

TABLE OF CONTENTS

Section 1 - DEFINITIONS	1
Section 2 - FANATIC STATUS.....	3
2.1 Becoming a Fanatic	3
2.2 Consent to Collection and Use of Personal Information	4
2.3 Starter Kit.....	4
2.4 Monthly Website Fee	4
2.5 Enrollment Application and Starter Kit Right to Cancel.....	4
2.6 Fanatic Rights.....	5
2.7 Legal Age	5
2.8 No Co-Distributorship.....	5
2.9 Divorce	5
2.10 Corporations, Partnerships & Trusts	5
2.11 Fictitious or Assumed Names.....	5
2.12 Independent Contractor Status	5
2.13 Taxation.....	5
2.14 Hello Love Identification Number	6
2.15 Legal Compliance	6
2.16 No Exclusive Territories	6
2.17 Ethical Obligations of Fanatics	6
Section 3 - PRODUCT SALES AND PURCHASES	6
3.1 No Requirement to Purchase Products	6
3.2 Stockpiling Prohibited	6
3.3 Over 70% Rule	7
3.4 Purchasing Products Solely to Qualify for Title or Bonuses is Prohibited	7
3.5 Repackaging Prohibited.....	7
3.6 Retail Sales Rules.....	7
3.7 Payment Options	7
3.8 Credit Card Use	7
3.9 Information Security	8
3.10 Shipping and Handling Policy.....	8
3.11 Backorder Policy	8
3.12 Damaged Goods.....	8
3.13 Shipping Loss	8
3.14 Refused Shipments.....	8
3.15 Pricing Policy	9
3.16 Retail Pricing.....	9
3.17 Promotional Items.....	9
3.18 Sales Tax.....	9
3.19 Method and Place of Sale	9
3.20 Product & Services Claims.....	9
3.21 Fax Blasts, Spamming	10
Section 4 - RETAIL GUARANTEE AND REFUND POLICY	10
4.1 Retail Customer Guarantee	10
4.2 Warranties	11
4.3 Return Policies.....	11

4.4	Buyer's Right to Cancel.....	11
Section 5	- HELLO LOVE COMPENSATION PLAN.....	12
5.1	Definitions Applicable to this Section 5:.....	12
5.2	Monthly Commissions.....	12
5.3	Bonuses.....	12
5.4	Prizes.....	13
5.5	Payment of Bonuses and Commissions.....	13
5.6	General and Miscellaneous Compensation Provisions.....	13
Section 6	- PAYMENT OF COMMISSIONS.....	14
6.1	Basis for Commissions.....	14
6.2	Commission Period.....	14
6.3	Commission Payments.....	14
6.4	Offset of Commissions.....	15
Section 7	- SPONSORSHIP.....	15
7.1	Sponsoring.....	15
7.2	Multiple Applications.....	15
7.3	Training Requirement.....	15
7.4	Income Claims.....	16
7.5	Transfer of Sponsorship.....	16
Section 8	- SUSPENSION, TERMINATION, COMPLIANCE COMMITTEE.....	16
8.1	Suspension.....	16
Section 9	- TERM, RENEWAL, AND TERMINATION.....	17
9.1	Term.....	17
9.2	Renewal.....	17
9.3	Voluntary Resignation.....	17
9.4	Termination.....	18
Section 10	- PRODUCT REPURCHASE POLICY.....	19
10.1	Company's Obligation to Repurchase Upon Termination.....	19
10.2	Specific State Law Provisions Applicable to Product Repurchase.....	19
10.3	Reapplication.....	20
10.4	State Laws.....	20
Section 11	- TRANSFERABILITY.....	20
11.1	Acquisition of Business.....	20
11.2	Transfers of Fanatics.....	20
11.3	Conditions to Transferability.....	20
11.4	Circumvention of Policies.....	21
11.5	Succession.....	21
11.6	Re-entry.....	21
Section 12	- PROPRIETARY INFORMATION.....	21
12.1	Confidentiality Agreement.....	21
12.2	Vendor Confidentiality.....	22
Section 13	- COPYRIGHTS, TRADEMARKS, LITERATURE, AND ADVERTISING.....	22

13.1	Trademarks.....	22
13.2	Copyright Restrictions	22
13.3	Advertising & Promotional Materials.....	22
13.4	Use of Company Name.....	22
13.5	Stationery and Business Cards	22
13.6	Electronic Advertising	22
13.7	Telephone Listing.....	22
13.8	Telephone Answering	23
13.9	Imprinted Checks.....	23
13.10	Media Interviews.....	23
13.11	Endorsements.....	23
13.12	Recordings.....	23
13.13	Independent Communications.....	23
Section 14 - DISPUTE RESOLUTION		23
14.1	Mandatory Arbitration and Class Action Waiver	23
14.2	Arbitration Procedure	24
14.3	Arbitration Fees and Payments	25
14.4	Survival.....	25
Section 15 - GENERAL PROVISIONS.....		26
15.1	Indemnity	26
15.2	Processing Charges.....	26
15.3	Other Services & Products.....	26
15.4	Liability.....	26
15.5	Recordkeeping.....	26
15.6	Force Majeure.....	26
15.7	Violations	26
15.8	Amendments.....	27
15.9	No Waiver	27
15.10	Governing Law.....	27
15.11	Entire Agreement	27
15.12	Severability	27
15.13	Limitation of Damages	27
15.14	Notice	28

HELLO LOVE, INC. COMPANY POLICIES

Welcome to Hello Love! These policies and procedures, referred to as the “*Company Policies*,” together with the Hello Love Fanatic Agreement (the “*Fanatic Agreement*”), and the Hello Love Compensation Plan (the “*Compensation Plan*”), will give you all the information you need as a new Hello Love Fanatic (“*Fanatic*”). Once you have read, accepted, and submitted the *Enrollment Application* and *Fanatic Agreement* to the Company online, and upon the Company’s acceptance, these *Company Policies*, the *Fanatic Agreement*, and the *Compensation Plan* will constitute the entire agreement (the “*Contract*”) between Hello Love, Inc. (the “*Company*” or “*Hello Love*”) and you, as an independent distributor of the Company.

It is your responsibility to fully read and understand these *Company Policies* and to conduct your Hello Love business (your “Distributorship”) in accordance with these *Company Policies*. We encourage you to print a full copy for your future reference. Failing to comply with these *Company Policies* may, in the sole discretion of the Company, cause termination of your rights and benefits under the Contract, including termination of your Distributorship, loss of your right to sponsor other Fanatics, loss of your right to earn commissions and/or prizes and/or bonuses, and loss of formal recognition by the Company. Hello Love reserves the right to amend the Contract, including these *Company Policies*, its discounted or Suggested Retail Prices, product availability and formulations, the *Compensation Plan*, and any other published materials and forms as it deems appropriate. The Company may amend these *Company Policies* in accordance with the procedures set forth below. A current version of these *Company Policies* will always be available to you on the Company’s website at www.hellolove.com.

These Company Policies also include policies and procedures that are applicable to other members of the Hello Love team, Hello Love’s Affiliates. All members of the Hello Love team are required to read and agree to these Company Policies prior to entering into a relationship with Hello Love.

HELLO LOVE MISSION

At Hello Love, we uplift, encourage, and connect our community, one pretty hand at a time.

SECTION 1 - DEFINITIONS

The following definitions (which contain certain conditions and prohibitions) apply throughout these Company Policies:

Active: When a Fanatic completes the “Becoming a Fanatic” process described in Section 2, the Fanatic is considered Active until the Contract terminates, regardless of whether they make any sales or purchases. Active refers to a Fanatic’s eligibility to access Company discounts and recruit additional Fanatics.

Affiliate: Hello Love Affiliates earn a commission on everything Retail Customers order using a personalized link. Affiliates do not participate in the Compensation Plan and cannot recruit Fanatics or Affiliates. No commitment is required. Individuals must apply to Hello Love to become an Affiliate. The Company reserves the right to approve or reject any Affiliate Enrollment Application in its sole discretion. For more details, please see the Hello Love Affiliate Agreement.

Bonus: A Bonus means extra compensation that may be awarded or earned in addition to Commissions. Bonuses include the Monthly Bonus and other bonuses that may be established by the Company from time-to-time and are paid by the Company to a Fanatic based on the volume

of products sold by a Fanatic or a Fanatic's Family, as outlined in the Hello Love Compensation Plan.

Business Entity: A corporation, partnership, limited liability company, or other form of business legally recognized under the laws of the state in which it was organized.

Commission: Compensation that reflects a percentage of a Fanatic's Retail Volume and the Personal Sales Volume of the Fanatic's Family (as defined below and more fully set forth in the Hello Love Compensation Plan). Commissions are calculated on a monthly basis and paid by the Company to Commission Eligible Fanatics.

Commission Eligible: Describes the status of an Active Fanatic who has sold enough Personal Sales Volume during the month to qualify them to receive commissions on the sales made by their Family.

Contract: The fully integrated agreement between a Fanatic and the Company, which consists of these Company Policies, the Fanatic Agreement, and the Hello Love Compensation Plan, collectively, in their current forms and as they may be amended by the Company from time to time.

Customer: The term Customer includes Retail Customers and VIP Customers.

Distributorship: A Fanatic's Hello Love business, as represented by a Fanatic's contractual relationship with the Company.

Downline: Downline refers to a group made up of a Fanatic, all the Fanatics and Affiliates the Fanatic has personally sponsored, and all the Fanatics and Affiliates who are sponsored by those the Fanatic personally sponsored, [on down as far as it goes].

Family: Family or "10-5-5" refers to the first three levels of a Fanatic's downline (a group made up of a Fanatic, all Fanatics and Affiliates he or she personally sponsors, and all Fanatics and Affiliates who are sponsored by those the Fanatic has personally sponsored and the Fanatics that the personally sponsored Fanatics have sponsored, up to and including three levels below the Fanatic).

Fanatic: An independent contractor authorized by the Company to purchase products from the Company at Hello Love Discount pricing, resell Hello Love products to Retail and VIP Customers, recruit other Fanatics and Affiliates, and earn Bonuses in accordance with the Hello Love Compensation Plan. A Fanatic's relationship to the Company is governed by the Contract.

Hello Love Intellectual Property: All intellectual property that Hello Love or an affiliated company owns, claims to own, or has or claims a right to use, including but not limited to Family lists, customer lists, Downline lists or databases or fields that include the foregoing, product formulations, trade secrets, trademarks, trade names, service marks, design marks, and the content of its publications, whether or not registered with relevant governmental authorities.

Person: An individual, corporation, partnership, or other legal entity.

Rank: Rank is defined by a Fanatic's level within the Company. Each Rank has a Title: "Blush," "Pink," "Red," "Gold," "White," and "Black."

Retail Customer: A purchaser of Hello Love products at Retail Price.

Retail Price or Suggested Retail Price: The price of product set by the Company and depicted on the product packaging or on a price list published by Hello Love. The Retail Price is not discounted. Fanatics are prohibited from advertising products at a price less than the Retail Price

(as further explained in the Pricing Policy herein). To protect the ability of fellow Fanatics to make a profit on selling products, Hello Love strongly discourages Fanatics from selling the products for less than the Retail Price (in this context, the “Suggested Retail Price”).

Sales Aid: Any material, whether printed or in digital form, used in the offer or sale of Company products, recruitment of prospective Fanatics, or training of Fanatics, which refers to the Company, the Company’s products, the Hello Love Compensation Plan, or Hello Love Intellectual Property.

Sponsor: A Fanatic who sponsors a new Fanatic. The new Fanatic is placed directly under his or her Sponsor in the Sponsor’s Downline.

Recruit: The term recruit may be used herein to describe the act of introducing a person to the Company, who then enters into a Contract with the Company, and becomes a member of the Sponsor’s Downline. Recruiting does not mean seeking out or soliciting potential new Fanatics. Fanatics are prohibited from pressuring, coercing, or inducing any person to enter into a Contract with Hello Love. All participation with the Company—whether as a Fanatic, an Affiliate, a VIP Customer, or Retail Customer—must be initiated by the consumer voluntarily.

Upline: The Fanatic’s Sponsor and other Fanatics in the levels above the Fanatic.

VIP Customer: VIP Customers are Hello Love preferred customers who receive a discount off of Retail Price plus free shipping on orders over a certain dollar threshold (for personal use). An annual membership fee is required to be a VIP. VIPs do not have a compensation relationship with the Company, do not have a license to sell Hello Love products, and cannot recruit Fanatics to Hello Love.

SECTION 2 - FANATIC STATUS

2.1 Becoming a Fanatic

An applicant submits an Enrollment Application through the following steps:

- a. Meet the eligibility requirements (individual applicants must be of legal age in their place of residence, be competent to enter into a contract, and must reside in the United States or a U.S. territory and have a valid Social Security number (“SSN”); Business Entity or trust applicants must be validly formed and in good standing in the U.S. state or territory in which they will do business, and must have a Federal Tax Identification Number (“EIN”));
- b. Review and acknowledge the contents of and agree to be bound by these *Company Policies*, the *Fanatic Agreement*, and the *Compensation Plan*, signing their agreement during the online process set forth by the Company on its website at www.hellolove.com; and
- c. Purchase a Starter Kit, which contains sales aids, a Company selected collection of products, and other items helpful in starting a new Hello Love Distributorship. As part of their Starter Kit, all new, first-time Fanatics will also receive the first three months of access to their own replicated website, which is a back-office page that will give them the tools to manage their business. Together, these steps a through c constitute submission of an “*Enrollment Application*.”

The Company may accept or reject any *Enrollment Application* for any or no reason in its sole discretion. Acceptance will automatically be deemed to have occurred once the Company ships the Starter Kit to the applicant. If the Company accepts the *Enrollment Application*, the applicant

becomes a Fanatic of the Company, and the effective date of the Contract will be the date the *Enrollment Application* was submitted to Hello Love (the “Effective Date”).

The Contract between the Fanatic and the Company is an integrated agreement that includes all of the following: the *Fanatic Agreement*, these *Company Policies*, and the *Compensation Plan* in their present form and as they may be amended at the sole discretion of the Company (collectively, the “Contract”).

2.2 Consent to Collection and Use of Personal Information

During the *Enrollment Application* process, the Company requires applicants to provide certain personal information that it uses to confirm eligibility, administer the *Compensation Plan*, and make payments of amounts due to Fanatics, as permitted by the Company’s Privacy Policy posted at www.hellolove.com. Before submitting an *Enrollment Application*, the applicant will be asked to give the Company permission to collect and use their personal information in the manner and for the purposes described above.

2.3 Starter Kit

All new, first-time Fanatics are required to purchase] a Starter Kit as part of the enrollment process. The Hello Love Starter Kit is composed of Hello Love products selected in whole, or in part, by the Company that are designed to be used for sales demonstrations. The price of the Starter Kit is determined by the Company. All new, first-time Fanatics will also receive the first three months of access to their replicated website as part of their Starter Kit. The Starter Kit is personal to the Fanatic and cannot be resold. The contents of this kit may vary and are subject to change without notice.

2.4 Monthly Website Fee

All Fanatics are required to pay a Monthly Website Fee, which is due quarterly. New Fanatics receive three months of their Monthly Website Fee as part of the Starter Kit, after which the Monthly Website Fee must be paid quarterly. The Monthly Website Fee is a low administrative fee that covers the setup and maintenance of a replicated web page and the administrative costs associated with establishing and maintaining the Fanatic’s account with the Company.

2.5 Enrollment Application and Starter Kit Right to Cancel

Although starting a Hello Love Distributorship is an exciting opportunity, occasionally new Fanatics may decide that the business is not for them. New applicants have the right to cancel their application, without penalty or obligation, within **3 business days** of date of the *Enrollment Application*. If the applicant desires to cancel, they must notify Hello Love before 12:00 a.m. (Pacific Time) of the **third business day** after submitting the completed *Enrollment Application*. The cancelation may be made via telephone, mail, or e-mail to receive a full refund.

New applicants in Montana have the right to cancel their application, without penalty or obligation, within 15 days of the original transaction date. If a recruit who resides in Montana desires to cancel, they must notify Hello Love before midnight of the fifteenth day after submitting the *Enrollment Application* via telephone, mail, or e-mail to receive a full refund. The Right to Cancel Notice will appear during the Hello Love enrollment process.

The right to cancel is between Hello Love and the applicant; cancelling the *Enrollment Application* is not the responsibility of the sponsoring Fanatic, nor is it the Sponsor’s responsibility to issue the refund.

2.6 Fanatic Rights

Fanatics are given a limited, non-exclusive license to sell Company products and the right to participate in the *Compensation Plan*. Fanatics may sponsor new Fanatics in accordance with the policies set forth herein.

2.7 Legal Age

Fanatics must be of legal age as determined by the law in the place of their residence.

2.8 No Co-Distributorship

Notwithstanding Section 2.9 below, there can be no co-distributorships. The Company will not permit more than one person to own or co-own Distributorship.

2.9 Divorce

In the event the Distributorship become the subject of a divorce, the Company will nevertheless continue to pay commission checks in the same manner as before the divorce or separation until it receives written notice signed by both parties or a court decree that specifies to whom future commission checks should be paid, provided the Distributorship remains in compliance with the Contract. Any settlement or order requiring sharing of commissions or dual ownership of the Distributorship shall void the Distributorship and cause immediate termination.

2.10 Corporations, Partnerships & Trusts

Corporations, partnerships, limited liability companies, or other forms of business organizations or trusts may become Fanatics of the Company when the Fanatic Agreement is accompanied by an EIN.

Shareholders, directors, officers, partners, members, beneficiaries, and/or trustees, as applicable, of Distributorship must agree to hold such title, and the Company will hold each personally liable and bound by the Contract.

2.11 Fictitious or Assumed Names

Except for Business Entities, an applicant may not apply as a Fanatic using a fictitious or assumed name. The name of a Business Entity or trust cannot include the words Hello and Love in any combination or order.

2.12 Independent Contractor Status

Fanatics are independent contractors, responsible for determining their own activities without direction or control by the Company. They are not franchisees, joint ventures, partners, employees, or agents of the Company and are prohibited from stating or implying, whether orally or in writing, otherwise. Fanatics have no authority to bind the Company to any obligation. The Company is not responsible for payment or co-payment of any employee benefits. Fanatics are responsible for their own liability, health, disability, and worker's compensation insurance. Fanatics set their own hours and determine how to conduct business, subject to the Contract.

2.13 Taxation

As independent contractors, Fanatics will not be treated as franchisees, owners, employees, or agents of the Company for federal or state tax purposes including with respect to the Internal Revenue Code, Social Security Act, federal unemployment act, state unemployment acts, or any other federal, state, or local statute, ordinance, rule, or regulation. At the end of each calendar

year, the Company will issue to each Fanatic an IRS Form 1099 or other applicable documentation for non-employee compensation as a Fanatic when required by law.

2.14 Hello Love Identification Number

Fanatics are required by federal law to obtain a SSN or EIN. Fanatics will be identified by this number, or a company assigned number (the “Hello Love ID Number”) for purposes of Company’s business. The Hello Love ID Number must be placed on all orders and correspondence with the Company.

2.15 Legal Compliance

Fanatics must comply with all federal, state, and local statutes, regulations, and ordinances concerning the operation of their Distributorship. Hello Love is not responsible for providing and will not provide legal or tax advice to Fanatics. Fanatics are responsible for their own managerial decisions and expenditures, including all estimated income and self-employment taxes.

2.16 No Exclusive Territories

There are no exclusive territories for sales or sponsoring purposes. No geographical limitations exist on sponsoring or selling within the United States; provided, however, that Company reserves the right not to sell product or contract with Fanatics in specified states or jurisdictions if the Company determines such activities would be contrary to its business interests or for any other reason, which determination shall be made in the sole discretion of the Company. Further, Fanatics are prohibited from selling products where such sale would constitute a violation of any local law.

2.17 Ethical Obligations of Fanatics

Hello Love Fanatics must use their best effort to promote and sell products and services of the Company to consumers pursuant to the Contract and to provide training and supervision to Fanatics they sponsor. In doing so, Fanatics maintain high standards of honesty, integrity, and business ethics when dealing with Consumers, the Company, or other Fanatics. Hello Love is committed to complying, and requires Fanatics to comply, with the Code of Ethics of the Direct Selling Association, <https://www.dsa.org/consumerprotection/code-of-ethics>.

SECTION 3 - PRODUCT SALES AND PURCHASES

3.1 No Requirement to Purchase Products

No purchase of Hello Love products is required to become a Fanatic or start your business, except for the purchase of the Starter Kit. In fact, there is no requirement to personally purchase products in order to stay Active as a Fanatic with the Company or to earn Commissions. While the Company requires a minimum amount of sales in order for the Fanatic to remain Commission Eligible, this requirement cannot be satisfied by personal product purchases. The Hello Love *Compensation Plan* is based on and incentivizes sales of product to end-users.

3.2 Stockpiling Prohibited

The Hello Love business model is built on retail sales of Hello Love products to ultimate consumers. Of course, Hello Love understands that one of the reasons many Fanatics are attracted to setting up their own Hello Love Distributorship is because they use and enjoy the Hello Love products personally. Hello Love hopes and expects that its Fanatics will continue to use the products they love and encourages personal purchases in reasonable amounts. Fanatics are not allowed to purchase inventory in an amount that unreasonably exceeds what can be expected to be resold, used as a sales tool, or consumed within a reasonable period of time.

3.3 Over 70% Rule

In order to receive commissions, bonuses, and overrides, Fanatics must have sold over seventy percent (70%) in dollar value of all products previously purchased by the Fanatic at wholesale from the Company to Customers who have no compensation relationship with the Company. Fanatics shall maintain retail sales records available to the Company for inspection on request.

3.4 Purchasing Products Solely to Qualify for Title or Bonuses is Prohibited

Purchasing products solely for the purpose of collecting bonuses or Rank or Title advancement is prohibited. The Company retains the right to limit the amount of purchases a Fanatic may make if, in its sole judgment, it believes those purchases are being made primarily for bonus or Rank qualification purposes instead of for consumption or resale. In addition, the Company reserves the right to recover bonuses paid if it discovers that they have been generated on what the Company deems to be purchases made in violation of the Contract.

3.5 Repackaging Prohibited

Fanatics may not print their own product labels or repackage Hello Love products. Products must be sold in their original packaging only.

3.6 Retail Sales Rules

Fanatics must save a copy of the receipt given to retail customers on sales made outside of the website; receipt shall be fully completed and include the name, address, and phone number of each retail customer. All sales made through the Fanatic's website will generate a receipt that can be accessed through the Fanatic's back office page. Upon request by the Company, Fanatics must provide copies of such receipts to the Company. If the Company determines that retail sales were not actually made, the Fanatic must repay the Company all commissions earned during the calendar period in which the retail sales were to have been made.

3.7 Payment Options

Purchases must be paid by major credit card. The Company may decline to accept an order in its sole discretion at any time. For example, the Company may decline to accept an order based on the inactive status of a Fanatic, the Company's decision to reject an Enrollment Application, or past payment history of the customer. Orders will not be processed if cancellation of a credit card is made. Orders for products are not effective until accepted by the Company. To expedite shipping, Fanatics may authorize the Company to keep a valid credit card on file as security for payment. Overdue amounts will accrue interest at the annual rate of 18% or at a higher rate if permitted by law.

3.8 Credit Card Use

The Company prohibits Fanatics from using their own credit cards to purchase products for another Fanatic or a customer. Fanatics may not place a product order using someone else's credit card without the credit card owner's written permission. In those rare circumstances where it is necessary to purchase product(s) for another Fanatic, VIP Customer, or a Retail Customer using the Fanatic's own credit card, Fanatics must obtain written permission from the person for whom they are ordering. Failure to produce such permission upon request of the Company may result in cancellation of the sale, forfeiture of Commissions resulting from the sale, and other disciplinary action.

3.9 Information Security

All Fanatics must comply with applicable privacy and data security laws, including security breach notification laws, that govern the processing of personal and financial information. Any Fanatic who chooses to store customer information outside of the Hello Love system must adopt, implement, and maintain administrative, technical, and physical safeguards to protect such information. This could require encrypting data in order to transmit or store it electronically, having secure storage locations, both physical and digital, and having a means of securely destroying such information. All Fanatics must agree to and comply with the Hello Love Privacy Policy posted at www.hellolove.com

3.10 Shipping and Handling Policy

Products will be shipped upon clearance of payment. Subject to availability, all products will be shipped by USPS or other similar service within approximately 7 business days of receipt of payment. Payment for products shall be made at time of order. The product will be shipped to the customer's designated shipping address.

3.11 Backorder Policy

The Company will expeditiously ship all products currently in stock. Any out-of-stock items (unless discontinued) will be placed on backorder and distributed when the Company receives additional inventory. The Fanatic will be charged and granted commissions on backordered items once the items have shipped. The Company will notify the Fanatic if any backordered products are subsequently discontinued, in which case the order will be cancelled by the Company. Backorders may be cancelled upon a Fanatic's request, in which case a credit will be made to the Fanatic's account.

3.12 Damaged Goods

The shipping company is responsible for any damage that occurs after it takes physical custody of the products. A Fanatic who receives damaged goods should follow this procedure:

- a. Accept delivery;
- b. Before the driver leaves, document on the delivery receipt the number of boxes which seem to be damaged and have the driver acknowledge the damage in writing;
- c. Save the damaged products or boxes for inspection by the shipping agent; and
- d. Make an appointment with the shipping company to have the damaged goods inspected and call the Hello Love Customer Service Department at (949) 415-9536.

3.13 Shipping Loss

In the event a Fanatic or a customer does not receive a product ordered from the Company in a timely fashion, the individual should contact the Hello Love Customer Service Department.

3.14 Refused Shipments

Should a Fanatic refuse delivery on any order placed with the Company and such product is subsequently returned to the Company, the Company shall have the right to place that Fanatic on suspension pending resolution of the refusal of delivery. Neither the Fanatic nor a customer shall refuse any shipment from the Company unless prior approval of the Company has been obtained.

3.15 Pricing Policy

The Company will furnish Fanatics with a discount from its published Retail Prices in its then current consumer catalog available on its website in accordance with its policies. This discount does not apply to literature, business aids, gifts, or special promotional items. Prices for the Company's products and literature are subject to change without prior notice. The Company may offer special promotions that may allow Fanatics to earn additional commissions based on increased discounts from time to time.

The Company will furnish Affiliates with a discount from its published Retail Prices in its then current consumer catalog available on its website in accordance with its policies. The Affiliate discount does not apply to special promotional items or any non-Hello Love product purchases.

The Company will furnish VIP Customers with a discount from its published Retail Prices in its then current consumer catalog available on its website in accordance with its policies. This discount does not apply to literature, business aids, gifts, or special promotional items. Prices for the Company's products and literature are subject to change without prior notice.

3.16 Retail Pricing

The Company provides a Suggested Retail Price as a guideline. Fanatics may sell Hello Love products at whatever price they and their Customers agree; however, a Fanatic is prohibited from advertising any price below the Hello Love Suggested Retail Price in a public forum. This includes advertising offers for "free" products, blanket discounts (e.g., 5% off everything), or any other special pricing that would cause the actual price to fall below the Suggested Retail Price.

3.17 Promotional Items

All promotional items that bear the Company's name or logo must be purchased solely from the Company unless prior written permission is obtained from the Company.

3.18 Sales Tax

The Company may collect sales tax on taxable items. Fanatics may be responsible to collect and remit sales tax on retail sales to the appropriate tax agencies.

3.19 Method and Place of Sale

The integrity of the Company's marketing plan is built upon social networking and the development of personal relationships. The Company encourages person-to-person, one-on-one, and in-home presentation methods of sale. Fanatics are encouraged to share their love of the Hello Love products with their friends and social media contacts. Fanatics may not sell the Hello Love products at any retail outlet or established place of business without the express, written permission of the Company. The Company's products may not be sold to or displayed by any retail outlet, including, but not limited to, supermarkets or food stores, flea markets or swap meets, permanent restaurant displays, bars or nightclubs or any such similar establishment, convenience stores or gas stations.

At this time, Fanatics may not sell to customers outside the United States.

3.20 Product & Services Claims

Fanatics may make no claim, representation, or warranty concerning any product or service of the Company, except those expressly approved in writing by the Company or contained in official Company materials.

Fanatics are prohibited from making any claims of any kind pertaining to the benefits of the Company's products except those given in official Company promotional media. Fanatics may not represent or imply, directly or indirectly, that the Company or its products have been approved or endorsed by any governmental agency.

Federal Trade Commission Standards. Advertising is regulated by the Federal Trade Commission ("FTC"), and Hello Love will monitor Fanatics' statements to ensure they comply with FTC standards.

Mandatory Disclosure. When promoting Hello Love or Hello Love products, a Fanatic must disclose the fact that the Fanatic is a Hello Love Fanatic who receives or may receive bonuses and commissions from the Company.

3.21 Fax Blasts, Spamming

Fax blasting and sending unsolicited commercial emails (spamming) are prohibited. Fanatics may not engage in unsolicited electronic communications in connection with the advertising, promotion, or sale of Hello Love products or in an effort to recruit individuals as Fanatics. This includes sending unsolicited faxes and mass emails. Electronic communications may be sent only to (i) persons who have given prior consent to contact by the means of communication used, or (ii) family members, personal friends, or others with whom Fanatics have a business or personal relationship. Fanatics must include an opt-out or unsubscribe method with any email communications they send that contain marketing messages. Fanatics must clearly identify themselves as the senders, include their own email address, their own mailing address, and a clear and conspicuous disclosure that the message is a solicitation or advertisement. Email messages must not contain deceptive subject lines. Fanatics must honor any opt-out requests within 10 days of receipt.

Fanatics must comply with federal telemarketing guidelines, which prohibit unsolicited phone calls to numbers listed on the "do not call" registry. Use of automatic telephone dialing systems is prohibited in connection with your Hello Love Distributorship.

SMS messages may only be sent with the consent of the recipient, and Fanatics must retain evidence of obtaining consent. Each SMS message must contain, in addition to the actual message, the distributor's name and instructions for requesting that no further messages be sent.

Fanatics shall not gather, process, or retain names, contact information, or other personal identifying data from persons in the European Economic Area in anticipation of European expansion or for any other reason.

SECTION 4 - RETAIL GUARANTEE AND REFUND POLICY

4.1 Retail Customer Guarantee

Fanatics must honor Hello Love's 21-day, 100% satisfaction guarantee to all Customers. If a retail customer is dissatisfied with any product for any reason, then the Customer may return that product in its original package and shipping container to the Company or the Fanatic who sold the product within 21 days of purchase, for either replacement or a full refund of the purchase price. **This policy does not apply if more than 40% of the product has been used or consumed.** The Company may refuse to apply the Retail Customer Guarantee if it appears that a sufficient number of nails have been removed from any one set or combination of sets in an effort to create a full set of ten press-on nails. A Customer who chooses to return the product directly to the Company or a Fanatic processing a return on behalf of a Customer should contact Customer Service to request a return merchandise authorization ("RMA") and obtain further instructions. The shipment must be marked with the RMA, contain an explanation for the return,

and the original purchase order number. The full Hello Love retail customer product refund policy is explained in the Hello Love Retail Customer Terms of Sale posted on the Company website. All other warranties and guarantees are disclaimed.

4.2 Warranties

Except as expressly stated herein or required by law, the Company makes no warranty or representation as to the merchantability, fitness for a particular purpose, workmanship or any other warranty concerning any product or service purchased from or through the Company.

4.3 Return Policies

To return products the customer must obtain an RMA and return the products within 7 days after receipt of the RMA. The Company will refund the original purchase price of products and related sales taxes. SHIPPING & HANDLING FEES ARE NOT REFUNDABLE. THE CUSTOMER IS RESPONSIBLE FOR PRODUCTS UNTIL THE COMPANY RECEIVES THEM. THE CUSTOMER WILL BE CHARGED A RESTOCKING FEE OF 10% TO RETURN PRODUCTS. RETURNED PRODUCTS MUST BE IN THE SAME CONDITION AS YOU RECEIVED THEM. THIS RETURN POLICY IS NOT A WARRANTY.

NOTE: The Company will not accept for return any products purchased outside of the approved methods of distribution explained herein. In other words, Hello Love will only honor its Retail Customer Guarantee if the Customer purchased the products from an Active Fanatic or directly through the Hello Love website. In order to properly process a refund or exchange, Fanatics must follow the steps and conditions set forth below:

All returns to the Company must be accompanied by:

- a. A signed statement from the retail customer identifying the reason for the return;
- b. A copy of the original retail sales receipt; and
- c. The name, address, and telephone number of the retail customer.

The Company will prepay the cost of shipping the replacement product(s).

Fanatic request for refund may, at the Company's option, be treated as a termination of the Distributorship.

4.4 Buyer's Right to Cancel

Federal law grants a buyer the right to cancel certain sales without penalty prior to midnight of the third business day after the transaction. This rule covers Customer sales of \$25.00 or more that occur away from the seller's main office. This right to cancel also applies to the Starter Kit. Fanatics must orally inform the buyer of the three-day right to cancel at the time the buyer purchases the goods and deliver two three-day cancellation notices to every customer.

- a. **Obtaining the Hello Love Receipt and Notice of Right to Cancel Form.** The Company will make a printable version of the Hello Love Retail Customer Terms of Sale, which includes the Notice of Right to Cancel form, available on the Company's website.
- b. **Time for Cancellation.** Alaska and North Dakota. Alaska residents who purchase directly from a Fanatic have 5 business days, and North Dakota residents age 65 or over, when the purchase from a Fanatic is more than \$50, have 15 business days

(excluding Sundays and legal holidays), after the sale or execution of the contract to cancel the order and receive a full refund.

- c. **Honoring a Cancellation.** Buyers who cancel an order must be given a refund of all payments made. Fanatics must honor any valid notice of cancellation by a buyer and, within 10 business days after the receipt of such notice, refund all payments made under the contract or sale. The Company encourages Fanatics to honor all cancellations even if made after the applicable time period, and the Company supports Fanatics in doing this by providing a generous product buy-back guarantee, as set forth in Section 4.1.
- d. **Retention of Records.** Fanatics should keep copies of all retail sales receipts and notices of the right to cancel on file for 6 years.

SECTION 5 - HELLO LOVE COMPENSATION PLAN

Please refer to the **Hello Love Compensation Plan** document for full details and illustrations of the information in this Section.

5.1 Definitions Applicable to this Section 5:

Commissionable Order: An order that is assigned Retail Volume and is timely ordered and paid for by a VIP Customer or a Retail Customer.

Retail Volume (RV): The total amount paid for products purchased by Retail and VIP Customers, not including taxes or shipping fees. A Fanatic's personal orders are **NOT INCLUDED** in this total. This amount is used to calculate a Fanatic's monthly personal sales commission.

Personal Sales Volume (PSV): A Fanatic's RV **PLUS** the total amount paid for their personal product orders. This amount is used to calculate discounts, promotions, prizes, and rewards. Commission on a Fanatic's 10-5-5 is based on their PSV.

Family Sales Volume (FSV): The total combined PSV for a Fanatic and everyone in their 10-5-5. This amount is used to calculate monthly bonuses, promotions, prizes, and rewards.

5.2 Monthly Commissions

All Commission Eligible Fanatics can earn Commissions based on the sale of Hello Love products to VIP Customers and Retail Customers. In order to receive a monthly Commission, a Fanatic must have paid their Monthly Website Fee and have sold at least the minimum RV in the prior commissionable month as defined in the Commission Plan.

Please Note: A Fanatic will never be dropped from Hello Love for failing to achieve a certain level of sales!

5.3 Bonuses

Fanatics can earn Monthly Bonuses based on the sales volume of the 10-5-5 Family. This includes the Fanatic's own Personal Sales Volume (PSV) and the total combined PSV of all the Fanatics in your Levels 1, 2, and 3. Monthly Bonuses are designed to reward a Fanatic's commitment toward nurturing and providing training and assistance to their Family. Hello Love will never give a bonus, payment, prize, or other form of compensation to a Fanatic for the mere act of recruiting.

5.4 Prizes

Fanatics can earn prizes and awards based on their sales and the sales performance of their Family. The potential prize level is determined by lifetime sales volume of the Fanatic, and the sales volume of the Fanatic's Family, as reflected in a Fanatic's Title. The available prizes will be listed in the Hello Love Prize Catalog. The prizes and awards may vary and are subject to change without notice. For details about how to earn prizes, review the "Promotions, Prizes, + Rewards" section of the *Compensation Plan*.

5.5 Payment of Bonuses and Commissions

Commissions and Bonuses are paid in arrears and payments are deposited by ACH transfer on or about the [7th] day of the month following the month in which those Commissions or Bonuses were earned. If the [7th] day of the month falls on Saturday, Sunday, or a legal holiday in California, Commissions and Bonuses may be paid the first business day immediately following the [7th] day of the month.

5.6 General and Miscellaneous Compensation Provisions

- a. **Company Recognition.** The Company may choose to recognize Fanatics at various events, in print and digital publications, and through social media. Recognition will be based upon criteria and standards adopted and announced by the Company, which may change from time to time.
- b. **Inclusion in a Period's Bonus.** A Person must become an approved Fanatic by the last day of the Bonus period in order to be included in that period's Bonus and qualification computations. Product sales must have been completed and payment received by the Company by the last day of the Bonus period in order to be paid or qualify for a change in Rank for that period.
- c. **Preconditions to Commission and Bonus Payments.** Fanatics can earn Commissions and Bonuses only if they fulfill all requirements of the Hello Love *Compensation Plan* and are not in default of any material obligations under the Contract.
- d. **Payment of Commissions and Bonuses.** Commissions and Bonuses earned by Distributorships which are owned by more than one (1) Fanatic are paid to the Fanatic under whose SSN or EIN the Distributorship operates.
- e. **Duty to Retain Documentation of Retail Sales.** Each Fanatic receiving a Commission agrees to retain documentation, for at least six (6) years, which evidences the retail sales of products in the month for which the Commission was paid. Fanatics agree to make this documentation available to the Company at the Company's request. Failure to do so constitutes a breach of the Contract and entitles the Company to recoup any Commissions or Bonuses paid for orders in any month for which retail sales documentation is not maintained.
- f. **Recoupment of Commissions & Bonuses.** In addition to any recoupment rights otherwise set forth herein, the Company reserves the right to recoup any Commissions and Bonuses paid to Fanatics on products:
 - (i) returned under the Company's return policy or repurchase policy;
 - (ii) returned to the Company under any applicable law;

- (iii) returned in relation to any incident of the Fanatic's misconduct, including but not limited to, making unauthorized or misleading representations regarding an offer or sale of any product, or regarding the Hello Love *Compensation Plan*; or
 - (iv) purchased in an amount which unreasonably exceeds that which can be expected to be resold and/or consumed within a reasonable period of time.
- g. **Payment of Recouped Commissions & Bonuses.** In recouping Commission and Bonus payments as provided in this section, the Company, in its sole discretion, may require direct payment from an affected Fanatic or offset the amount of the recoupment against any present or future Commissions and/or Bonuses.
- h. **No Compensation Solely for Adding Fanatics.** Fanatics receive no compensation solely for enrolling other Fanatics. Commissions and Bonuses are based on product sales only.
- i. **No Guaranteed Compensation.** As with any other sales opportunity, the compensation earned by Fanatics varies significantly. The cost to become a Fanatic is very low. People become Fanatics for various reasons. Many wish to simply enjoy the Company's products at Hello Love discount pricing. Some join Hello Love to improve their skills or to experience the management of their own business. To be a successful Fanatic, you have to sell products to Customers. Fanatics are neither guaranteed a specific income nor assured any level of profit or success. Neither the Starter Kit, Monthly Website Fee, nor any purchases made for personal consumption, product samples, or inventory are commissionable; they are sold to the Fanatic at wholesale pricing. Earnings can come only through the sale of products by the Fanatic and those within the Fanatic's Family. A Fanatic's success is always based primarily on the efforts of the Fanatic. Generating meaningful compensation as a Fanatic requires considerable time, effort, and commitment. Hello Love and the Hello Love *Compensation Plan* are not get-rich-quick programs.

SECTION 6 - PAYMENT OF COMMISSIONS

6.1 Basis for Commissions

Commissions and other compensation cannot be paid until a completed *Enrollment Application* has been received and accepted by the Company. Commissions are paid ONLY on the sale of Company products. No commissions are paid on the purchase of sales materials or for sponsoring Fanatics. In order for a Sponsor to receive commissions on products sold by the sponsored Fanatic, the Company must have received and accepted the order prior to the end of the commission period in which the sale is made.

6.2 Commission Period

A business period refers to the time period opening on the first day of the commission period and extending up until order entry closes on the last business day of the period (11:59 p.m. Pacific Time). The Company offices are open Monday through Friday 9 a.m.-5 p.m. Pacific Time, with the exception of certain holidays as posted by the Company.

6.3 Commission Payments

Any Commissions and Bonuses earned will be paid to Commission Eligible Fanatics. Fanatics must consult the *Compensation Plan* for a detailed explanation of the benefits, commission structure, and requirements of the *Compensation Plan*.

6.4 Offset of Commissions

Any Commissions or Bonuses earned and paid on products that were returned to the Company are the obligation of Fanatics who earned such compensation and must be repaid to the Company. The Company has the right to offset such amounts against future commissions and other compensation paid or owed to such Fanatics who received commissions.

SECTION 7 - SPONSORSHIP

7.1 Sponsoring

Fanatics may sponsor other Fanatics into the Company. Fanatics must ensure that each potential new Fanatic has reviewed and has access to the current *Company Policies*, the *Fanatic Agreement*, and *Compensation Plan* prior to submitting an *Enrollment Application*. The Fanatic who sponsors or recruits an individual into the Company is considered the “Sponsor” or “Sponsoring Fanatic.”

7.2 Multiple Applications

If an applicant submits multiple *Enrollment Applications* which list different sponsors, only the first completed *Enrollment Application* received by the Company will be accepted.

7.3 Training Requirement

Sponsors must maintain an ongoing professional leadership association with the Fanatics in their organization and must supervise and train the Fanatics they sponsor in the sale or delivery of products.

As a Sponsoring Fanatic signs up a new Fanatic applicant, they must take time to set expectations of the level of support, such as training, that the Sponsoring Fanatic plans to provide.

Fanatic applicants who are accepted by the Company as new Fanatics, and the Fanatics that they in turn sponsor, become part of Sponsoring Fanatic’s Downline.

Hello Love encourages Sponsoring Fanatics to focus training efforts on first-level Fanatics. As Sponsoring Fanatics teach individuals in the Downline to be good leaders, they will learn to manage their own Downlines. Sponsoring Fanatics may also want to reach out to those in lower levels of their Downline who desire or need additional support. If a Sponsoring Fanatic sees potential in someone in lower levels, the Sponsoring Fanatic may consider supplementing the training the Fanatic is receiving from their Sponsor, where appropriate. It is appropriate for the Sponsoring Fanatic to talk to the Sponsors of those in their Downline before reaching out to their lower levels.

Once a Sponsoring Fanatic has recruited a new Fanatic, the Sponsoring Fanatic must act in accordance with the following:

- a. The Sponsoring Fanatic may not place and pay for orders for another Fanatic. Once new applicants have signed up as Fanatics, they must place and pay for their own orders. The Sponsoring Fanatic cannot place their own customer or personal orders with them for the purpose of helping them to advance or otherwise receive benefits.
- b. The Sponsoring Fanatic may not enter their payment information in a new applicant’s order. This policy protects both parties from any possible fraud, identity theft, or tax liability issues. Payment information includes any credit card, direct deposit, and checking account information. If the new applicant is unable to provide direct deposit, credit card, or checking account information, they should contact Fanatic Support.

- c. The Sponsoring Fanatic may not enter their own contact information in their applicant's profile. The applicant should provide accurate contact information (including their own e-mail, address, and phone number) in their profile. If the applicant is unable to provide contact information when they are signing up, such as an e-mail address, they should contact the Company directly in order to sign up.

7.4 Income Claims

Fanatics must truthfully and fairly describe the *Compensation Plan*. No past, potential, or actual income claims may be made to prospective Fanatics, nor may Fanatics use their own income as indications of the success assured to others. Commission checks may not be used as marketing materials. Fanatics may not guarantee commissions or estimate expenses to prospects. Fanatics must not create or repeat extraordinary, sensational, or anecdotal stories of income achievement, even if true, that are inconsistent with the typical average income of the Fanatic.

Success as a Fanatic is not guaranteed in any way and requires, among other things, hard work, dedication, and sales skills. Fanatics' statements to potential applicants must reflect this understanding. Fanatics are prohibited from making claims as to income potential, either written or oral, except those prepared by the Company for illustration purposes only. When presenting the Company program to others, Fanatics are required to present the program in its entirety, without omission, distortion, or misrepresentation.

7.5 Transfer of Sponsorship

The Company does not permit the transfer of Sponsors. Network marketing is a business of creating relationships. Once a Fanatic is sponsored, the Company believes in maximum protection of that relationship. The only exception is upon prior written approval of the Company, as determined at the sole discretion of the Company, or after termination as explained in Section 8.

SECTION 8 - SUSPENSION, TERMINATION, COMPLIANCE COMMITTEE

8.1 Suspension

A Fanatic may be suspended for violating the terms of their Contract, which includes these *Company Policies*, the *Fanatic Agreement*, the *Compensation Plan*, and other documents produced by the Company. When a decision is made to suspend a Fanatic, the Company will inform the Fanatic in writing that the suspension has occurred—effective as of the date of the written notification—the reason for the suspension, and the steps necessary to remove such suspension (if any). The suspension notice will be sent to the Fanatic's "address on file" pursuant to the notice provisions contained in these *Company Policies* and the *Fanatic Agreement*. Such suspension may or may not lead to termination of the Fanatic, which will be determined by the Company in its sole discretion. If the Fanatic wishes to appeal the suspension, the Company must receive such appeal in writing within 15 days from the date of the suspension notice. The Company will, absent a hearing request, review and consider the suspension and notify the Fanatic in writing of its decision within 30 days from the date of the suspension notice. If the Fanatic desires to have a hearing on the matter, they may submit, together with the Appeal, a written request for hearing together with a summary of the facts and circumstances that bear upon Fanatic's objection to the suspension. The Company shall endeavor to hold a hearing within 20 days of receipt of the request for hearing. The Fanatic shall be entitled to not less than 10 days' notice of the hearing in person if convenient and agreed to by the Company and Fanatic, but in all other cases via video conference before the Compliance Committee. If the Fanatic intends to have legal counsel attend, notice of the same shall be given to the Company within 7 days prior to the hearing so that the Company can have its legal counsel attend as well. Failure to give such

notice timely shall disqualify Fanatic from having legal counsel at the Compliance Committee Hearing. The Compliance Committee shall be comprised of 3 employees of the Company (other than the Company President/CEO) who shall hear the Fanatic's concerns and recommend a solution to the President/CEO for final decision by the Company. The Company shall endeavor to announce its decision within 10 days following the hearing. The decision of the Company will be final and subject to no further review. The Company may take certain action during the suspension period, including but not limited to the following:

- a. Prohibiting the suspended Fanatic from holding themselves out as a Fanatic;
- b. Prohibiting the suspended Fanatic from using any of the Company's proprietary marks and/or materials;
- c. Withholding Commissions and Bonuses that are due the Fanatic during the suspension period;
- d. Prohibiting the Fanatic from purchasing products from the Company;
- e. Prohibiting the Fanatic from sponsoring new Fanatics, contacting current Fanatics, or attending meetings of Fanatics; and
- f. Pursuing equitable and injunctive relief against the Fanatic as provided in Section 14 below to protect the Company against breach of confidentiality, violation of intellectual property rights and conversion, sale or transfer of Fanatic lists, Company-generated customer lists, customer profile data, manufacturing procedures, product development or formula information, product purchase information, consultant or advisory lists, downline lists (databases), proprietary Company/Fanatic information, and marketing materials and also to stop the Fanatic from making illegal or exaggerated income or product claims.

If the Company, in its sole discretion, determines that the violation which caused the suspension is continuing and has not satisfactorily been resolved or a new violation involving the suspended Fanatic has occurred, the suspended Fanatic may be terminated.

SECTION 9 - TERM, RENEWAL, AND TERMINATION

9.1 Term

Unless otherwise terminated under the provisions of this Section 9, each new Fanatic Contract will remain in effect until the forthcoming Renewal Date, as specified in the Fanatic Agreement, after which the Contract will automatically renew annually.

9.2 Renewal

Unless a Fanatic notifies the Company or the Company notifies a Fanatic of the intent not to renew, or unless the Contract has been terminated by the Company, the Contract will be renewed automatically each year on April 1.

9.3 Voluntary Resignation

A Fanatic may voluntarily terminate his or her Fanatic status by sending written notice of such resignation or termination to the Company. Voluntary resignation is effective upon receipt of such notice by the Company.

A Fanatic who resigns or terminates their Fanatic status voluntarily may reapply as a Fanatic 6 months after resignation, unless the Fanatic has opted to return Hello Love products for a refund.

Fanatics who have opted to return Hello Love products for a refund and subsequently or contemporaneously voluntarily terminate their Fanatic status may not reapply as a Fanatic for 12 months. On this new *Enrollment Application*, a new Sponsor may be indicated. All applications and reapplications are subject to approval which may be held for any reason or no reason at the sole discretion of the Company.

9.4 Termination

Subject to any rights to a hearing and appeal when termination is made for disciplinary purposes as set forth in these *Company Policies*, the Company may terminate the Contract at any time with or without cause by giving 30 days' written notice of such termination, or by giving such notice as may be required or permitted by the laws of the jurisdiction in which the Fanatic resides. The Company reserves the right to terminate the Contract immediately upon receipt of sufficient information that the Fanatic violated any term or condition of the Contract or otherwise acted illegally or unethically. If a Fanatic has not paid the Monthly Website Fee prior to the quarterly due date, the Fanatic shall be deemed to have voluntarily terminated the Contract, and thereby lose their Distributorship, all sponsorship rights, their position in the *Compensation Plan*, and all rights to commissions and bonuses. Fanatics whose Contract is terminated for failure to renew will be bound by the same rules applicable to all other terminations as set forth in Section 9 of these *Company Policies*.

A Fanatic may be immediately terminated for violating the terms of the Contract upon written notice. The Company may terminate a violating Fanatic without placing the Fanatic on suspension, at the Company's sole discretion. When the decision is made to terminate a Fanatic, the Company will inform the Fanatic in writing at the address in the Fanatic's file that the termination has occurred.

- a. **Appeal of Termination.** If the Fanatic wishes to appeal the termination, the Company must receive the appeal in writing within 15 days from the date of notice of termination. If the Fanatic requests a hearing, they shall follow and be subject to the same procedure set forth in Section 8.1 above with regard to a hearing before the Compliance Committee. In the event, however, that a Compliance Committee hearing was already held in connection with a Suspension Appeal, the Company shall have the option, in its discretion, to deny an additional hearing if the Fanatic's Summary of Appeal contains no additional substantive issues to those already heard and considered in the Suspension Appeal. If no appeal is received within the 15 day period, the termination will automatically be deemed final. If Fanatic files a timely notice of appeal, the Company will review the appeal and notify the Fanatic of its decision within 30 days after receipt of the appeal. The decision of the Company will be final and subject to no further review. In the event the termination is not rescinded, the termination will remain effective as of the date stated in the original termination notice.
- b. **Effect of Termination.** Immediately upon termination, the terminated Fanatic:
 - (i) Must remove and permanently discontinue the use of the trademarks, service marks, trade names and any signs, labels, stationary or advertising referring to or relating to any product, plan, or program of Company.
 - (ii) Must cease representing themselves as a Fanatic of the Company.
 - (iii) Loses all rights to their position in the *Compensation Plan* and to all future commissions and earnings resulting therefrom.

- (iv) Must take all action reasonably required by the Company relating to protection of the Company's confidential information. The Company has the right to offset any amounts owed by the Fanatic to the Company including, without limitation, any indemnity obligation incurred pursuant to Section 14 herein, from commissions or other compensation due to the Fanatic.

SECTION 10 - PRODUCT REPURCHASE POLICY

10.1 Company's Obligation to Repurchase Upon Termination

A Fanatic may cancel the Contract at any time for any reason upon notice to the Company of the election to cancel, and the Company shall repurchase all product(s) in *resalable condition* purchased within 12 months prior to termination (shipping prepaid by the Fanatic). The Company will repurchase such products at 90% of the original price less any bonus or commissions paid. All current sales aids in *resalable condition* purchased within 12 months prior to terminating may be returned (shipping prepaid by the Fanatic). The Company will purchase back such materials at 90% of original price. Fanatics residing in certain jurisdictions may have additional rights with regard to the Company's repurchase of goods, sales aids, and services. Hello Love will comply with any requirements at variance with this paragraph, if any, as may be specified by state or federal law.

10.2 Specific State Law Provisions Applicable to Product Repurchase

- a. **Notice to Residents of Georgia:** A participant in this multilevel marketing plan has a right to cancel at any time, regardless of reason. Cancellation must be submitted in writing to the Company at its principal business address. The Company will honor a Fanatic's cancellation rights in accordance with GA Code § 10-1-415 (2017).
- b. **Notice to Residents of Montana:** If a Fanatic cancels participation within the time provided and returns any items given to the Fanatic to assist in marketing goods or services under the plan, the Fanatic is entitled to a refund of any consideration given to participate in Hello Love, and on the request of a Fanatic deciding to terminate participation in Hello Love, the Company will repurchase, at not less than 90% of the amount paid by the Fanatic, any currently marketable goods or services sold to the Fanatic within 12 months of the request that have not been resold or consumed by the Fanatic. If disclosed to the Fanatic at the time of purchase, goods are not considered currently marketable if the goods have been consumed or if the goods are seasonal, discontinued, or special promotional items.
- c. **Notice to Residents of Puerto Rico:** You may cancel the Contract at any time and for any reason within 90 days after the Effective Date, or at any time upon showing noncompliance with any of the essential obligations of the Contract on the part of the Company or any act or omission by the Company which affects adversely your interests in the development of the market for the products. You must notify the Company of your cancellation in writing and send the notification by registered mail. If you cancel in accordance with these conditions, the Company will repurchase all products you purchased which are in your possession and in good condition, at a price of not less than 90% of their original net cost. In addition, the Company will return to you not less than 90% of the original net cost of any services you paid for and will return not less than 90% of any sum you paid for the purpose of participating in the Hello Love business.

10.3 Reapplication

The acceptance of any reapplication of a terminated Fanatic or the application of any family member of a terminated Fanatic shall be at the sole discretion of the Company and can be denied for any reason or no reason.

10.4 State Laws

Where state laws on termination are inconsistent with this policy, the applicable state law shall apply.

SECTION 11 - TRANSFERABILITY

11.1 Acquisition of Business

Any Fanatic desiring to acquire an interest in another Fanatic's Distributorship must first terminate his or her Fanatic status and wait 3 months before becoming eligible for such a purchase. All such transactions must be fully disclosed and must be approved by the Company in advance.

11.2 Transfers of Fanatics

Except as expressly set forth herein, Fanatic may not sell, assign, or otherwise transfer his or her Distributorship (or rights thereof) to another Fanatic or to an individual which has an interest in a Hello Love Distributorship. Notwithstanding the foregoing, Fanatic may transfer his or her Distributorship to his or her Sponsor, subject to the conditions of Section 11.3. In such an event, the sponsor's entity and the transferring Fanatic's entity shall be merged into one entity.

11.3 Conditions to Transferability

Fanatics may not sell, assign, merge or transfer the Distributorship (or rights thereto) without the prior written approval of the Company and compliance with the following conditions:

- a. The Company possesses the right of first refusal with respect to any sale, assignment, transfer or merger of any Distributorship. A Fanatic wishing to sell, assign, transfer, or merge their Distributorship must first provide the Company with the right and option to make such a purchase or receive such transfer in writing on the same terms and conditions as any outstanding or intended offer. The Company will advise the Fanatic within 10 business days after receipt of such notice of its decision to accept or reject the offer. If the Company fails to respond within the 10 day period or declines such offer, the Fanatic may make the same offer or accept any outstanding offer which is on the same terms and conditions as the offer to the Company to any person or entity who is not the Fanatic, married to, or a dependent of the Fanatic or who has any interest in the Fanatic;
- b. The selling Fanatic must provide the Company with a copy of all documents which detail the transfer including, without limitation, the name of the purchaser, the purchase price, and terms of purchase and payment;
- c. An office administration transfer fee of \$100.00 must accompany the transfer documents;
- d. The documents must contain a covenant made by the selling Fanatic for the benefit of the proposed purchaser not to compete with the purchaser or attempt to divert or sponsor any existing Fanatic for a period of 1 year from the date of the sale or transfer;

- e. Upon a sale, transfer, or assignment being approved in writing by the Company, the buying Fanatic must assume the position and terms of agreement of the selling Fanatic and must execute a current Agreement and all such other documents as required by the Company; and
- f. The Company reserves the right, at its sole discretion, to stipulate additional terms and conditions prior to approval of any proposed sale or transfer. The Company reserves the right to disapprove any sale or transfer, where allowed by law.

11.4 Circumvention of Policies

If it is determined, in the Company's sole discretion, that a Distributorship was transferred in an effort to circumvent compliance with the Contract, the transfer will be declared null and void. The Distributorship will revert back to the transferring Fanatic, who will be treated as if the transfer had never occurred from the reversion day forward. If necessary and at the Company's sole discretion, appropriate action, including, without limitation, termination, may be taken against the transferring Fanatic to ensure compliance with the Contract.

11.5 Succession

Notwithstanding any other provision of this Section, upon the death of a Fanatic, the Distributorship will pass to his or her successors in interest as provided by law. However, the Company will not recognize such a transfer until the successor in interest has executed a Contract and submitted certified copies of the death certificate, will, trust or other instrument required by the Company. The successor will thereafter be entitled to all the rights and be subject to all the obligations of a Fanatic.

11.6 Re-entry

Any Fanatic who transfers their Distributorship must wait for 3 months after the effective date of such transfer before becoming eligible to reapply to become a Fanatic.

SECTION 12 - PROPRIETARY INFORMATION

12.1 Confidentiality Agreement

During the term of the Contract, the Company may supply to Fanatics confidential information including, but not limited to, genealogical and downline reports, customer lists, customer information developed by the Company or developed for and on behalf of the Company by Fanatics (including, but not limited to, credit data, customer and Fanatic profiles, and product purchase information), Fanatic lists, manufacturer and supplier information, business reports, commission or sales reports and such other financial and business information which the Company may designate as confidential ("Confidential Information"). All such information (whether in written or electronic format) is proprietary and confidential to the Company and is transmitted to Fanatics in strictest confidence on a "need to know" basis for use solely in Fanatics' business with the Company. Fanatics must use their best efforts to keep such information confidential and must not disclose any such information to any third party or use this information for any non-Company activity directly or indirectly while a Fanatic and thereafter.

Fanatics must not use Confidential Information to compete with the Company or for any purpose other than promoting the Company's program and its products. Upon expiration, non-renewal, or termination of the Contract, Fanatics must discontinue the use of such Confidential Information and promptly return any Confidential Information in their possession to the Company.

12.2 Vendor Confidentiality

The Company's business relationships with its vendors, manufacturers, and suppliers are confidential. Fanatics must not contact—directly or indirectly—or speak to or communicate with any supplier or manufacturer of the Company except at Company sponsored events at which the supplier or manufacturer is present at the request of the Company.

SECTION 13 - COPYRIGHTS, TRADEMARKS, LITERATURE, AND ADVERTISING

13.1 Trademarks

The Company's name, trademarks, service marks, and copyrighted materials are owned by the Company. The use of such marks and materials must be in strict compliance with the *Company Policies*.

13.2 Copyright Restrictions

With respect to product purchases from the Company, Fanatics must abide by all manufacturers' use restrictions and copyright protections.

13.3 Advertising & Promotional Materials

Only the promotional and advertising materials produced by the Company or approved in advance in writing by the Company may be used to advertise or promote a Fanatic's business or to sell products of the Company. The Company's literature and materials may not be duplicated or reprinted without the Company's prior written permission.

13.4 Use of Company Name

Fanatics may use the name of the Company only in the following format: "Hello Love Fanatic."

13.5 Stationery and Business Cards

Fanatics are not permitted to create their own stationery, business cards, or letterhead graphics if the Company's trade name or trademarks are used. Company letterhead, envelopes, and business cards bearing the Company's approved graphics version and wording must be ordered using the online/stationery order form and are available through the back office business tools store.

13.6 Electronic Advertising

Fanatics may not advertise or promote their Distributorship or the Company's business, products, or marketing plan or use the Company's name in any electronic media or transmission, including on the Internet via web sites or otherwise, without the prior written approval of the Company's legal department.

13.7 Telephone Listing

Fanatics are not permitted to use the Company's trade name in advertising their telephone numbers in the white or yellow page sections of the telephone book. Fanatics are not permitted to list their telephone numbers under the Company's trade name without first obtaining the Company's prior written approval. If approval is granted for an "800" listing, it must be stated in the following manner: "Hello Love Fanatic."

13.8 Telephone Answering

Fanatics may not answer the telephone by saying “Hello Love,” or in any other manner that would lead the caller to believe that they have reached the offices of the Company.

13.9 Imprinted Checks

Fanatics are not permitted to use the Company’s trade name or any of its trademarks or service marks on their business or personal checking accounts.

13.10 Media Interviews

Fanatics are prohibited from granting radio, television, newspaper tabloid, or magazine interviews or using public appearances, public speaking engagements, or making any type of statement to the public media to publicize the Company, its products, or Company businesses, without the express prior written approval of the Company. All media inquiries should be in writing and referred to the Company’s corporate office, legal department.

13.11 Endorsements

No endorsement by a Company officer or administrator or third party may be asserted, except as expressly communicated in Company literature and communications. Federal and state regulatory agencies do not approve or endorse direct selling programs. Therefore, Fanatics may not represent or imply, directly or indirectly, that the Company’s programs or products have been approved or endorsed by any governmental agency.

13.12 Recordings

Fanatics may not produce or reproduce for sale or personal use products sold by the Company or any Company-produced literature, audio or video material, presentations, events or speeches, including conference calls. Making video and/or audio recordings of Company meetings and conferences is strictly prohibited.

13.13 Independent Communications

Fanatics, as Independent Contractors, are encouraged to distribute information and direction to their respective Downlines. However, Fanatics must identify and distinguish between personal communications and the official communications of the Company.

SECTION 14 - DISPUTE RESOLUTION

14.1 Mandatory Arbitration and Class Action Waiver

In the event a dispute arises between the Company and a Fanatic, the Company and the Fanatic agree to try to resolve it informally for 60 days. If no resolution is reached within that time, the matter will be resolved by binding individual arbitration before the American Arbitration Association (“AAA”) under the Federal Arbitration Act (“FAA”). As explicitly agreed in the *Fanatic Agreement*, no matter will be resolved in court in front of a judge or jury except for those small claims specifically allowed under the Small Claims Option set forth in Section 14 herein. With the exception of small claims, all claims shall be exclusively resolved pursuant to binding arbitration under the Commercial Rules of the American Arbitration Association with arbitration to occur in Orange County, California. A neutral arbitrator will decide and the arbitrator’s decision will be final except for a limited right of review under the FAA. Class action lawsuits, class-wide arbitrations, private attorney-general actions, and any other proceeding where someone acts in a representative capacity are not allowed. Combining individual proceedings without the consent of all parties is not allowed. An arbitrator cannot combine cases or consolidate claims.

The Arbitrator may award, in addition to declaratory relief, contractual damages and shall award reasonable attorney's fees and costs to the prevailing party. An award of attorney's fees and costs shall continue through any review, appeal, or enforcement of an arbitration decision. The arbitration decision may be enforced in any court of competent jurisdiction. This provision shall not be construed so as to prohibit either party from obtaining preliminary or permanent injunctive relief in any court of competent jurisdiction. The parties each expressly waive their right to collect consequential, punitive, and exemplary damages from the other party.

- a. **Disputes Covered.** The term "dispute" is as broad as it can be. It includes any claim or controversy between you and the Company concerning the *Fanatic Agreement*, the *Company Policies*, the *Compensation Plan*, any advertising, marketing, or communications, any products or services offered or sold, and any purchase transactions or billing, under any legal theory including contract, warranty, tort, statute, or regulation, except disputes relating to the enforcement by you or the Company of intellectual property rights, confidentiality obligations, non-competition, non-solicitation, or impairment of good will, since these types of claims may require immediate action, which is not always available in an arbitration forum.
- b. **Injunctive Relief.** Notwithstanding this dispute resolution provision, nothing herein shall prevent the Company from applying to and obtaining from any court having jurisdiction a writ of attachment, a temporary restraining order, preliminary injunction, permanent injunction, or other relief available to safeguard and protect the Company's interest prior to, during, or following arbitration or other proceeding.
- c. **Notice of Dispute.** If you have a dispute and have not been able to resolve it with your Sponsor or using the telephone and email contact provided to you for the Company, send a Notice of Dispute by U.S. Mail to Hello Love, 30900 Rancho Viejo Rd., Suite 145, San Juan Capistrano, CA 92675. Include your name, address, how to contact you, what the dispute is, and what you are requesting from the Company. The Company will do the same if it has a dispute with you. You and Hello Love will attempt to resolve any dispute through informal negotiation within 60 days from the date the Notice of Dispute is sent. After 60 days, you or the Company may start an arbitration under the rules described above if the dispute is unresolved.
- d. **Small Claims Court Option.** Instead of mailing a Notice of Dispute, you may sue the Company in small claims court in your county of residence (or, if a Business Entity, your principal place of business) if you meet the court's requirements.

14.2 Arbitration Procedure

The AAA will conduct any arbitration under its Commercial Arbitration Rules (or if the value of the dispute is \$75,000 or less, its Consumer Arbitration Rules). For more information, see www.adr.org or call 1-800-778-7879. To start an arbitration, submit the form available at https://www.adr.org/sites/default/files/Commercial_Demand_for_Arbitration042020.pdf to the AAA and mail a copy to the Company. In a dispute involving \$25,000 or less, any hearing will be telephonic unless the arbitrator finds good cause to hold an in-person hearing instead. Any in-person hearing will take place in Orange County, California. The arbitrator may award the same damages to you individually as a court could. The arbitrator may award declaratory or injunctive relief only to you individually to satisfy your individual claim. The arbitrator will not have the authority to award non-economic, consequential, punitive, exemplary or incidental damages, or lost profits.

14.3 Arbitration Fees and Payments

- a. **Disputes Involving \$75,000 or Less.** Hello Love will promptly reimburse your filing fees and pay the AAA's and arbitrator's fees and expenses. If you reject the Company's last written settlement offer made before the arbitrator was appointed, your dispute goes all the way to an arbitrator's decision (called an "award"), and the arbitrator awards you more than this last written offer, the Company will: (i) pay the greater of the award or \$1,000; (ii) pay your reasonable attorney's fees, if any; and (iii) reimburse any expenses (including expert witness fees and costs) that your attorney reasonably accrues for investigating, preparing, and pursuing your claim in arbitration.
- b. **Disputes Involving More than \$75,000.** The AAA rules will govern payment of filing fees and the AAA's and arbitrator's fees and expenses.
- c. **Must File Within One Year.** You and the Company must file in arbitration any claim or dispute (except intellectual property disputes—see above) within one year from when it first could be filed. Otherwise, the claim or dispute is permanently barred.
- d. **Applicability.** This agreement to arbitrate applies to Hello Love as well as to all owners, officers, directors, employees or principals of Hello Love, and all others who claim any rights or benefits based upon or relating to the Company/Fanatic relationship or who make any claim or defense based upon or relating to Contract.
- e. **Rejecting Future Arbitration Changes.** You may reject any change Hello Love makes to this Binding Arbitration and Class Action Waiver (except address changes) by sending the Company notice within 30 days of the change by U.S. mail to Hello Love, 30900 Rancho Viejo Rd., Suite 145, San Juan Capistrano, CA 92675. If you do, the most recent version of this Binding Arbitration and Class Action Waiver provision before the change you rejected will apply.
- f. **Severability.** If the class action waiver is found to be illegal or unenforceable as to all or some parts of a dispute, then those parts won't be arbitrated but will proceed in court, with the rest proceeding in arbitration. If any other provision of this Binding Arbitration and Class Action Waiver is found to be illegal or unenforceable, that provision will be severed but the rest of this Binding Arbitration and Class Action Waiver still applies.
- g. **Conflict with AAA Rules.** These terms govern to the extent they conflict with the AAA's Commercial Arbitration Rules or Consumer Arbitration Rules.

14.4 Survival

This agreement to arbitrate will survive the cancellation or termination of the Contract.

Louisiana Residents: *Notwithstanding the foregoing, a Louisiana resident is entitled to bring an action against the Company with jurisdiction and venue as provided by Louisiana law.*

You acknowledge that you have read the foregoing mandatory arbitration and class action waiver provisions and understand that you are waiving any right to commence or participate in a class action against Hello Love.

SECTION 15 - GENERAL PROVISIONS

15.1 Indemnity

Each and every Fanatic agrees to indemnify and hold harmless the Company, its shareholders, officers, directors, employees, agents, and successors in interest from and against any claim, demand, liability, loss, cost or expense including, but not limited to, court costs and attorneys' fees, asserted against or suffered or incurred by any of them, directly or indirectly arising out of or in any way related to or connected with allegedly or otherwise, the Fanatic's (a) activities as a Fanatic; (b) breach of the terms of the Contract; and/or (c) violation of or failure to comply with any applicable federal, state or local law or regulation.

15.2 Processing Charges

The Company reserves the right to institute a processing charge for printed commission checks and/or genealogy requests.

15.3 Other Services & Products

Fanatics may not promote or sell another company's products or services at functions organized to feature the Company's products without the express, written consent of Hello Love. Fanatics are not restricted from selling other companies' services and products which are not similar to or competitive with the products and services of the Company.

15.4 Liability

To the extent permitted by law, the Company shall not be liable for, and each Fanatic releases the Company from, and waives all claims for any loss of profits, indirect, direct, special, or consequential damages or any other loss incurred or suffered by the Fanatic as a result of (a) the breach by the Fanatic of the Contract and/or the Terms and Conditions and/or the Policies and Procedures; (b) the operation of the Fanatic's business; (c) any incorrect or wrong data or information provided by the Fanatic; or (d) the failure to provide any information or data necessary for the Company to operate its business, including, without limitation, the enrollment and acceptance of Fanatic into the *Compensation Plan* or the payment of commissions and bonuses.

15.5 Recordkeeping

The Company encourages all Fanatics to keep complete and accurate records of all their business dealings.

15.6 Force Majeure

The Company shall not be responsible for delays or failure in performance caused by circumstances beyond a party's control, such as but not limited to: fire, flood, earthquake, storm, power outages, labor difficulties, strikes, war, government decrees or orders, pandemic, terrorism, and/or curtailment of a party's usual source of supply.

15.7 Violations

It is the obligation of every Fanatic to abide by and maintain the integrity of these *Company Policies*. If a Fanatic observes another Fanatic committing a violation, they should discuss the violation directly with the violating Fanatic. If the Fanatic wishes to report such violation to the Company, the violations must be detailed and submitted in writing to the Company, with such correspondence marked, "Attention: Legal Department." The report of violation must include the name of the violating Fanatic and the date and particulars of the violation.

15.8 Amendments

The Company reserves the right to amend the *Company Policies*, its retail prices, product availability, and the *Compensation Plan* at any time as it deems appropriate. Amendments will be communicated to Fanatics through commercially reasonable channels which may include publishing a notice on the official Company website or official Company publications or by providing notice to Fanatic using the contact information provided by Fanatic on the *Enrollment Application*. Amendments are effective and binding upon written notice to the Fanatic. In the event any conflict exists between the original documents or policies and any such amendment, the amendment will control. If you do not agree to any amendment, you must cancel your Distributorship in writing no later than the effective date of the amendment. Your continued operation of your Hello Love Distributorship or acceptance of bonuses or commissions constitutes your acceptance of any and all amendments.

15.9 No Waiver

No failure of the Company to exercise any power under these *Company Policies* or to insist upon strict compliance by Fanatics with any obligation or provision herein, and no custom or practice of the parties at variance with these *Company Policies*, shall constitute a waiver of the Company's right to demand exact compliance with the Contract, including these *Company Policies*. The Company's waiver of any particular default by Fanatic shall not affect or impair the Company's rights with respect to any subsequent default, nor shall it affect in any way the rights or obligations of any other Fanatic. No delay or omissions by the Company to exercise any right arising from a default affect or impair the Company's rights as to that or any subsequent or future default. Waiver by the Company can be affected only in writing by an authorized officer of the Company.

15.10 Governing Law

The Contract shall be governed by the laws of California.

15.11 Entire Agreement

These *Company Policies* are incorporated into the Contract which constitutes the entire agreement of the parties regarding their business relationship.

15.12 Severability

If under any applicable and binding law or rule of any applicable jurisdiction, any provision of the Contract, including these *Company Policies*, or any specification, standard, or operating procedure which the Company has prescribed is held to be invalid or unenforceable, the Company shall have the right to modify the invalid or unenforceable provision, specification, standard, or operating procedure or any portion thereof to the extent required to be valid and enforceable, and the Fanatic shall be bound by any such modification. The modification will be effective only in the jurisdiction in which it is required.

15.13 Limitation of Damages

TO THE EXTENT PERMITTED BY LAW, THE COMPANY AND ITS FANATICS, OFFICERS, DIRECTORS, EMPLOYEES AND OTHER REPRESENTATIVES SHALL NOT BE LIABLE FOR, AND FANATIC HEREBY RELEASES THE FOREGOING FROM, AND WAIVES ANY CLAIM FOR LOSS OF PROFIT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES WHICH MAY ARISE OUT OF ANY CLAIM WHATSOEVER RELATING TO COMPANY PERFORMANCE, NONPERFORMANCE, ACT OR OMISSION WITH RESPECT TO THE BUSINESS RELATIONSHIP OR OTHER MATTERS BETWEEN ANY FANATIC AND THE COMPANY, WHETHER SOUNDING IN CONTRACT TORT OR STRICT LIABILITY. THE

COMPANY SHALL NOT EXCEED, AND IS HEREBY EXPRESSLY LIMITED TO, THE AMOUNT OF UNSOLD COMPANY SERVICES AND/OR PRODUCTS OF THE COMPANY OWNED BY THE FANATIC AND ANY COMMISSIONS OWED TO THE FANATIC.

15.14 Notice

Any communication, notice, or demand of any kind whatsoever which either the Fanatic or the Company may be required or may desire to give or to serve upon the other shall be in writing and delivered by electronic communication whether by telex, telegram, email, or telecopy (if confirmed in writing sent by registered or certified mail, postage prepaid, return receipt requested). Any such communication, notice or demand shall be deemed to have been given or served on the date of confirmed dispatch, if by electronic communication, or on the date shown on the return receipt or by other evidence if delivery is by mail.

Home Office:

Hello Love, Inc.
30900 Rancho Viejo Rd.
Suite 145
San Juan Capistrano, CA 92675
Email: Support@HelloLoveInc.com

Phone: (949) 415-9536