MWR LIFE

Policies and Procedures

Effective September 1, 2026

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SECTION 1

INTRODUCTION

1.1 Code of Ethics

MWR Life (hereafter "MWR Life" or "the Company") is a values-based company. Every Independent Lifestyle Ambassador is expected to conduct their MWR Life business ethically, legally, professionally, and in a manner that protects the reputation of MWR Life, its Customers, employees, officers, and other Independent Lifestyle Ambassadors. Independent Lifestyle Ambassadors must accurately represent MWR Life, the Compensation Plan, and any income opportunity, may not make disparaging or misleading statements, and must comply with these Policies and Procedures as amended from time to time.

1.2 Policies Incorporated Into Independent Lifestyle Ambassador Agreement

These Policies and Procedures, as amended from time to time, are incorporated into and form part of the MWR Life Independent Lifestyle Ambassador Agreement and Compensation Plan (collectively, the "Agreement"). Independent Lifestyle Ambassadors are responsible for reviewing and complying with the current version of the Agreement.

1.3 Changes to the Independent Lifestyle Ambassador Agreement, Policies and Procedures or Compensation Plan

MWR Life reserves the right to amend the Agreement, Compensation Plan, prices, and policies at its sole discretion. Amendments become effective upon publication through official Company channels, including the Company website, email, newsletters, or other reasonable notice methods. Continued participation in MWR Life constitutes acceptance of any amendments.

1.4 Delays

MWR Life shall not be liable for delays or failures in performance caused by circumstances beyond its reasonable control, including acts of God, natural disasters, war, labor disputes, governmental actions, supply shortages, or other unforeseen events.

1.5 Policies and Provisions Severable

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

1.6 Waiver

Failure by MWR Life to enforce any provision of the Agreement shall not constitute a waiver of its right to enforce such provision or any other provision. Any waiver must be in writing and signed by an authorized officer of MWR Life.

SECTION 2

BECOMING AN INDEPENDENT LIFESTYLE AMBASSADOR

2.1 Requirements to Become an Independent Lifestyle Ambassador

To become a MWR Life Independent Lifestyle Ambassador, each applicant must:

- **A.** Be of the age of majority in his or her jurisdiction;
- **B.** Reside in countries which have been officially opened by MWR Life;
- **C.** Have a valid Tax Identification Number;
- **D.** Submit a properly completed and signed Independent Lifestyle Ambassador Agreement to MWR Life electronically.

2.2 New Independent Lifestyle Ambassador Registration by the Internet

A prospective Independent Lifestyle Ambassador may self-enroll on the sponsor's website. In such event, instead of a physically signed Independent Lifestyle Ambassador agreement, MWR Life will accept the agreement through the use of an electronic signature stating the new Independent Lifestyle Ambassador has accepted the terms and conditions of the Independent Lifestyle Ambassador Agreement. The electronic signature constitutes a legally binding agreement between the Independent Lifestyle Ambassador and MWR Life.

2.3 Independent Lifestyle Ambassador Benefits

Once accepted by MWR Life, an Independent Lifestyle Ambassador may sell MWR Life services, participate in the Compensation Plan if eligible, sponsor Customers and Independent Lifestyle Ambassadors, receive Company communications, and participate in Company-sponsored training, promotions, and recognition programs.

2.4 Terms and Renewal of an MWR Life Business

Independent Lifestyle Ambassadors must remain current on all required fees to maintain their business. If an account expires due to nonpayment, the Independent Lifestyle Ambassador may reactivate within sixty (60) days and retain their prior position and rank. After the sixty (60) day grace period, the account may be permanently terminated. Individuals whose accounts expire may not reapply for six (6) months, and individuals terminated by MWR Life may not reapply for twelve (12) months.

SECTION 3

INCOME DISCLOSURE POLICY

MWR Life has developed an Income Disclosure Statement ("IDS") to provide truthful and comprehensive information regarding Independent Lifestyle Ambassador earnings. The current IDS must be provided to any prospective Independent Lifestyle Ambassador whenever the Compensation Plan is presented or discussed, or whenever any income claim, earnings representation, lifestyle claim, hypothetical earnings example, testimonial, or other financial claim is made.

Independent Lifestyle Ambassadors may not make misleading or unsubstantiated income, lifestyle, financial freedom, passive income, or earnings claims. Any earnings representation must be truthful, accompanied by the

current IDS where required, and comply with all applicable laws and regulations. Copies of the IDS may be downloaded from the Company website.

SECTION 4

ADVERTISING

4.1 Adherence to the MWR Life Compensation Plan

Independent Lifestyle Ambassadors must present and promote the MWR Life opportunity only as set forth in Official MWR Life Materials. They may not alter the Compensation Plan, combine it with another system or program, require unauthorized agreements or payments, or make any representation inconsistent with Official MWR Life Materials.

4.2 Use of Sales Aids

Independent Lifestyle Ambassadors must use only MWR Life-approved marketing materials. Any independently created materials require prior written approval from MWR Life. All marketing must be truthful, compliant, and consistent with the MWR Life brand.

4.3 Intellectual Property

Independent Lifestyle Ambassadors may not use MWR Life trademarks, trade names, logos, designs, copyrighted materials, or other intellectual property without prior written authorization from MWR Life. Independent Lifestyle Ambassadors may not use the name, image, likeness, or content of another Independent Lifestyle Ambassador without prior written consent.

4.4 Internet, Social Media, and Online Marketing Policy

Independent Lifestyle Ambassadors may market and promote their MWR Life business online, provided all online activity complies with these Policies and applicable laws and regulations.

A. *General Standards*

All online marketing must be truthful, accurate, and not misleading. Independent Lifestyle Ambassadors may not represent themselves as employees, agents, or official representatives of MWR Life. Any deceptive, misleading, unethical, or unlawful online conduct is prohibited, including misleading advertisements, false income claims, unauthorized press releases, spam practices, deceptive search engine tactics, or misleading website URLs.

B. *Domain Names, Email Addresses, and Usernames*

Independent Lifestyle Ambassadors may not use, register, or create domain names, email addresses, social media usernames, page names, or online identities that contain “MWR Life” or any confusingly similar variation in a manner that implies corporate ownership, authorization, or endorsement by MWR Life.

C. *Websites and Social Media*

Independent Lifestyle Ambassadors may use personal websites, blogs, and social media platforms to promote their MWR Life business, provided they:

1. Clearly identify themselves as an Independent Lifestyle Ambassador of MWR Life;
2. Use only approved or authorized company branding, images, and marketing materials;

3. Comply with all income disclosure and advertising policies; and
4. Do not create the impression that the website, page, or account is an official corporate property of MWR Life.

All online sales and enrollments must be processed through an authorized MWR Life replicated website or other company-approved platform.

D. *Prohibited Online Activities*

Independent Lifestyle Ambassadors may not:

1. Sell MWR Life services through unauthorized retail, marketplace, auction, or e-commerce websites;
2. Use misleading income, lifestyle, or product claims;
3. Use MWR Life trademarks, logos, or intellectual property without authorization;
4. Create social media groups, pages, or accounts that appear to be official MWR Life corporate channels; or
5. Promote another network marketing opportunity to MWR Life Independent Lifestyle Ambassadors or Customers through MWR Life-related online groups, contacts, or communities.

E. *Videos and Media Content*

Independent Lifestyle Ambassadors may share official MWR Life videos and approved marketing materials in their original, unedited form. Any independently created promotional media referencing MWR Life must receive prior written approval from the Compliance Department before public distribution.

F. *Compliance and Removal*

MWR Life reserves the right to require modification or removal of any online content, website, social media account, advertisement, or promotional material that the Company determines, in its reasonable discretion, violates these Policies or may negatively impact the MWR Life brand. Independent Lifestyle Ambassadors agree to promptly comply with any such request.

4.5 Advertised Price

You may not advertise any of MWR Life's services at a price less than the highest company published price of the equivalent service. No special enticement advertising is allowed. This includes but is not limited to offers of free membership or other such offers that grant advantages beyond those available through the Company.

4.6 Generic Business Advertisements

Advertisements may not imply employment, salaries, guaranteed income, or job opportunities, and no specific income may be promised or implied. Any reference to compensation must refer to "commissions." Any exception requires prior written approval from MWR Life.

4.7 Media and Media Inquiries

Independent Lifestyle Ambassadors may not initiate media contact or respond to media inquiries regarding MWR Life, its services, or their MWR Life business. All media inquiries must be referred to MWR Life's Compliance Department.

4.8 Unsolicited Communications

Independent Lifestyle Ambassadors may not send unsolicited commercial communications except in compliance with applicable laws, including CAN-SPAM. All communications must include accurate sender information, required opt-out mechanisms, and may not contain misleading content.

SECTION 5

OPERATING AN MWR LIFE BUSINESS

5.1 Business Entities

A corporation, partnership, trust, or other business entity may apply to become an Independent Lifestyle Ambassador by submitting the required entity documents to MWR Life. Any change in business entity structure must also be reported to MWR Life. All owners, partners, shareholders, or trustees must sign the Agreement and are jointly and severally liable for obligations owed to MWR Life. Independent Lifestyle Ambassadors must promptly notify MWR Life of any changes to the ownership, structure, or authorized representatives of a Business Entity.

5.1.1 Change of Sponsor

To protect the integrity of the organization, sponsorship changes are only permitted after account cancellation and the applicable waiting period for re-enrollment. If an Independent Lifestyle Ambassador cancels their account and receives a refund for their enrollment fees within 14 days of their enrollment date in accordance with our refund policy, they cannot immediately register with another sponsor. They must wait two (2) months or more before re-enrolling with a new sponsor. If an Independent Lifestyle Ambassador cancels their account after the 14-day refund period, they must wait six (6) months or more before re-enrolling with a new sponsor. For clarity, any refund rights applicable to enrollment fees do not apply to enrollment tokens or other tokens purchased or acquired through MWR Life, which are non-refundable as provided in Section 8.1.

5.2 Unauthorized Claims and Action

5.2.1 Indemnification

Independent Lifestyle Ambassadors are solely responsible for any unauthorized statements or representations regarding MWR Life services or the Compensation Plan and agree to indemnify and hold MWR Life harmless from any resulting liability, damages, costs, or expenses. This provision survives termination of the Agreement.

5.3 Conflicts

5.3.1 Non-Solicitations

During the term of this Agreement and for one (1) year after cancellation, Independent Lifestyle Ambassadors may not directly or indirectly recruit MWR Life Customers or Independent Lifestyle Ambassadors into another network marketing business.

5.3.2 Sale of Competing Goods or Services

During the term of this Agreement and for six (6) months thereafter, Independent Lifestyle Ambassadors may not promote or sell any program, product, service, or opportunity that competes with MWR Life, as determined by MWR Life in its reasonable discretion.

5.3.3 Targeting Other Direct Sellers

Independent Lifestyle Ambassadors are solely responsible for any claims or disputes arising from their solicitation of members or customers of another direct sales company. MWR Life will not indemnify or reimburse any Independent Lifestyle Ambassador for such conduct.

5.3.4 Privacy and Confidentiality

All Independent Lifestyle Ambassadors are required to abide by the Company's Privacy Policy with regard to Independent Lifestyle Ambassador and customer information.

5.3.5 The Data Management Rule

Information relating to MWR Life's organization, genealogy, Customers, and Independent Lifestyle Ambassadors is confidential and proprietary to MWR Life. Such information may be used only for operating an MWR Life business and may not be disclosed or used for any unauthorized or competing purpose. MWR Life may restrict or revoke access to such information at its discretion.

5.4 Cross Sponsoring

Cross sponsoring is strictly prohibited, including enrolling or attempting to enroll any current or recently cancelled MWR Life Customer or Independent Lifestyle Ambassador into another position within six (6) months. Use of alternate names, entities, relatives, or identification to avoid this rule is prohibited.

5.5 Governmental Approval or Endorsement

Neither federal nor state regulatory agencies nor officials approve or endorse any direct selling or network marketing companies or programs. Therefore, Independent Lifestyle Ambassadors shall not represent or imply that MWR Life or its Compensation Plan have been "approved," "endorsed," or otherwise sanctioned by any government agency.

5.6 Identification

All Independent Lifestyle Ambassadors are required to provide their Social Security Number, Federal Employer Identification Number, or their Government Issued ID Number to MWR Life either on the Independent Lifestyle Ambassador Agreement or at the company's request. Upon enrollment, the Company will provide a unique Independent Lifestyle Ambassador Identification Number to the Independent Lifestyle Ambassador by which they will be identified. This number will be used to place orders and track commissions and bonuses.

5.7 Income Taxes

Each Independent Lifestyle Ambassador is responsible for paying local, state and federal taxes on any income generated as an Independent Lifestyle Ambassador.

5.8 Independent Contractor Status

Independent Lifestyle Ambassadors are independent contractors, not employees or representatives of MWR Life, and may not bind or represent the Company. They are solely responsible for their own taxes, expenses, and legal compliance.

5.9 Stacking

Stacking, including the manipulation of placements, enrollments, or organizational structure to improperly qualify for commissions, rank advancement, bonuses, or incentives, is strictly prohibited and may result in suspension or termination.

5.10 One MWR Life Business per Independent Lifestyle Ambassador

An Independent Lifestyle Ambassador may have an ownership interest in only one MWR Life business and may not receive compensation from more than one position. Members of the same family may each operate separate MWR Life businesses.

5.11 Succession

Upon the death or incapacitation of an Independent Lifestyle Ambassador, the MWR Life business may be transferred to a designated heir or legal successor upon submission of documentation acceptable to MWR Life. The successor must execute an Independent Lifestyle Ambassador Agreement, comply with the Agreement, satisfy applicable rank and qualification requirements, and provide an address of record. MWR Life may issue commissions to a single successor or jointly to multiple successors, as determined by the documentation provided.

5.12 Sale, Transfer, or Assignment of an MWR Life Business

Although an MWR Life business is a privately owned, independently operated business, the sale, transfer, or assignment of an MWR Life business is subject to certain limitations and must receive prior written approval from MWR Life, which reserves the sole discretion to approve, conditionally approve, or deny any such transaction.

If an Independent Lifestyle Ambassador wishes to sell their MWR Life business, the following criteria must be met:

- **A.** Protection of the existing line of sponsorship must always be maintained so that the MWR Life business continues to be operated in that line of sponsorship;
- **B.** Before the sale, transfer, or assignment can be finalized and approved by MWR Life, any debt obligations the selling Independent Lifestyle Ambassador has with MWR Life must be satisfied; and
- **C.** There is a $995 administrative transfer fee.

Prior to selling an MWR Life business, the selling Independent Lifestyle Ambassador must notify MWR Life's Compliance Department of their intent to sell. No changes in line of sponsorship may result from the sale or transfer of an MWR Life business. An Independent Lifestyle Ambassador may not sell, transfer, or assign portions of their business; the position must be sold in its entirety.

MWR Life reserves the right, in its sole discretion, to approve, conditionally approve, or deny any sale, transfer, or assignment request, regardless of whether all criteria are met.

5.13 Separation of an MWR Life Business

Sale, transfer, or assignment of an MWR Life business requires prior written approval from MWR Life. The business must be transferred in its entirety, without changing the line of sponsorship, and any outstanding obligations to MWR Life must be satisfied. MWR Life may approve, condition, or deny any transfer request in its sole discretion and may charge an administrative transfer fee.

5.14 Sponsoring

Qualified Independent Lifestyle Ambassadors in good standing may sponsor and enroll others into MWR Life. In the event of a sponsorship dispute, the first application received by MWR Life shall control.

5.15 Customers That Become Independent Lifestyle Ambassadors

Existing customers that choose to become Independent Lifestyle Ambassadors may have the option to become their own customer for qualification and commission purposes.

5.16 Recognition

Lifestyle Ambassadors may be recognized in MWR Life marketing and promotional materials. By becoming a Lifestyle Ambassador, each Lifestyle Ambassador grants MWR Life permission to use their name, likeness, and rank achievements for promotional purposes.

SECTION 6

RESPONSIBILITIES OF INDEPENDENT LIFESTYLE AMBASSADORS

6.1 Change of Address, Telephone, Email Address

To ensure timely communications, delivery of support materials and commissions, it is critically important that MWR Life's files are current. Independent Lifestyle Ambassadors planning to move or change their email address must notify the company to update such information.

6.2 Sponsoring Responsibilities

Sponsors are responsible for providing reasonable training, guidance, and support to their downline organizations, including ensuring compliance with these Policies and Procedures, the Compensation Plan, and applicable laws. Upon request, Independent Lifestyle Ambassadors may be required to demonstrate fulfillment of these responsibilities.

6.3 Non-Disparagement

Independent Lifestyle Ambassadors must not disparage, demean, or make negative remarks about MWR Life, other MWR Life Independent Lifestyle Ambassadors, MWR Life's services, the Compensation Plan, or MWR Life's owners, board members, directors, officers, or employees.

SECTION 7

BILLING

7.1 Automatic Billing

Memberships are automatically renewed each month using the payment method on file. If an Independent Lifestyle Ambassador has a pending commission balance, next month's fees will be deducted from the pending balance.

7.2 Currency

MWR Life may process charges in different currencies based on location, banking region, or payment processor requirements. Currency conversions and related fees may vary and may include bank or processing fees for which MWR Life is not responsible.

SECTION 8

COMMISSIONS

8.1 Commission Qualifications

In order to qualify to receive commissions as outlined in the MWR Life Compensation Plan, an Independent Lifestyle Ambassador must be Qualified and in good standing and comply with the terms of the Independent Lifestyle Ambassador Agreement and these Policies and Procedures. Earned commissions will be paid when a minimum of $20 is accumulated. From time to time, MWR Life will run contests and promotions outside of the Compensation Plan. In order to qualify to receive additional contest or promotion related compensation, the Independent Lifestyle Ambassador must be Qualified during the term of the contest or promotion and any Independent Lifestyle Ambassador or Customer requirements necessary to qualify for the additional compensation must be Qualified and/or Active during the duration of any such contest or promotion.

To help Independent Lifestyle Ambassadors maintain their Qualified status, accumulated commissions will be used to pre-purchase monthly membership tokens and the annual business license fee token sixty (60) days prior to the renewal date. This way, Lifestyle Ambassadors will have one (1) token available for the next month's billing of their membership and one (1) token available for the upcoming annual business license token. All enrollment tokens, membership tokens, business license tokens, and any other tokens purchased or acquired through MWR Life are non-refundable and have no cash redemption value. Once a token has been purchased or issued, the transaction is final and the token may not be returned, refunded, or exchanged for cash.

Commission payments will be charged back in the event that a commission triggering event is cancelled within fifteen (15) days of the trigger date, such as the cancellation of a member. If an Independent Lifestyle Ambassador is Unqualified and is a Travel Advantage™ member, positive pending commissions and/or eWallet commission balances will be debited for the purchase of up to two (2) tokens. Commission payments will be subject to escheatment, forfeiture where permitted by law, administrative hold, or other treatment required by applicable law, if not transferred out of the eWallet within ninety (90) days of payment and/or within three (3) days of payment if an Independent Lifestyle Ambassador Agreement is cancelled. In the event of any chargeback, payment dispute, reversal, or refund relating to a commission-triggering transaction, all commissions, bonuses, overrides, incentives, or other compensation previously paid in connection with that transaction shall be reversed and may be deducted from current or future commissions, eWallet balances, or other amounts payable.

MWR Life reserves the right to correct any commission calculation errors and to recover, offset, or deduct from current or future commissions, bonuses, eWallet balances, or other amounts payable any commissions or compensation paid in error, overpaid, or paid based on inaccurate information, regardless of when the error is discovered.

8.2 Bonus Buying Prohibited

Bonus buying and any manipulation of enrollments, purchases, payment methods, Customers, or organizational structure for the purpose of improperly qualifying for commissions, bonuses, incentives, or rank advancement is strictly prohibited.

8.3 Administration Fees

Administration fees of $1.95 will be deducted from commissions. Returned payments will result in a $5 return fee to the Independent Lifestyle Ambassador.

SECTION 9

DISPUTE RESOLUTION AND DISCIPLINARY PROCEEDINGS

9.1 Disciplinary Sanctions

Any violation of the Agreement, applicable law, or conduct that may harm MWR Life may result in disciplinary action, including warnings, fines, commission reversal, suspension, termination, or legal action, at MWR Life's sole discretion.

9.2 Mediation

Before arbitration, the parties shall attempt in good faith to resolve any dispute through non-binding mediation in Panama City, Panama. The mediator shall be mutually selected, mediation costs shall be shared equally, and each party shall bear its own attorneys' fees and expenses.

9.3 Arbitration

If mediation is unsuccessful, any controversy or claim arising out of or relating to the Agreement, or the breach thereof, shall be settled by confidential arbitration in Panama City, Panama, in accordance with the laws and arbitration procedures of Panama. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. Independent Lifestyle Ambassadors waive any right to trial by jury in connection with disputes subject to arbitration under this Agreement. There shall be one arbitrator, an attorney at law, who shall have expertise in business law transactions, with a strong preference for an attorney knowledgeable in the direct selling industry. Each party to the arbitration shall be responsible for its own costs and expenses of arbitration, including legal and filing fees. The decision of the arbitrator shall be final and binding on the parties and may, if necessary, be reduced to a judgment in any court of competent jurisdiction. This agreement to arbitration shall survive any termination or expiration of the Agreement.

> **NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION OR PRIVATE ATTORNEY GENERAL ACTION OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON OR CLASS OF CLAIMANTS SHALL BE ALLOWABLE**.

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

9.4 Governing Law, Jurisdiction, and Venue

Jurisdiction and venue of any matter not subject to arbitration shall reside exclusively in Panama City, Panama. The laws of Panama shall govern all other matters relating to or arising from the Agreement.

SECTION 10

EFFECT OF CANCELLATION

10.1 Effect of Cancellation and Termination

Independent Lifestyle Ambassadors who remain Qualified and compliant with the Agreement are eligible to receive commissions under the Compensation Plan. Upon cancellation or termination, all rights to future commissions, bonuses, and downline organizations are forfeited, except for earned but unpaid commissions subject to any applicable offsets or reversals.

10.2 Non-Renewal

An Independent Lifestyle Ambassador may voluntarily cancel the Agreement by failing to pay the Biz Center fee. A sixty (60) day grace period applies before the account is deemed non-renewed or terminated.

10.3 Chargebacks and Disputed Payments

If a Member or Independent Lifestyle Ambassador initiates a chargeback or payment dispute with their bank, credit card issuer, or payment processor in relation to any charge made by MWR Life, the account associated with the disputed payment may be immediately suspended or cancelled by MWR Life without further notice. Where the disputed payment method is linked to multiple accounts, MWR Life reserves the right to suspend or cancel accounts associated with that payment method where MWR Life reasonably determines such action is necessary to prevent further disputed charges, fraud, abuse, or payment processing risk. If a cancelled account is considered for reactivation, any costs incurred by MWR Life as a result of the chargeback, including processor fees and administrative costs, must be satisfied before reactivation will be processed.

SECTION 11

DEFINITIONS

AGREEMENT — The contract between the Company and each Independent Lifestyle Ambassador; includes the Independent Lifestyle Ambassador Agreement, the MWR Life Policies and Procedures, and the MWR Life Compensation Plan, all in their current form and as amended by MWR Life in its sole discretion. These documents are collectively referred to as the "Agreement."

CANCEL — The termination of an Independent Lifestyle Ambassador's business. Cancellation may be either voluntary, involuntary, or through non-renewal after sixty (60) days of Inactive status.

COMPENSATION PLAN — The guidelines and referenced literature for describing how Independent Lifestyle Ambassadors can generate commissions and bonuses.

CUSTOMER — A Customer who purchases MWR Life services and does not engage in building a business or selling the service.

INDEPENDENT LIFESTYLE AMBASSADOR — An individual who purchases service plans, generates sales and business building commissions.

LINE OF SPONSORSHIP — A report generated by MWR Life that provides critical data relating to the identities of Independent Lifestyle Ambassadors, sales information, and enrollment activity of each Independent Lifestyle Ambassador's organization. This report contains confidential and trade secret information which is proprietary to MWR Life.

ORGANIZATION — The Customers and Independent Lifestyle Ambassadors placed below a particular Independent Lifestyle Ambassador.

RECRUIT — For purposes of MWR Life's Conflict of Interest Policy, the term "Recruit" means the actual or attempted solicitation, enrollment, encouragement, or effort to influence in any other way, either directly, indirectly, or through a third party, another MWR Life Independent Lifestyle Ambassador or Customer to enroll or participate in another multilevel marketing, network marketing, or direct sales opportunity.

SPONSOR — An Independent Lifestyle Ambassador who enrolls a Customer or another Independent Lifestyle Ambassador into the Company, and is listed as the Sponsor on the Independent Lifestyle Ambassador Agreement. The act of enrolling others and training them to become Independent Lifestyle Ambassadors is called "sponsoring."

UPLINE — This term refers to the Independent Lifestyle Ambassador or Independent Lifestyle Ambassadors above a particular Independent Lifestyle Ambassador in a sponsorship line up to the Company. It is the line of sponsors that links any particular Independent Lifestyle Ambassador to the Company.