compliance audit), or during a compliance investigation.

While in a suspended status, you cannot:

- a. Make presentations;
- b. Attend any independent marketing events as an ICM;
- c. Attend any Company events as an ICM;
- d. Do one-on-one marketing;
- e. Market the Company's services in any way;
- f. Access Company marketing materials online;
- g. Support your team - please refer them to your upline 1\*, 3\*, 5\*, or PAC member;
- h. Contact or solicit our customers; and



- i. Act in the role of an ICM in any way.

While in a suspended status, your access to the back office with marketing materials will be suspended.

### 15.6 ICM Termination

The Company may terminate your ICM status at any time, and without any prior notice, for any lawful reason. The Company will provide you written notice via the email you provided the Company, letting you know of its decision to do so.

## 16. GENERAL INFORMATION

### 16.1 The Renatus Services

Renatus markets and sells packages of classes relating to real estate investing and other topics. Renatus is not an accredited educational institution, and no degrees or academic credit is offered or earned.

The Company and Renatus Education intend that all end users conduct their own evaluation of specific market conditions relative to their own particular financial circumstances before attempting to apply any of the information provided to any specific investment opportunity. We suggest all customers consult an appropriate professional regarding the applicability of any information contained in any of the educational services with respect to their specific situation.

From time to time, services and/or programs of other independent companies are provided to Company Learners. The terms of participation for these services, services, or programs is controlled by independent companies and not by Renatus.

### 16.2 No Personal Advice

The information contained in or made available through the Services themselves and/or the Accelerated Investor Training (“AIT”) programs of any level (including but not limited to information contained on message boards, in text files, or in chats) cannot replace or substitute for the services of trained professionals in any field, including, but not limited to, financial, legal, or tax matters. We and our licensors or suppliers make no representations or warranties concerning any of the information offered or provided within or through those sources. Renatus and/or its assigns and their employees, agents, ICMs, and/or representatives will not be liable for any consequential, special, or exemplary losses that may be alleged as a result of any purchase, misuse of services, or failure to use the purchased services within the specified time period, including, but not limited to economic loss.

### 16.3 Electronic Purchase Agreement

All sales require an electronic purchase agreement to be submitted to the Company. It must be completed and submitted online, and signed by the customer as required. The Company must receive this Agreement and payment through one of the Company’s approved payment methods before the order will be completed. Approved payments are VISA, MasterCard, Discover, American Express, or by certified funds (cashier’s check). Under no circumstances are you to accept cash as a payment, or act as a “bank” in lending funds to customers.



Within 24 hours of receiving an order, you must be in receipt of the customer's cashier's check paid to the Company, or have the customer's credit card information and expressed authorization to use it. You must also submit the completed electronic Purchase Agreement to the Company.

#### 16.4 Company Branded Property

ICMs may not purchase, use, promote, or produce materials of any kind using the Company's names, services, programs, trademarks, copyrights, or otherwise protected materials, unless those materials are purchased (licensed in writing, to the ICM for their use) from the Company or provided by the Company for purchase in the Renatus store.

#### 16.5 Speaking on Behalf of the Company

No ICM shall attempt to represent or act as a spokesperson for the Company or its services, in any way.

#### 16.6 Affiliation with Trade Organizations.

No ICM shall join any trade organization, Chamber of Commerce, or Better Business Bureau using the Company's name as a part of their membership identification. Similarly, no ICM shall incorporate or form any business entity or design, or utilize any email/web addresses or Yellow page ads using the Company's name or any portion of the Company's name as a part of their entity name, email/web addresses, or Yellow page ads.

#### 16.7 Government Recognition.

ICMs shall not represent that any governmental unit, agency, or official has reviewed or approved the Company's services, rules, or materials.

#### 16.8 Display of Company Product Pricing.

ICMs shall not display, or cause to be displayed, Company product prices in any public place or retail establishment without the express written consent of the establishment (a copy of which must be on file with the Company) and the Company prior to posting the product and/or sale prices. Unless an ICM conducts a business in their own retail establishment in the normal course of their business, the Company expects that ICMs will conduct their Renatus activities separate from any such establishments.

#### 16.9 Redistribution of Company Services.

ICMs shall not sell the Services in conjunction or in combination with other or competing services. ICMs shall not duplicate or reproduce any materials available through the Company for any reason or purpose without the express written consent of the Company. ICMs shall not represent directly or indirectly that they are the owner or provider of the Services.

### 17. AMENDING THE RULES

#### 17.1 Duty to Stay Updated

The Company can and will amend this Guide, the ICM Agreement, and other guidelines, rules and policies from time to time. Amendments or updates to such documents will be emailed to each ICM at the address provided. It is the responsibility of all ICMs to maintain and provide the Company with an active and functioning e-mail address and to check the Company's website and the ICM's own back office website periodically for these changes and amendments.



All amendments to rules, guidelines, policies, and/or commission schedules take effect immediately upon publication on the Company’s website and/or in each ICM’s back office and will be binding on all ICMs who continue in the program after the publication date.

## GLOSSARY AND TERMINOLOGY

The following definitions will help you understand this Guide and the Company’s rules, policies or procedures by establishing the meaning of key terms and basic terminology.

### **Formal Complaint:**

A complaint submitted through the Company’s formal complaint procedure. It begins with a call or an email to Customer Service reporting an incident involving an ICM. The Customer Service agent receiving the report asks if the reporter wants to submit a Formal Complaint, and if the answer is yes, the agent will send the reporter a Formal Complaint to fill out and submit. The receipt of a Formal Complaint will prompt an investigation by the Compliant Department, which will take appropriate action in its sole discretion.

### **Qualification:**

A designation given to ICMs indicating that they have successfully completed a certain amount of sales of Services. Upon qualification, the ICM is eligible to earn increased payments for successful sales of Company services.

### **President's Advisory Council Member:**

A President’s Advisory Council Member (“PAC Member”) is an ICM who has been chosen by the Company to join the President’s Advisory Council and help build, lead, and support ICMs nationwide with their marketing of the Services. The PAC has a leadership role among the ICMs, but no PAC Member is an employee or agent of the Company. PAC Members are held to high standards of legal, moral, and ethical conduct. PAC Members provide counsel and advice to the President of the Company, to encourage the growth and development of marketing strategies and creating Company longevity.

### **Independent Contracted Marketer (ICM):**

An ICM is an individual who enters into a contract with the Company to sell its services. All ICMs must be eighteen years of age or older, must have a valid US tax identification number, provide an ACH to be paid for actual sales, pay the required fee, and be in good standing with the Company.

All marketing must comply with their ICM Agreement, this ICM Guide, and the law. They may perform marketing services by utilizing any Company approved advertising or marketing materials. ICMs may gather customers anywhere they choose within the United States of America and/or its territories.

### **1\* Qualified ICM:**

A 1\* Qualified ICM is an individual who has met the qualification requirements to be a 1\* as set forth in the Earnings Plan.

### **3\* Qualified ICM:**

A 3\* Qualified ICM is an individual who has met the qualification requirements to be a 3\* as set forth in the Earnings Plan.



**5\* Qualified ICM:**

A 5\* Qualified ICM is an individual who has met the qualification requirements to be a 5\* as set forth in the Earnings Plan.

Renatus<sup>SM</sup>:

***Renatus is an abbreviation for Renatus, LLC. The Company is the exclusive distributor of the Renatus Education, LLC's intellectual property. The Company is an experienced service company which provides (1) a platform for delivering the Renatus Education, LLC's online education services, (2) customer service support for the online education, (3) marketing materials approved by Renatus Education, LLC for marketing its services, (4) contracting processes for marketing the education services through ICMs , (5) payments process for actual sales of services, (6) providing Helios support for ICMs.***

***Partner:***

There are two different types of Partners: Marketing Partners and Learning Partners. See the applicable definition.

***Marketing Partner:***

A Marketing Partner is a person who has signed and agreed to the terms and conditions applicable to ICM Agreements, and has agreed to be bound by all of the same obligations as the primary business contact. All Marketing Partners must sign a Company provided Agreement to become recognized as a Marketing Partner. Marketing Partners have limited ICM access. They can market and work with guests, but orders for company services must be placed by the primary ICM account holder. Marketing Partners cannot enroll in Automatic Monthly Optional Event Fees and cannot receive payments from the Company.

***Learning Partner:***

A Learning Partner is a person designated by a customer to view the education services with the customer. This is a one-time designation and is irreversible. Learning Partners may attend live education events, and access the level of education services purchased by the customer. *Learning Partners are not customers.* They have not purchased education services and are not entitled to access the education services. A Learning Partner can only receive what the customer has purchased and chosen to share with them. For example, the Company provides complimentary lifetime access after the redemption period, to customers in good standing for as long as the website exists. If the customer is no longer in good standing with the Company and no longer receives complimentary lifetime access, then the Learning Partner no longer has access

***Practitioner Instructors:***

The education Services are taught by practitioner instructors, who have applied what they teach and/or are full-time professionals in what they teach. They are Independent Contractors-- not employees of the Company.

***Process Date:***

***The date the order process is completed, the customer's information has been entered into the Company's business records, the customer's payment has cleared and been deposited in the Company's account(s), and the seven (7) day Right of Rescission has passed without the customer exercising the rescission within that seven (7)day period.***



**Purchase Date:**

The date a purchase transaction is electronically completed and signed by the customer, said signature has been verified by the Company, and payment has been received by the Company.

**Suspension Status:**

An ICM may be suspended if, at any time, the Company, upon information and belief and in its sole discretion, believes that an ICM has violated his or her Agreement, Company rules and guidelines, or applicable laws. While in a suspension status, any commissions due to the ICM will be frozen and the ICM will be prohibited from selling or marketing Company services pending completion of an investigation by the Company’s compliance officer. ICMs agree to be bound by the Company’s decision.

If it is brought to the attention of the Company that the ICM has defaulted on any financed payment for the Services, said ICM will be placed in Suspension Status after 10 days of delinquency.

**Seven Day Right of Rescission:**

A “cooling off” period that applies to all purchases of any of the Services, during which the purchaser can rescind the purchase for a full refund. The Company extends this consumer benefit to all Learners. As defined, the seven (7) day period ends at midnight of the seventh calendar day following the consummation (signed Purchase Agreement and funds received by the Company) of the transaction.

NOTE: the rescission period for the ICM Opportunity is 90 days.

**Customer:**

A retail customer/customer of Company Services.

**Static Timelines**

7 days –

- Right of Rescission for purchase of any of the Services.

10 days –

- As delinquent with UGA or Company’s in-house billing before marked as suspended in system (suspended withholds commissions, and while suspended the system won’t recognize first purchase as a first purchase)

12 days –

- After order’s rescission period begins before payments earned by ICMs payout (7-day rescission, beginning at verification of signature, +5-day wait)

14 days –

- Protection for Walkups (See section 9.7 for definition of “Protection”)
- Protection for Guest Attending Pre-Recorded Webinar/Conference Call
- The furthest date that you can register a guest for a free event (must be within 14 days to register)

30 days –



- Payments held for inactive login (ICM hasn't logged in or done anything in their Business Center for the last 30 days, as per clause in their ICM Agreement)
- Protection on Guest for Attending Live Webinar/Conference Call
- Right to refund on their ICM Application fee
- In-House Billing payments by customers are due

90 days –

- Protection issued for guests who were registered in advance for an event using the Calendar system and have been checked in by the Event Host.
- The furthest date that you can register a guest for a paid event

6 Months –

- An ICM must sit out of the company before being able to sign-up under someone else. (Loses down line and qualification progress)
- Email History viewable in the Business Center for

12 Months

- ICM Contract Length
- Essentials Redemption
- AIT Advanced Redemption
- Minimum Continued Education Payment Length
- AIT Xstream Plus Redemption
- Period after termination during which you cannot attempt to induce an ICM or Learner to terminate his or her relationship to the company

**Other Timelines:**

Protection for guests up until the date of the paid event. If the protection on a guest is already longer than that date, the longer date stays.

## Days + 15 Days – UGA Monthly payments will pay the 15th of the following month.

- Example: Payments collected on Oct 1st will pay out on or about Nov 15th. Payments collected on Oct 27th will also pay out on or about Nov 15th. But payments collected on Nov 1st will pay out on or about Dec 15th

Every 60 minutes (or so)

- Orders are completed and moved along in the system.
  - Example: If a customer has all the funds in for an order, and 7 days has already passed for the right of rescission, and we're just waiting for a signature, and the customer signs at 3:33PM, the order won't move along, and in this case complete, until 4:00PM.
- Pending UGA applications are sent to UGA.
- Subscriptions that have elapsed are charged
  - Automatic Monthly Optional Event Fee



- National
- Continued Education

Every Few Hours (or so)

- Signatures are verified by Customer Service
- Calendar Events are verified by Customer Service
- Continued Education Documents are verified by Customer Service

12 Hours (or so) –

- UGA Accounts are checked for delinquency.

Every Day – UGA Accounts are imported to update delinquency/collections.

***Voluntary withdrawal:***

An ICM may choose to voluntarily withdraw as an ICM at any time. By doing so, the ICM forfeits: the annual fee amount paid, all qualifications earned, and all earnings payments owed to them based upon their successful marketing efforts, and future earnings payments that were made through billing. They will also be subject to a six (6) month waiting period before being allowed to rejoin Renatus as an ICM.

**Legal Advice: You understand that you can rely upon the advice of attorneys of your own choice, concerning the legal and tax consequences, if any, of this Guide; that you read all of the terms of this Guide, and that you fully understand and voluntarily accept the terms of this Guide.**