KEY INFORMATION

CORPORATE MAILING ADDRESS:
P.O. Box 4000
Orem, UT 84059

CORPORATE HEADQUARTERS
333 West River Park Drive
Provo, Utah 84604

TELEPHONE AND FAX NUMBERS
Corporate Office  801-234-1000
Corporate Fax    801-234-1001
TNI 800 Fax      800-445-3734
English Order Line  800-445-2969
Retail Order Line  888-869-9254
Canadian Order Line  800-445-3898
Spanish Order Line  800-445-8933
Chinese Order Line  888-545-0304
Spanish Sales Support  888-869-NONI
English Sales Support  888-389-NONI
Commissions        888-412-NONI
Sales and Service Fax  801-234-1007
Compliance Fax     801-431-5825
Compliance E-mail  compliance@tni.com
Commissions E-mail commissions@tni.com
Data Entry E-mail   IPC_Agreements@tni.com

ORDER ENTRY HOURS
Monday through Friday
7 a.m. to 10 p.m. (MT)
Saturday, 10 a.m. to 4 p.m. (MT)

CORPORATE OFFICE HOURS
Monday through Friday
8 a.m. to 5 p.m. (MT)
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Policy Manual and Compensation Plan
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5. Case AutoShip Program
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10. Black Pearl Shared Success Bonus

GLOSSARY

DSA CODE OF ETHICS
When Morinda was founded in 1996, Kerry Asay, Kim Asay, John Wadsworth, Stephen Story, and Kelly Olsen wanted to establish a company with a completely new vision and attitude. They envisioned a “home for worn out networkers”—those who believed in the concept of networking, but who had yet to find the company that could make their dreams come true.

Morinda and TNI have a mission statement—To bless the whole earth with the natural goodness of Tahitian Noni® bioactives as we tell the story of lives transformed—and a set of values supporting this mission statement:

1. **Real.** TNI is a real leader with a long history of solid sales, product innovation, and market leadership across the globe. Ours is a rich history of helping people become healthier and wealthier. Everything we do is guided by a mission with a real purpose: to share the goodness of Tahitian Noni products with everyone, everywhere, in ways that help change lives for the better.

2. **Trust.** For TNI, trust is the product of character and competence. On the character side, we strive to be honest, to make the right decision for the right reason, even if it’s unpopular. Competence requires that we manage our business based on sound principles, that we work toward long-term success and the accomplishment of our mission while keeping the best interests of customers, IPCs, employees, and founders in mind.

3. **Unity.** Success comes when we are united and focus all our energy and resources on our common goal. Any discord or conflict within the company and IPCs robs us of the vital energy needed to meet the tasks at hand. It’s when we move forward united that we accomplish our mission and make a difference in this world.

4. **Innovation.** TNI is continually developing products, improving its processes, and moving into new markets first, by which we gain significant advantages over competitors. When we innovate our products, we provide greater value to customers. This in turn creates a continually improving opportunity for IPCs.
5. *Growth*. There’s no doubt that our mission to share the goodness of Tahitian Noni products with everyone, everywhere is ambitious. There are billions of people on this planet, and reaching each of them will require disciplined effort. As a company and as individuals, we can’t stand still. We can’t be content with a stagnant business. Steady, continual growth is a critical component to fulfilling our mission.

6. *Freedom*. We offer the opportunity for financial freedom and the potential to achieve a level of success that can change the way you live, for time freedom to set your own schedule and be the master of your day-to-day life, and for the freedom that comes with good health.

Morinda/Tahitian Noni International is guided by these values and encourages every IPC to apply these principles in their relationships with their customers, other IPCs, and the company itself.

**INTRODUCTION**

Thank you for taking the time to read and study this Policy Manual. All IPCs and employees of TNI are required to read this Policy Manual. A copy of this manual is available on the Tahitian Noni International, Inc. website at www.NoniOffice.com. This manual is intended to outline legally binding policies and procedures that must be followed to 1) establish a Tahitian Noni International IPC account; 2) order, purchase, sell, and return Tahitian Noni® products; 3) recruit new Tahitian Noni International IPCs and Customers; 4) earn income from sales of Tahitian Noni® products; 5) manage a Tahitian Noni International IPC account; and 6) maintain an IPC account in good standing with Tahitian Noni International, Inc.

If you have a question regarding any policy in this manual, please write to the TNI Global Compliance Department (TNI Compliance) at P.O. Box 4000, Orem, UT, 84059, or e-mail compliance@tni.com. It is highly recommended that you include the applicable IPC account ID# in the subject line of the email. Tahitian Noni International encourages each person to seek independent financial or legal advice regarding the policies and procedures in this manual.

Tahitian Noni International USA, Inc., hereafter TNI, markets nutritional, personal care, and other consumer products through IPCs in a direct selling structure. TNI operates through subsidiaries in many countries
across the globe. Sales organizations can be built with IPCs in any country in which TNI is formally opened for business. Products are used by IPCs for retail sale, for personal use, or for sharing the Tahitian Noni® brand with others. TNI has three types of consumers: Customers, Independent Product Consultants (IPCs), and Referring Customers (Referring Customers are contracted with TNI as IPCs, and references to IPCs in these policies are intended to include Referring Customers).

TNI reserves the right to amend or modify the Policy Manual, Compensation Plan, IPC Agreement, and other TNI policies and procedures at its sole discretion and without prior notice.

SECTION 1 – CODE OF CONDUCT

1.1. DSA Code of Ethics
TNI has united with other direct selling companies in a nonprofit Direct Selling Association (DSA) and World Federation of Direct Selling Associations. As a member of the DSA, TNI has agreed to promote and enforce among its IPCs the Code of Ethics of the DSA. This Code of Ethics may be accessed from the TNI internet home page (www.TahitianNoni.com) or the DSA home page (www.dsa.org). The full text of the DSA’s Code of Ethics is also available at the end of this manual. IPCs must carefully follow 1) the policies and procedures described in this manual, 2) the DSA Code of Ethics, 3) the IPC Agreement, and 4) the applicable laws where the IPC resides and does business.

1.2. IPC Code of Ethics
In pursuing the success of their TNI business, IPCs will safeguard and protect the reputation of TNI and its products. IPCs will refrain from all conduct which might be harmful to the reputation of TNI and its products or will damage the ability of others to participate in the TNI opportunity. IPCs will be professional in the approach to their business, and will treat other IPCs, customers, consumers, and TNI employees respectfully and courteously in their interactions. IPCs will strictly avoid all deceptive, misleading, discourteous, unethical, and immoral conduct. IPCs will respect the honest efforts of fellow IPCs and will not engage in predatory or unethical recruitment practices. TNI respects the business activities of all legitimate companies and strictly discourages any IPC from unfairly representing any competing
opportunity. TNI believes that the ultimate success of all IPCs depends on its ability to bring important products and opportunities to the market. This will be done in a positive and honorable way.

1.3. Non-Disparagement
TNI wants to provide its IPCs with the best products, compensation plan, and service in the industry. Accordingly, TNI values constructive criticisms and comments from IPCs. All such comments should be submitted in writing to TNI Compliance. While TNI welcomes constructive input, negative comments and remarks made in the field by IPCs about the Company, its employees, its products, or compensation plan serve no purpose other than to sour the enthusiasm of other TNI IPCs. For this reason, and to set the proper example for their downline, IPCs must not disparage, demean, or make negative remarks about TNI, other IPCs, TNI's products, the Marketing and Compensation plan, or TNI's management, directors, officers, or employees.

1.4. Circumvention of Policy
TNI policies and procedures are designed to protect IPCs and the company from the adverse consequences of their violation. TNI may take disciplinary action, up to and including termination of the IPC Agreement, against any IPCs who intentionally circumvent policies and procedures to accomplish indirectly what is prohibited directly. At its sole discretion, TNI has the right to adjust bonuses, commissions, and/or the placement or status of an IPC or of those in the IPC's upline who were affected. The policies and procedures in this manual are not intended to give IPCs the right to enforce the policies against one another directly, or to take any legal action against one another.

1.5. Solicitation of Investments
At no time may an IPC use the TNI name, trademarks, compensation plan, products, corporate documents, any employee of TNI, other IPCs, or anything relating thereto to suggest, present, entice, recruit, seek, or communicate in any way that an IPC's activities or an IPC account 1) is or may be treated as an investment, 2) is or may be managed by another person or entity than the IPC, or 3) is promised or guaranteed any profit or return resulting from the IPC's participation.

Any such conduct, or conduct that is in violation of any securities laws of the United States or any state thereof, is expressly prohibited and constitutes a material breach by the IPC of the IPC Agreement with TNI and the policies and procedures set forth in this Policy Manual.
1.6. Recruiting a New Personal or Placement Sponsor
Every IPC has a personal sponsor and a placement sponsor. For policies regarding enrolling as an IPC and selecting a sponsor, refer to the “Enrolling as an Individual or as a Business Entity” section.

An IPC may not petition TNI to be released from a personal sponsor or a placement sponsor. An IPC may not actively recruit or shop for a new personal sponsor. If an IPC desires to change personal sponsors or placement sponsors, he or she must comply with the Six Month Waiting Period policy and the Building an IPC Account Organization Policy in this manual.

1.7. Recruiting Prospects Who Have Not Enrolled As IPCs
The policies governing predatory recruiting apply only to the recruiting of existing IPCs and do not apply to persons who have not enrolled as IPCs. Such policies cannot punish a personal sponsor who enrolls a prospect who has been contacted by another IPC but who has not previously enrolled as an IPC. As with any commercial enterprise, IPCs who invest time and money into a prospect are taking a risk that the prospect may choose to enroll under someone else.

1.8. Predatory Recruiting of an Existing IPC
An IPC may not attempt to recruit, directly or indirectly, another existing IPC into his or her own organization. The owner of an IPC account may not be approached to change sponsors until the IPC has complied with the Six Month Waiting Period policy.

An existing IPC may not enroll under another personal sponsor or try to circumvent the policies and procedures by using an alias, a family member or friend's name, a fictitious personal identification number, or any other means.

If an IPC is successful in recruiting an existing IPC to enroll again under a new sponsor without complying with the Six Month Waiting Period policy, TNI, in its sole discretion, will have the right to terminate the original IPC account, the new IPC under the new personal sponsor, or both.

1.9. Simultaneous Interests
No individual or entity may have a simultaneous beneficial interest, either directly or indirectly, in more than one IPC account. An IPC may not encourage or facilitate a simultaneous beneficial interest. A simul-
taneous beneficial interest includes but is not limited to any ownership interest directly or indirectly in an IPC account as a shareholder, partner, trustee, beneficiary, or principal; any control of or ability to control an IPC account; any direct or indirect receipt of income derived from an IPC account; spousal support derived from an IPC account; familial support derived from an IPC account; access to a bank account into which commissions and royalties derived from an IPC account are deposited; and any other similar interests pertaining to an IPC account.

The spouse of an IPC, *de facto* or common-law spouse or cohabitant, or dependent family members living in the same household as an IPC are presumed to have a beneficial interest under the above definition.

IPCs who inherit a second IPC account from a deceased IPC may have simultaneous interest in both IPC accounts. The transfer of the second IPC account must comply with the rules regarding IPC death (see “Death”). IPCs who marry after becoming IPCs for TNI may be allowed to retain both separate IPC accounts.

IPCs who have a beneficial interest in more than one IPC account under previous policies wherein legal entities have personally sponsored the owners, partners, or members may continue to work those IPC accounts. However, volume from the second entity may not be used for bonus qualification. In addition, only the legal entity may qualify for TNI trips, promotions, and incentives.

1.10. Fictitious and/or Assumed Names
A person or entity may not apply as an IPC using a fictitious or assumed name or alias or any form of identification (including tax identification numbers) that does not accurately reflect who the actual owner of the IPC account is and his or her present status. An applicant’s name may not be altered in any way in order to allow an IPC to enroll more than once with TNI in violation of the Six Month Waiting Period policy or the Simultaneous Interests policy.

1.11. Conflict of Interest
A person or entity may be a distributor of another direct sales company and apply to become an IPC with TNI provided there is no conflict of interest (as described below) with TNI at the time of application. The IPC
must also ensure that no such conflict occurs throughout the duration of the IPC account and for one year or six months (as the case may be) thereafter. These policies apply to the IPC and to the members of the IPC’s Immediate Household, as defined in the Glossary.

1.11.1. Ownership in a Competing Company
During the term of the IPC Agreement, and for one year thereafter, an IPC may not receive compensation from any company that can be defined as a network marketing company or direct sales company, other than as a distributor for that network marketing company or direct sales company, without prior written approval from TNI. This includes, but is not limited to, being a principal, owner, employee, director, executive officer, advisor, or shareholder (excluding shareholdings of 5% or less of any publicly traded company) of another network marketing company or direct sales company.

1.11.2. Promotion of Competing Products
During the term of the IPC Agreement and for six months thereafter, an IPC may not directly or indirectly do or undertake any of the following:

a. promote, endorse, or sell any non-Tahitian Noni® brand products derived from or containing the *Morinda citrifolia* plant;

b. promote, endorse, or sell any non-Tahitian Noni® brand liquid dietary supplement (the term liquid dietary supplement includes any and all dietary supplement products that are intended to be consumed in liquid form, including products where the user adds the liquid before consumption); or

c. solicit, encourage, or induce any IPC, customer, vendor, or employee to promote or sell any of the products listed in section 1.11.2, a and b above.

IPCs understand and agree that a violation of section 1.11.2 will cause immediate and irreparable harm to TNI. Therefore, in the event of an actual or threatened breach of this section IPCs acknowledge that, in addition to any other remedy to which TNI may be entitled, TNI shall also be entitled to an injunction restraining and enjoining IPC from engaging in any conduct proscribed by section 1.11.2.
1.11.3. Selling and Sponsoring in Other Marketing Opportunities

IPCs may not sell or represent non-Tahitian Noni® products or represent or encourage representation of marketing opportunities from other companies to other IPCs except to those the IPC personally sponsors. An initial response to an inquiry about an IPC's non-TNI business activities does not constitute solicitation under this policy.

Non-TNI products, materials, or opportunities may not be promoted in any way at official TNI events, meetings, trainings, conventions, or other gatherings.

1.12. Confidentiality Agreement

Upon signing an IPC Agreement, an IPC agrees to maintain confidentiality regarding trade secrets, proprietary information, and any other confidential information. This confidentiality obligation is irrevocable, remains after termination of the IPC Agreement, and is subject to legal enforcement by injunction and award of costs and fees necessarily incurred.

During the term of the IPC Agreement, TNI may supply confidential information to IPCs. This includes but is not limited to genealogical and organization reports, customer lists, customer information developed by TNI or developed for and on behalf of TNI by IPCs (including but not limited to credit data, customer and IPC profiles, and product purchase information), IPC lists, manufacturer and supplier information, business reports, commission or sales reports, marketing strategies and plans, and other financial and business information that would be reasonably understood to be confidential.

All confidential information (whether in written, oral, or electronic form) is transmitted to IPCs in strictest confidence on a need-to-know basis for use solely in the IPCs’ TNI business. IPCs must use their best efforts to keep such information confidential and must not disclose any such information to any third party, directly or indirectly. IPCs must not use the information to compete with TNI or for any purpose other than for promoting TNI’s program and its products and services. TNI may require a signed Non-Disclosure Agreement before releasing genealogical or organization information. Upon expiration, non-renewal, or termination of the IPC Agreement, IPCs must discontinue the use of such confidential information and destroy or promptly return to TNI any confidential information in their possession.
SECTION 2 – RESPONSIBILITIES & DUTIES

2.1. Correct Address and Contact Information
No more than two IPC accounts may use the same mailing or shipping address.

Each IPC must submit and maintain a correct mailing and shipping address that accurately reflects where the IPC resides or is doing business. Email addresses and phone, fax, and cell phone numbers must also be kept accurate.

If the IPC has failed to notify TNI of a change in address and TNI is unable to deliver commissions, rebates, bonuses, or products to that IPC as earned or requested, the IPC account may be charged a $25.00 administrative cost associated with TNI’s efforts to correct the error. A $25.00 administrative charge will be assessed to reissue expired commission checks.

In the event that any commissions checks remain undeliverable for ten months after the commission or bonus is earned or entitlement to rebate occurs, after a final effort to make contact by TNI, the outstanding funds remaining (less the $25.00 charge for administrative costs) will be turned over to the respective state’s unclaimed property authorities when required under the laws of that state. So long as the inability to receive money from TNI has arisen because of the failure of the IPC to maintain a correct address on file with TNI, any and all claims to prejudgment interest on any amount not paid are waived by the IPC.

2.2. Correct Tax Identification Numbers
IPCs must submit and maintain accurate and truthful tax-related information to TNI. TNI may void at its own discretion IPC accounts that are set up or maintained in any manner that includes a false social security or tax identification number, or use of the same without the knowledge and consent of the person or entity to whom it rightfully belongs. TNI reserves the right to seek verification of the information in question from the controlling interest of the IPC account, the sponsoring IPC, or any relevant governmental agency prior to making a determination that the agreement is void. Both the void and sponsoring IPC accounts will be required to pay to TNI any and all commissions, bonuses, and rebates of any kind paid to an invalid IPC and forfeit any income or title derived as a result of the void IPC account.
From time to time, TNI receives requests from tax authorities to provide information concerning certain IPCs. TNI will comply with such requests unless it appears in TNI’s discretion that the request is improper or unreasonable.

2.3. Training Requirement
A sponsor must maintain an ongoing professional leadership association with IPCs in his or her organization and must fulfill the obligation of performing a *bona fide* supervisory or sales function in the sale or delivery of products and services.

2.4. Advertising Tahitian Noni® Products and Programs
IPCs should always protect the image of TNI and its products and take care to not promote, advertise, or display Tahitian Noni® products in an unprofessional manner or in an unprofessional environment.

2.4.1. Quick Reference to Advertising Policies
- IPCs must properly use, and obtain written approval from TNI Compliance prior to using, Tahitian Noni International, Inc. trademarks or logos.
- Proper use of Tahitian Noni International, Inc. trademarks includes proper capitalization of the trademark (Tahitian Noni), and all trademarks must include the correct ® or ™ symbol, as indicated on www.TahitianNoni.com and www.NoniOffice.com.
- IPCs must clearly state both of the following statements in their ad: “Tahitian Noni® is a trademark of Tahitian Noni International, Inc.” and “Tahitian Noni International Independent Product Consultant.”
- IPCs must have a signed Copyright Materials License on file with TNI Compliance if their advertisement includes TNI copyrighted images. The advertisement must include the following statement: “©Tahitian Noni International, Inc. Used with permission. All rights reserved.”
- All promotion of Tahitian Noni® products, through any media, must promote the suggested regular price of the products.
- IPCs may not refer to ailments or diseases in any way. (Personal story experiences must be limited to, “I have used Tahitian Noni® bioactives, and I highly recommend them. I have felt healthier and stronger since using Tahitian Noni® bioactives.” or equivalent expressions.)
- IPCs may use any phrases that are contained in TNI’s literature on how Tahitian Noni® products promote health.
- If an IPC would like to use another IPC’s previously approved
advertising material, the IPC must receive separate approval from TNI Compliance for that material.

- IPCs must allow two weeks for the processing of an advertising approval request. IPCs must allow four weeks for the processing of a website advertising approval request.

2.4.2. Policies for All Advertising Materials

While TNI encourages all IPCs to take advantage of the marketing literature produced and provided to IPCs by the company, TNI allows IPCs to produce their own advertising and promotional items. However, all advertising of any type of media (including but not limited to printed or copied materials of any kind, newspapers, magazines, radio, the internet, television, video, etc.) must be approved by TNI Compliance prior to its publication or use. All approvals required in this Policy Manual must be in writing. TNI reserves the right to require that approved IPC advertisements be edited or discontinued.

The IPC advertisement or promotional items must include the statement “Tahitian Noni International Independent Product Consultant.” Each IPC advertisement or promotional item must also include the following sentence: “Tahitian Noni®, TePoemä®, and Moéa® are trademarks of Tahitian Noni International, Inc.” (IPCs need reference only those trademarked terms that actually appear on the advertisement, as directed by TNI Compliance.) A trademarked term must be marked with the appropriate symbol each time it appears in a heading. The advertisement needs only to mark the trademarked term the first time that the trademarked term is used in the body of the text on each page of advertisement.

Privately published media that uses Tahitian Noni International, Inc. trademarks or that is used in connection with the sale of Tahitian Noni® products must also be approved by TNI Compliance prior to its use. Failure to receive approval for advertising material of any kind may result in disciplinary action against the IPC(s) responsible.

Since advertising regulations differ between countries, an IPC must receive approval for the material in the country in which it will be distributed or used.

IPCs may obtain approval by submitting a copy of the proposed advertisement or statements that are going to be made prior to recording or manufacturing the advertising or promotional items.
Proposed advertisements may be mailed to TNI Compliance at P.O. Box 4000, Orem, Utah 84059, faxed to 801-431-5825, or e-mailed to compliance@tni.com. Please allow two weeks for approval of submitted materials, and four weeks for the approval of submitted websites. Using advertising or promotional items that have not been approved may result in disciplinary action against the IPC account.

2.4.3. Use of Tahitian Noni International, Inc. Trademarks, Logos, Brands, or Intellectual Property
Unless contained in TNI-produced marketing materials, IPCs are not permitted to use Tahitian Noni International, Inc.'s trade name or any of its trademarks or service marks without prior written approval of TNI.

2.4.4. Advertising in Unopened Countries
TNI prohibits advertising in countries for which an official opening date has not been announced. Even after an official opening date has been announced for business in a certain country, IPCs may not use any Tahitian Noni International, Inc. trademarks, trade names, logos, phone numbers, graphics, or any other intellectual property of TNI without written permission or before the date TNI has officially opened for business in that country.

2.4.5. Reproduction of TNI Materials
IPCs may not produce or reproduce, for sale or personal use, products sold by TNI. This includes TNI-produced literature, audio, video or electronic material, presentations, events or speeches, and conference calls. Video recording, audio recording or still photography of TNI meetings and conferences is allowable at the discretion of the meeting sponsor.

2.4.6. Unsolicited E-mail
TNI does not allow IPCs to participate in advertising any products or programs through “spamming” or any unsolicited email of any kind, including but not limited to 1) mass e-mail, 2) unauthorized or unethical posting of advertisements on newsgroups, or 3) buying e-mail lists from any group or person and then sending messages to persons on those lists. Harassment, whether through language, frequency, or size of messages, is prohibited.

2.4.7. Fax Blasting
TNI does not allow IPCs to send unsolicited faxes advertising TNI products or programs. Faxes should only be sent to those who have inquired or requested that such information be sent to them.
2.4.8. Product Claims
TNI expressly prohibits IPCs from making therapeutic or medical claims about any Tahitian Noni® products. TNI provides approved literature for the sale and representation of its products. Any claim of cure or treatment is strictly prohibited. Any recommendation of product use other than the usage recommended by TNI is prohibited.

The FDA and its international counterparts have developed laws that prohibit mentioning diseases or ailments in the promotion of nutritional supplements. These laws apply even if the claims are true, and include inferences or implications of cure or treatment as well as explicit statements. They apply to direct statements as well as personal stories/experiences, since these imply a curative use of Tahitian Noni® products.

Federal law allows official abstracts of scientific journal articles, an article, a chapter in a book, or other publications to be used in the sale of dietary supplements as third-party literature, provided that these materials 1) are reprinted in their entirety, 2) are not false or misleading, 3) do not promote a specific brand or manufacturer, 4) are presented with other materials to create a balanced view of the scientific information, and 5) are physically separate from the products being sold.

2.4.9. Personal Stories/Experiences
Personal Stories/Experiences must be the IPC’s own and must expressly avoid any claims of cure, treatment, or prescription. They must not include a list of ailments, body systems, or diseases in any way. For example, an acceptable personal story/experience might read: “I have used Tahitian Noni® bioactives, and I highly recommend them. I have felt healthier and stronger since drinking Tahitian Noni® bioactives.” IPCs must obtain written permission from TNI for use of a personal story/experience in any type of written advertising.

2.4.10. What You May Say about Tahitian Noni® Bioactives
• The fruit and juice of the noni plant have been used by Polynesians for over 2,000 years.
• Tahitian Noni® bioactives have been subject to considerable scientific study by researchers throughout the world.
• Tahitian Noni® bioactives are an exclusive product of TNI.
• Tahitian Noni® bioactives have been used by millions of people with unbelievable results.
• Noni has been valued traditionally by Polynesian culture for its healthful benefits for thousands of years.
Prior to introducing Tahitian Noni® bioactives, TNI spent nearly three years market testing and researching Tahitian Noni® bioactives.

Tahitian Noni® bioactives help support the immune system, increases energy when consumed consistently over time, and provides superior antioxidants.*

* These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure, or prevent any disease

2.4.11. What You May Not Say about Tahitian Noni® Products

• Tahitian Noni® products cure any illness, disease, or ailment.
• Tahitian Noni® products are used to treat any illness, disease, or ailment.
• Tahitian Noni® products heal any illness, disease, or ailment.
• Tahitian Noni® products replace regular medical treatment or prescription drugs.

2.4.12. Spokespeople and Advisory Board Members

IPCs may use the materials produced by TNI that contain endorsements in the promotion of Tahitian Noni® products, but IPCs may not produce advertising material with the same endorsements. Such endorsements are meant for the benefit of all IPCs.

TNI-contracted Spokespeople and Advisory Board Members are sometimes willing to speak at private IPC meetings, provided that the IPC pays all travel expenses. All contact with these individuals must be arranged through the TNI Public Relations Department.

2.4.13. Income Claims and Representation of the TNI Compensation Plan

IPCs must truthfully and fairly describe TNI’s compensation plan. No false or misleading income claims may be made to other IPCs or to prospective IPCs as a means of recruiting them. IPCs may not add to or modify TNI’s compensation plan, nor may IPCs represent any part of the IPC’s own programs as a part or aspect of TNI’s compensation plan. An IPC may not use his or her own income or the incomes of other IPCs as indications of the success assured to others. Commission checks may not be used to guarantee commissions or estimate expenses to prospects.
The power of the TNI compensation plan may be accurately shown using the TNI-approved materials. Each IPC must be trained so that it is clearly understood that success comes from the effort, dedication, resources, and time he or she commits to this enterprise.

2.4.14. Representation of the TNI Business Opportunity
IPCs must truthfully and fairly describe the TNI business opportunity. IPCs may not add to or modify TNI’s business opportunity, nor may IPCs represent any part of the IPC’s own programs as a part or aspect of TNI’s business opportunity.

2.4.15. Television and Radio Advertising
All radio and television ads must contain the following two sentences:

- This advertisement has been paid for and produced solely by an Independent Product Consultant of Tahitian Noni International.
- Tahitian Noni®, TePoemä®, and Moéa® are trademarks of Tahitian Noni International, Inc. (IPCs need reference only those trademarked terms that actually appear on the advertisement.)

Advertising done on the radio or television must follow a pre-approved script. There must not be any question/answer sessions or any similar situation where TNI Compliance cannot pre-approve what is said. IPCs must follow all policies, including the “What You May/May Not Say” guidelines, for the country in which the advertising is done.

2.4.16. Business Cards and Stationery
Stationery, letterhead, business cards, etc. may be ordered through a third-party printing company at www.ipcbiztools.com

IPCs may also design their own stationery, letterhead, and business cards, etc. These designs must be submitted to and approved in writing by TNI Compliance before being printed or distributed.

2.4.17. Telephone Answering
IPCs may not answer the telephone or use a recording solely stating “Tahitian Noni International,” “TNI” or any other communication that would lead the caller to believe they have reached any TNI company offices.

2.4.18. Telephone Listings
IPCs must submit all proposed telephone listings to TNI Compliance for
review prior to submitting the listing for publication. All telephone listings must state that the IPC is a “Tahitian Noni International Independent Product Consultant” and may not state or suggest that the listing is for Tahitian Noni International, Inc.

2.4.19. Telephone Recordings
IPCs must submit all proposed telephone recordings, telephone messages, pre-recorded information messages, “pique interest” messages, recorded conference calls, etc. and the telephone numbers for any such recordings to TNI Compliance for approval prior to using the recordings, messages, or telephone numbers in any advertising or promotional materials.

2.4.20. Third-Party Materials and Literature
Any literature created by or with the assistance of a third party containing express or implied curative and/or income claims may not be used in conjunction with the sale or advertisement of Tahitian Noni® products. Any IPC using such materials in connection with TNI and/or Tahitian Noni International, Inc. trademarks may be subject to discipline.

2.4.21. Tradeshows and Exhibitions
TNI encourages its IPCs to display and represent Tahitian Noni® products in reputable trade shows and exhibitions. IPCs must receive permission from TNI Compliance to do so prior to the event. Each IPC is responsible for obtaining individual permission from TNI Compliance for the event; IPCs may not obtain permission for the event on behalf of another IPC. At TNI’s sole discretion, more than one IPC may be approved to participate in an event. As a general rule, only one IPC will be approved for each event. Flea markets, swap meets, or similar events will not be approved.

An IPC must submit to TNI Compliance either a copy of the proposed contract regarding the space to be used for the display or a reputable source of information describing the event and dates. IPCs are responsible for obtaining their own authorization from the event organizers.

The event must occur no more often than once a month. Only TNI-approved signage, literature or advertising in any medium may be used at such an event. Product samples may be given and products may
be sold. The IPC must be identified as a Tahitian Noni International Independent Product Consultant.

2.4.22. Media Inquiries
Media inquiries regarding TNI or its products must be referred to the Public Relations Department at TNI’s corporate headquarters for response.

2.4.23. Press Releases
IPCs may include a link on their personal websites to TNI’s press releases. TNI’s press releases may be found on www.TahitianNoni.com.

IPCs may not release or submit any official Tahitian Noni International press releases to any wire services or any similar distribution channels.

If an IPC wishes to create a press release, the IPC must submit the press release to TNI Compliance before publishing or distributing the press release. IPCs may not make statements that would mislead a person to believe that the IPC is a member of TNI’s Public Relations Department.

2.4.24. Internet Advertising
TNI allows IPCs to advertise on the internet on their own personal sites, or other sites as determined by TNI, provided the IPCs comply strictly with all policies and procedures outlined in this manual. All internet use of corporate trademarks, logos, or other intellectual property of Tahitian Noni International, Inc. must comply with the guidelines outlined in this manual and be approved by TNI prior to use.

Websites may not be published on the internet or indexed to internet search engines prior to receiving approval from TNI Compliance. In order to approve a website, TNI may require a hard copy of the website and all web pages linked to that site. IPCs must allow four weeks for such approvals to be processed.

Any alteration of an approved website or any of its contents without prior written approval from TNI may, at TNI’s discretion, result in suspension or termination of the IPC Agreement. The use of any material that, in TNI’s sole discretion, is deemed to be pornographic, discriminatory, or otherwise offensive is strictly prohibited and may subject the IPC account to immediate termination. Links from a web page containing information concerning TNI or its products to a page containing such inappropriate information may also subject the IPC to immediate termination.
IPCs are responsible for all content on any pages of their website, including content that may have been added by an IPC whom the IPC has allowed to have a personalized page on the site. An IPC who plans to allow other IPCs to have a personalized page on the site must arrange with TNI Compliance an approval process for those personalized pages.

2.4.24.1. Web Page Setup
The URLs and domain names of IPC websites are subject to approval by TNI Compliance. Every web page of an IPC website must be approved by TNI Compliance prior to being published on the internet or being indexed to internet search engines. The IPC must head or foot each page with the sentence “Tahitian Noni®, TePoemä®, and Moéa® are trademarks of Tahitian Noni International, Inc.” (IPCs need reference only those trademarked terms that actually appear on the advertisement). Then the site only needs to reference the first time that a trademarked term is used on each page. The site must also have a header and footer on each page with the words “Tahitian Noni International Independent Product Consultant.”

2.4.24.2. Use of Tahitian Noni International, Inc. Trademarks and Service Marks in URLs and Domain Names
In order to preserve and protect its trademarks, TNI has prohibited all use of its trademarks and service marks, in any form, in internet website URLs and domain names. This includes but is not limited to the Tahitian Noni International, Inc. trademarks Tahitian Noni®, TNI™, TePoemä®, and Moéa® either individually or in combination with other words.

2.4.24.3. Use of Buried Codes, Hidden Text, and Metatags in IPC Websites
All use of TNI trademarks, trade names, logos, or copyrighted material in buried codes, hidden text and metatags must be authorized by TNI, as with all other trademark usage. Buried codes, hidden text and metatags may not make any implicit medical claims or use words that refer to illnesses or diseases.

2.4.24.4. Internet Sales
IPCs are allowed to advertise and sell Tahitian Noni® products on their personal websites. IPCs may not advertise or sell Tahitian Noni® products on other websites, including but not limited to online malls, online auctions, online stores, or virtual shopping sites. Such sites are considered by TNI to be public retail establishments (see “Sale and Display of Products”).
2.4.24.5. Multiple Products/Services on Personal Websites
IPC are permitted to link a page about Tahitian Noni® products to a home page on which multiple products or services are sold or advertised. Both the Tahitian Noni® products page and the home page must comply with TNI’s advertising policies and guidelines and must be approved by TNI. The Tahitian Noni® products page itself must advertise only Tahitian Noni® products and not link to any of the other products. TNI reserves the right to deny approval of placing Tahitian Noni® products on a home page with products or services of a questionable or offensive nature.

2.4.24.6. Linking a Personal Tahitian Noni® Products or Business Website to Other Sources of Information
IPC may not link their personal websites that advertise Tahitian Noni® products to any website which TNI deems to be of a questionable or offensive nature. IPC may not link personal websites to websites that contain curative or income claims.

IPC are permitted to include direct links on their personal Tahitian Noni® products websites to www.TahitianNoni.com (or their Noni Office version of www.TahitianNoni.com) and to other websites that have been officially approved by TNI Compliance.

IPC may include links on their personal websites to other sites, including those that contain legitimate scientific research. When linking to other sites, an intermediate disclaimer page must be included. This page must be between the personal site’s home page and the third-party research website and be free of everything but the disclaimer.

The disclaimer should read:
“The link you have clicked on leads to a website not endorsed or operated by Tahitian Noni International. The information and views expressed on that site are solely those of the owner of that site and do not constitute advertising of Tahitian Noni® products. If you have read and understood this disclaimer, click below to continue.”

This intermediate page would then continue on to the third-party website. The website must be on a separate website domain and not have a reciprocal link back to the IPC’s personal website.
2.4.24.7. Advertising on Social Networking Sites, Video Sharing Sites and Blogs/Weblogs

IPCs may advertise Tahitian Noni® products on social networking sites (such as MySpace and Facebook), video sharing sites (such as YouTube and Google Video), and blogs/weblogs under the following conditions:

• The content of the IPC’s page or posting on the site must be relevant to the purpose of promoting or advertising Tahitian Noni® products;
• The content of the IPC’s page or posting on the site must be appropriate to the needs and expectations of the targeted audience;
• The content of the IPC’s page or posting on the site must not be offensive, lewd or malicious.

In addition, the primary purpose of the parent sites must not be offensive, lewd, or malicious, and must be in keeping with the founding principles of Morinda/Tahitian Noni International.

IPCs are responsible for all content on these sites, including any comments made on the sites by third parties. IPCs are responsible to delete or edit any comments that are not compliant with TNI’s policies.

2.5. MARKETING TAHITIAN NONI® PRODUCTS AND PROGRAMS

2.5.1. Retail Sales Policy

Only authorized IPCs with whom TNI has a signed agreement may sell Tahitian Noni® products. It is against TNI policy for IPCs to sell Tahitian Noni products for the purpose of resale by others.

2.5.2. Sale and Display of Products

Tahitian Noni® products may not be sold, displayed, or stored in public retail establishments, including but not limited to health food stores, grocery stores, chain stores, shopping malls, internet auction sites, internet malls, internet stores, virtual shopping sites, or other establishments in which the primary function is the retail sale of products as opposed to professional services. TNI advertising or promotional materials may not be displayed inside or outside such retail establishments.

Tahitian Noni® products may be sold and displayed in private or restricted-access offices, clubs, etc. Such establishments are those in which the general public is not allowed unless by appointment or
through a membership and in which the primary function of the
establishment is the provision of services and not products. Tahitian
Noni products and promotional materials may be displayed in the
interior of such establishments. These materials may not be placed
on the outside of these establishments, such as a wall or window that is
accessible by the public.

IPCs who are selling or displaying products in a service establishment
must notify TNI with the location name and address, and what services
are provided in the service establishment.

2.5.3. Promotion of Suggested Regular Price
All promotion of Tahitian Noni® products, through any media, must
promote the suggested regular price of the products. Any promotion
for less than the suggested regular price is expressly prohibited.

2.5.4. IPC Contact with Customers and with other IPCs
A written receipt completed by the IPC should be provided to each
retail customer upon sale of Tahitian Noni® products. However, for
any orders placed directly with the company, TNI will include the
appropriate receipt with the order.

Contact with potential customers and with other IPCs will be made in
a reasonable manner and during reasonable hours. A demonstration or
sales presentation must be discontinued upon the request of the poten-
tial customer or the IPC.

2.5.5. Government Representations
IPCs may not represent that TNI’s compensation plan has been
approved by any government agency. IPCs must accurately represent
any government approvals relating to Tahitian Noni® products. IPCs may
not represent that TNI has any exclusive arrangement with any govern-
ment regarding access to or use of any products.

2.5.6. Exclusivity Claims with TNI
IPCs are prohibited from using a familial relationship to any founder,
country manager, or employee of TNI to promote either themselves or
their IPC accounts. IPCs are prohibited from using their former em-
ployment at TNI to promote either themselves or their IPC accounts.
IPCs may not allege or imply that the IPC has unique access or a special
advantage with TNI executives or employees that other IPCs do not
have. IPCs may not represent themselves as founders, country managers, employees, executives, etc. of TNI. IPCs doing business in a business name may use their personal name and picture in promotional literature or advertising.

2.5.7. Repackaging of Tahitian Noni® Products
IPCs may not repackage Tahitian Noni® products or materials.

2.5.8. Selling Products or Materials to Other IPCs
It is TNI’s policy that IPCs may not offer Tahitian Noni® products or materials for sale to other IPCs, or for IPCs to purchase Tahitian Noni products from other IPCs. In an emergency, one IPC may lend products to another IPC. The borrowing IPC must then order replacement products from TNI and have these products drop-shipped to the lending IPC.

2.5.9. International Importation Policy
In each country in which TNI is doing business, the local TNI corporate entity or a TNI designee will be the only authorized importer of all Tahitian Noni® products. It is TNI’s policy that IPCs may not ship products from one country in which TNI is doing business into any other country, regardless of whether or not TNI is doing business in that other country. IPCs also may not order products in one country knowing that the products are intended to be shipped into another country. TNI has spent great amounts of time and money registering the products in the country, preparing labels for the country, and having attorneys and regulatory officials review our procedures, products, and materials. These are country-specific, and shipping from one country to another circumvents this process and seriously damages the efforts of TNI to comply with local law.

2.5.10. International IPC Activity in Unopened Markets
It is TNI’s right to open new markets. TNI does not give any IPC sole or exclusive access to any market, and any claim to such effect is false. TNI does not authorize any third party to obtain importation rights or product approval in any country. TNI reserves these rights exclusively for itself and its designated agents. TNI Access is currently the entity authorized by TNI to act in this capacity for TNI. Unless otherwise specified, products purchased by IPCs through TNI Access are for personal use only by IPCs.
Until TNI has issued an official announcement about the opening of a specific country, IPC meetings are prohibited in that country. A meeting is defined as any gathering where TNI’s marketing opportunity and/or its products are discussed that is attended by five or more people. TNI meetings will be allowed in unopened countries after the following conditions have been met:

a. An official TNI opening date has been announced.
b. Official “Meeting Guidelines” for that country have been published.

IPCs holding these pre-opening meetings must carefully follow the published “Meeting Guidelines” for that country. These guidelines will be published within the official country-opening announcement.

2.5.11. Obtaining IPC Organization Information
Most IPC organization information necessary to successfully operate an IPC account can be found at www.Nonioffice.com. An organization report that contains the name, ID# and country of an IPC’s organization may be obtained after a signed Organization Report Non-Disclosure Agreement is on file with the company. The organization report will be sent to the address, fax number or email address on file for the IPC. Organization reports will only be sent to the IPC whose organization is on the report.

2.5.12. Disclosure of Income Information to IPC Organization
Federal and state law strictly regulates the use of income information in promoting a business opportunity or in the process of recruiting IPCs. In the event an IPC decides to disclose his or her income information with another IPC, he or she may give TNI written and signed permission to disclose income information to a specific IPC.

In such case, the income information of only that IPC will be given only to the specifically named IPC. TNI recommends that an upline IPC who wants information about the income of his or her downline simply contact his or her downline directly for that information.

2.5.13. Vendor Confidentiality
TNI’s business relationships with its vendors, manufacturers, and suppliers are confidential. IPCs may not, directly or indirectly, contact, speak to, or communicate with any vendor, supplier or manufacturer of TNI about TNI or other business ventures. IPCs may communicate with the
vendor, manufacturer, or supplier, about TNI at a TNI-sponsored event where the vendor, supplier, or manufacturer is present at the request of TNI.

2.5.14. IPC Access to TNI Offices
All IPCs who visit any TNI office must sign in at the front desk and obtain and wear a visitor badge. All IPCs must be accompanied by a TNI employee at all times while on the premises.

2.5.15. Reliance on Corporate Officer or Employee Opinions or Representations
TNI has an extensive support system to assist IPCs in building their businesses. Customer support staff, Premier Leader Representatives, and VIP Services are provided to facilitate the ability of IPCs to effectively run their IPC accounts. Corporate officers and managers strive to remain close to IPCs and their customers. However, except as outlined below, support staff is not authorized to issue binding opinions regarding the policies in this manual, the significance of the terms of the IPC Agreement, the creation of a contract, or the qualification or sales statistics regarding any IPC account.

Any legally binding interpretation of an IPC Agreement provision or policy expressed in this manual, or the creation or interpretation of any other contract, must be in writing and can come only from the TNI Legal Department or by a resolution of the TNI Board of Directors.

Because TNI employees and officers are not authorized to give opinions or make representations to IPCs except as noted above, IPCs are not authorized to rely on such opinions. And TNI specifically disclaims liability for any reliance thereon by any IPC.

SECTION 3 – ADMINISTRATION

3.1. BECOMING AN INDEPENDENT PRODUCT CONSULTANT (IPC)

3.1.1. Application Process for Becoming an IPC:
A person or entity may become an IPC. There are three ways to apply:

a. Registering through the TNI telephone enrollment.
b. Registering via electronic enrollment over the internet at www.TNI.com,
c. Registering by completing, signing, and returning an IPC Agreement to TNI by fax, mail, in person, or emailing a scanned copy of the IPC Agreement.
An individual may apply to be an IPC under his or her own name or under a “doing business as” (DBA) designation with the name of the individual as the contact person for the IPC account. An entity applying to be an IPC must use the third method above and must submit all necessary business documents at the time of application.

IPCs must accept the terms and conditions of the IPC Agreement online on www.NonOffice.com, or must mail, fax, or scan and email a copy of their signed IPC Agreement within 60 days if the IPC has enrolled by methods a or b. If submitting by fax, both the front and back sides of the IPC Agreement must be completed in their entirety and received by TNI. While a facsimile of the agreement is legally binding, the IPC should follow up by sending the original agreement through the mail. In the event that TNI does not receive a fully executed IPC Agreement, TNI will have no obligation to pay commissions and bonuses to the IPC. TNI reserves the right to request legal proof of identification from an IPC, e.g. driver’s license, passport, or other form acceptable to TNI.

IPCs must be of legal age in the state in which they reside. IPCs must pay the non-refundable application fee of $35.00 plus tax, and will receive a free starter kit upon enrollment. No initial purchase other than the application fee is required. IPCs who enroll through the internet at www.TNI.com accept the terms and conditions of the IPC Agreement through a click-through procedure. IPCs who enroll through the telephone are on temporary status until a properly completed and signed IPC Agreement is received and accepted by TNI. If a valid IPC Agreement has not been received within 60 days of enrollment, the IPC will not be eligible to earn commissions until such documentation has been received and processed by TNI. The commissions will pay out to the IPC’s qualified upline.

TNI reserves the right to reject any IPC Agreement that is incomplete or otherwise unacceptable. Upon discovery of incomplete or unacceptable information on a previously accepted IPC Agreement, TNI reserves the right to void the IPC account. In the event that TNI does not receive a fully executed IPC Agreement from an IPC, TNI will have no obligation to pay commissions or bonuses to the IPC.

3.1.2. Withdrawing an IPC Application Within Five Business Days
Any IPC who desires to withdraw the application to be an IPC within five business days of enrolling may do so by notifying TNI by phone, fax, or
Upon TNI’s timely receipt of the request, the annual fee of $35.00 plus tax will be refunded in the same medium it was paid. Any IPC who withdraws the application is subject to the Six Month Waiting Period policy.

3.1.3. Independent Contractor Status
IPCs are independent contractors. For both taxation and legal purposes, IPCs are not franchisees, joint ventures, partners, employees, or agents of TNI. IPCs are prohibited from stating or implying anything to the contrary, either orally or in writing. TNI is not responsible for payment or copayment of any IPC employee benefits. If the government of an IPC’s local jurisdiction requires TNI to withhold taxes related to the IPC’s status, TNI will deduct such amounts from the IPC’s commissions prior to issuing the commissions. In the event that TNI is assessed any withholding taxes, interest or penalties associated with the IPC’s commissions payments after the commissions have been issued, TNI will deduct such amounts directly from the IPC’s future commissions payments. If TNI is required to garnish an IPC’s commissions pursuant to a court order, TNI will deduct such amounts from the IPC’s future commissions payments.

An IPC has no authority to bind TNI or incur any obligation on behalf of TNI. IPCs set their own hours and determine how to conduct their TNI business within the policies established in this manual. IPCs are responsible for their own liability, health, automobile, disability, workers compensation, and all other insurance. Please note that homeowners’ insurance policies generally do not provide coverage for any commercial activities conducted in the home.

3.1.4. Enrolling as an Individual or as a Business Entity
Entity applications must be signed by an authorized officer of the corporation, partnership, or trustee of the trust. These applications will become the binding IPC Agreement for such entity. All business enrollments must be done using both an IPC Agreement and a Business Application Addendum. TNI must be notified in writing if any of the information contained in the required documents changes in any way and be given updated or revised versions of those documents. TNI retains the same discretion to accept or reject a change in the ownership of an IPC account entity as it has to refuse the initial IPC Agreement.

3.1.5. Coapplicants
Only individuals who are married or living as such are allowed to apply
as coapplicants without a written agreement between the applicants. The spouse of an IPC, *de facto* or common-law spouse, or cohabitant is always considered to have a beneficial interest in the primary applicant’s IPC account and may not enroll as a separate IPC (see “Simultaneous Interests” policy). To add any other coapplicant, the primary applicant must submit written documentation designating the secondary applicant as the coapplicant of the primary applicant on the account and explaining the nature of their business agreement.

Coapplicants have the right to contact TNI on behalf of the IPC to receive information about the IPC account, and place orders under the IPC ID number. The coapplicant is not allowed to sign for sponsor changes or make any request which alters the status of the IPC account without written authorization from the primary applicant. Commission and bonus checks will always be in the name of the primary applicant.

### 3.1.6. Enrolling As a Business Entity

Multiple business entities owned and/or operated by the same individual may enroll as IPCs with the prior approval from TNI and under the following conditions:

- The entities are legitimate pre-existing legal entities;
- The entities have been incorporated for at least one year prior to association with TNI;
- Each entity has had its own federal employer ID number for a period of at least one year;
- Each entity engages in legitimate business operations unrelated to direct selling;
- The entities are not retail sales outlets (including online) and therefore would not undermine the network marketing concept;
- Each entity is able to provide a substantial benefit to TNI in the form of goods or services beyond the scope of what a typical IPC could provide by way of business building;
- These goods or services are to be provided at no cost to TNI;
- There will be no placement related to the multiple entities;
- This and any other similar opportunity will be subject to approval by TNI in its reasonable discretion.

If a 501(c) organization enrolls as an IPC, the individual who controls the 501(c) may enroll with an individual IPC account in their personal name,
and will not be considered to be in violation of the “Simultaneous Interests” policy.

For more information on enrolling an IPC account in the name of a partnership, a trust, a corporation, an LLC, or a non-profit organization, or other business entity, please go to www.Nonioffice.com.

3.1.7. Relationship to Sponsors
The relationship between an IPC and his or her personal and placement sponsors is central to the operation of a successful TNI business. TNI recognizes this relationship as binding if created pursuant to the methods and procedures described under the “Becoming an Independent Product Consultant (IPC)” policy.

The personal and placement sponsors of an IPC are identified in the IPC Agreement. If the new IPC is placed immediately below the personal sponsor, then the personal sponsor and placement sponsor are the same. If the IPC is placed at any level below the first line of IPCs below the personal sponsor, the IPC immediately above the new IPC is the placement sponsor. Personal and placement sponsors must always be in the same organization, with the personal sponsor above the placement sponsor in the same line, in order for commissions to be correctly calculated.

It is important that great care be exercised in selecting the personal sponsor for an IPC account. A personal sponsor has the right to place a new IPC anywhere in his or her organization. This means new IPCs may or may not be working directly with their personal sponsor. A new IPC should also understand that titles and commissions based on sales of Tahitian Noni® products will be paid to the personal and placement sponsors based on the performance of the IPC account.

3.1.8. Conflicting Personal Sponsor or Placement Sponsor Information
Where sponsor information on the submitted IPC Agreement conflicts with information previously received via phone, written, or internet enrollment, the phone, written, or internet enrollment information is presumed to be correct and will control. In the case of any other discrepancy, the IPC Agreement will prevail. TNI reserves the right to make sponsor and commission adjustments if it concludes, in its sole discretion, that a TNI employee error was made during the enrollment process.
If, after completing the enrollment process, an IPC changes his or her mind about who should be the personal or placement sponsor, a completed Error Correction Form must be submitted to TNI within 14 days of the enrollment of the IPC account. This form can be found on www.NoniOffice.com or in the back of this manual.

3.1.9. Sponsoring
IPCs may sponsor other IPCs in any other country in which TNI is officially doing business. IPCs must ensure that each potential IPC has reviewed and has access to the relevant Tahitian Noni International Policy Manual prior to or at the time of giving the individual an IPC Agreement.

3.2. CHANGING THE STATUS OF AN IPC ACCOUNT

3.2.1. Active IPC or Inactive IPC Status
The IPC Agreement allows a person to become an IPC with or without any purchase of products. Becoming and maintaining an active IPC account requires consistent sale of products through the IPC account; an inactive IPC account does not require consistent sale of products. IPCs are required to maintain a minimum activity level in order to continue to receive the full benefits of being an IPC. These privileges include receiving Fast Start and Unilevel commissions and all other bonuses, sponsoring new IPCs into the organization, and signing for sponsor changes.

This minimum activity requirement is to:

a. be a participant in the AutoShip (CAS) program, or

b. sell through the IPC account* at least a cumulative 60 QPV
in the current and prior two calendar months and a) have at least one placement sponsored IPC on the first level with at least 60 QPV accumulated over the current and prior two calendar months, or b) have at least one personally sponsored IPC with at least 60 QPV accumulated over the current and prior two calendar months.

*Selling through the IPC account includes purchases the IPC makes for his/her personal use.

If an IPC does not maintain this minimum activity, he or she will be placed on inactive IPC status. Inactive IPCs will be able to continue to purchase products at regular prices using their IPC ID number.
IPCs may remain on inactive IPC status indefinitely, provided they pay the renewal fee of $35.00 or place a product order prior to their renewal date each year. Any IPC account placed on inactive IPC status may return to active status by submitting an Inactive IPC Reinstatement Form (obtained from www.Nonioffice.com or at the back of this manual) along with a reinstatement fee of $10 to TNI, or by placing a product order on the IPC account. Reinstatement will occur as long as the qualifications for active IPC account are met and the renewal date of the IPC account has not passed. Inactive IPCs should reinstate prior to their renewal date (see “Annual Renewal of IPC Status”).

3.2.2. Changing Business Form of IPC account
An IPC who wishes to change the form of business from that of an individual IPC to a participant in a corporation, partnership, or trust under the same sponsor and IPC ID number may do so at any time, subject to all TNI policies, including the submission of a Sale of IPC Account Form to TNI Compliance. (See “Enrolling As a Business Entity” policy.)

3.2.3. Voluntary Termination of IPC account
An IPC may terminate the IPC Agreement with TNI at any time. The contract may be terminated for any or no reason, and the IPC is not required to specify the reason to TNI.

The terminating IPC must send a signed written notice to TNI of the intent to terminate. E-mail requests will be accepted if sent from the IPC’s email address on file with TNI, or if sent from the IPC’s www.Nonioffice.com account. The IPC should not have any activity on the account once a resignation letter has been submitted to TNI. The termination will be effective upon receipt and processing by TNI Compliance.

An IPC may, with TNI’s permission, withdraw the voluntary resignation and reactivate his or her IPC account by placing an order on the account. TNI retains the same discretion to accept or reject the resignation withdrawal from an IPC as it has to refuse the initial IPC Agreement. If the account is reactivated, with TNI’s permission, within 30 days of the processing of the termination of the account, the downline organization of the IPC account will be reinstated. If more than 30 days have passed since the processing of the termination of the account, the account may be reactivated, with TNI’s permission, but the downline organization of the account will not be reinstated.
The Six Month Waiting Period policy will apply to any IPC who voluntarily terminates the IPC Agreement with TNI.

3.2.4. Annual Renewal of IPC Status
Unless an IPC voluntarily resigns or is terminated by TNI, the length of an IPC Agreement, and each subsequent renewal, is one year. AutoShip-qualified IPCs will be renewed automatically and free of charge unless otherwise notified in writing. IPCs not participating in the AutoShip program will be automatically renewed upon submitting a renewal fee of $35.00, or upon placing an order with TNI. TNI retains the same discretion that it has to accept or reject a request to renew an IPC account as it does to refuse the initial IPC Agreement. Checks for commissions, rebates, or bonuses already earned but not issued will continue to be issued. If the renewal fee has still not been paid or an order placed 30 days after the renewal date, the IPC account will be terminated and all right to compensation earned and not yet issued by TNI will be forfeited. The terminated IPC account’s downline organization will be transferred to the next applicable personal and placement sponsors in the IPC’s upline unless otherwise determined by TNI.

IPCs who have been enrolled and operate through TNI Access will not be required to pay a yearly renewal fee but will instead be terminated automatically if after 13 months they have not purchased any products from TNI. Such IPCs may request to be reactivated at any time upon purchase of products from TNI but will only retain their downline organization if they request to be reactivated within 30 days of the termination.

3.2.5. Reactivation of Previous IPC account
An IPC who fails to renew or who voluntarily resigns the IPC Agreement with TNI may reactivate the former IPC account without having to wait the Six Month Waiting Period. TNI retains the same discretion to accept or reject the reactivation request from an IPC as it has to refuse the initial IPC Agreement. If the account is reactivated, with TNI’s permission, the IPC will be reactivated in its current position in the downline organization. If the IPC reactivates within 30 days of termination, the downline organization of the account will be reinstated to the account. An IPC account that has been terminated by TNI for violations of the Policy Manual, Compensation Plan, IPC Agreement or other TNI policies and procedures may not be reactivated unless approved in writing by TNI.
3.2.6. Reapplication under New Sponsor—see “Six Month Waiting Period”

3.2.7. Six Month Waiting Period
An IPC who has a beneficial interest in any IPC account and wishes to replace it with a beneficial interest in another existing or new IPC account must terminate the current beneficial interest. He or she may initiate a beneficial interest in another IPC account six months after the cancellation, six months from the date of the last order placed, or six months from the date that the IPC last had a beneficial interest in any IPC account, whichever date is latest. A beneficial interest in any IPC account includes, but is not limited to, being a coapplicant on an IPC account, advertising Tahitian Noni® products or the TNI business, participating in IPC meetings, accessing information on a www.NoniOffice.com account, directly or indirectly representing oneself as an IPC, financial assistance provided to an IPC account or, financial benefit from an IPC account, etc.

If a person wishes to continue using Tahitian Noni® products during the six month waiting period, the person may place orders directly with TNI, or may enroll as a Customer with TNI. The only activity a Customer may have during the six month waiting period is product orders on the Customer account.

3.2.8. Upline Release Policy
The six month waiting period may be waived if a completed Upline Release Form is received by TNI for the IPC. The submission of a completed Upline Release Form to TNI Compliance will cause the current IPC account to be terminated. Upon termination, the IPC will forfeit the existing IPC organization, which will usually roll up to the next qualified IPC. The IPC will also forfeit all titles and privileges related to the cancelled IPC account, with the exception of product line certifications. TNI reserves the right to refuse any release at its discretion for any business or economic reason.

The Upline Release Form requires the notarized signatures of the eight upline IPCs by placement sponsor link, the five generations of upline IPCs by personal sponsor link, as well as that of the IPC who wishes to be released (duplication of signatures may be required). This procedure assures that all who would be affected by the release are in agreement.
All Upline Release Forms must be completed and received by TNI by the 15th of the month in order for the release to be processed for that month’s commissions. If a signature or required notary stamp is missing at the deadline, the corrected form may be reviewed for change the following month. IPC signatures and authorizations will be considered valid for 90 days from the date of the signature or 90 days from the date the signature or authorization is first submitted to TNI Compliance, whichever date is earlier.

3.2.9. Owners of IPC Accounts Marrying
If two IPCs marry or become *de facto* or common-law spouses, the two IPCs may maintain their separate IPC organizations under the IPC accounts each owned prior to the marriage. If one of the IPC accounts is terminated, sold, assigned, or transferred to another person or entity after the marriage, the selling owner of the IPC account need not wait six months to become a coapplicant on his or her spouse’s IPC account, provided the necessary documentation is provided to and processed by TNI.

3.2.10. Attachment Due to Court Action
An IPC account is an asset and as such may be subject to seizure by a judgment creditor, bankruptcy trustee, or other third-party. If TNI receives notice of a third-party claim to an interest in an IPC account, TNI will notify the IPC at the address on file with TNI.

If any judgment creditor, bankruptcy trustee, or other third party claims an interest in an IPC account, TNI will obtain legal advice regarding its responsibility to honor the claim. If, in good faith, TNI relies on such legal advice, TNI cannot be held liable by an IPC account or its owner for honoring the claim.

3.2.11. Annulment or Divorce
IPCs may become subject to a division of property that accompanies a divorce or annulment. TNI will continue to treat the IPC account according to the IPC Agreement until TNI receives a court order or decree directing otherwise. TNI will not be liable to anyone for relying in good faith on a court order, decree, or judgment relating to the rights in an IPC account in a divorce or annulment setting. The former IPC who lost the interest in the IPC account due to divorce or annulment is subject to the Six Month Waiting Period Policy. IPCs may not use divorce in an effort to circumvent TNI’s policy on simultaneous interests.
3.2.12. Death

When an IPC dies, evidence of the death of the individual must be submitted to TNI within 90 days of the date of the death for a cancellation or transfer of the IPC account. A copy of a death certificate, funeral program, or published obituary will serve as sufficient evidence of the death. If TNI does not receive notification of an intent to have the IPC account pass to the heirs of the decedent within 90 days of the decedent’s death, the IPC account may be terminated. In such case, the IPC organization will roll up to the next applicable upline personal and placement sponsors.

When an IPC dies, rights and title to that IPC account will pass to the decedent’s heir under the law of the jurisdiction in which the decedent resided. TNI will comply with any court order or other legal document directing the disposition of the IPC account. If the decedent’s heir is already an IPC, he or she may inherit the IPC account and may operate both separate, IPC organizations. The heir must submit a completed IPC Agreement to TNI Compliance along with the will, court order or other legal document directing the disposition of the IPC account. TNI retains the same discretion that it has to accept or reject the heir’s enrollment as an IPC as it does to refuse the initial IPC Agreement.

3.2.13. Sale or Transfer of an IPC account

TNI reserves the right, in its sole discretion, to approve or disapprove any proposed sale, assignment, or transfer of an IPC account. The basis for any disapproval will be provided in writing. Any sale, assignment, or transfer of any IPC account or controlling entity thereof is subject to the following conditions:

a. TNI possesses the right of first refusal with respect to any sale, assignment, or transfer of any IPC account. At TNI’s request, an IPC wishing to sell his or her IPC account must provide TNI with the option to purchase the IPC account on the same terms and conditions as any outstanding or intended offer. If TNI plans to accept the offer, TNI will notify the IPC within 10 days of the receipt of the offer.

b. An IPC account may not be sold, transferred or modified in any way if any of the following conditions apply: temporary account, hold on the account, suspended account, account has been sent notice of intent to terminate, terminated account, or account under investigation by TNI’s Compliance or Legal Departments.
c. The selling or transferring IPC must provide TNI with a completed Sale of IPC Account Form, including the documents listed on the Sale of IPC Account Form. A completed Sale of IPC Account Form must also be provided to transfer ownership of an IPC account from an individual to any entity, or to transfer ownership from any entity to an individual, even if the individual also owns the entity. This Sale of IPC Account Form may be found in this manual and on www.NoniOffice.com. IPC signatures and authorizations will be considered valid for 90 days from the date of the signature or 90 days from the date the signature or authorization is first submitted to TNI, whichever date is earlier. In its sole discretion, TNI may require the seller and purchaser to sign a supplemental Sale of IPC Account Form, which will be provided by TNI.

d. A new, signed IPC Agreement must be submitted from the purchaser, as well as any other documents necessary for enrollment.

Upon a sale, transfer, or assignment being approved in writing by TNI, the buying IPC must assume the position and obligations of the selling IPC and will be entitled to the same rights, titles, and privileges afforded to the former owner, with the exception of product line certifications.

The selling IPC will be subject to the Six Month Waiting Period policy if he or she wishes to re-enroll or purchase another IPC account.

If all documents are completed correctly, the sale or transfer will be processed within 30 days of receipt of the complete paperwork. If, after approving a sale or transfer of an IPC account, TNI later determines, in its discretion, that the sale or transfer was done in order to evade TNI’s policies, TNI will have the right to reverse the sale or transfer or terminate the account in question.

3.3. BUILDING AN IPC ACCOUNT ORGANIZATION

3.3.1. Placement of a New IPC
It is highly recommended that all new IPCs be placed on the first level of their personal sponsor upon enrollment, meaning that the personal sponsor and placement sponsor are the same IPC account. Any placement of a new IPC other than on the first level will be considered the personal sponsor’s one placement for that IPC. Upon enrollment, a personal sponsor should explain to the IPC that the personal sponsor may change the IPC’s placement sponsor following the policies below.
3.3.2. Requirements for All Placement Changes
The following requirements apply to all placement changes:

• IPC being moved is on the first level of the personal sponsor.
• Personal sponsor of moving IPC must be on AutoShip.
• New Placement sponsor must be on AutoShip.
• IPC being moved has not achieved the title of Pearl (personal paid-as or placement paid-as title), or has not been paid as a Pearl (personal paid-as or placement paid-as title) in the last six consecutive months.
• New Placement sponsor must be in the organization of the Personal sponsor.
• New Placement sponsor cannot be in the organization of the moving IPC.
• Request must be submitted on an official Placement Sponsor Change Form.
• IPC signatures and authorizations will be considered valid for 90 days from the date of the signature or 90 days from the date the signature or authorization is first submitted to TNI Compliance, whichever date is earlier.

The following additional conditions apply to the types of placement changes listed below:

3.3.3. Placement before 120 Days
• The IPC being moved must have enrolled within 120 days prior to the change being submitted to TNI.
• The only signature required is the signature of the personal sponsor.
• There are no volume requirements for a 120 Day Placement Change.

3.3.4. Placement of an Unassisted Organization
• The IPC being moved has been enrolled for more than 120 days.
• The IPC being moved has no organization, or if the IPC has an organization, the organization was built without any IPCs placed by the upline of the personal sponsor of the IPC to be moved (if the IPC placed in the organization by the upline of the personal sponsor is an inactive IPC, then the organization is still considered to be unassisted).
• The QV8 volume for the previous month of the moving IPC is less than or equal to the QV8 volume for the previous month of the new placement sponsor. The volume from Customers will be included when evaluating the QV8 volume.
• The QV8 volume for the previous month of the moving IPC is less than
10,000 QV8. The volume from Customers will be included when evaluating the QV8 volume.
• The only signature required is the signature of the personal sponsor.

3.3.5. Notarized Placement Change
• The IPC being moved has been enrolled for more than 120 days.
• The signatures required are the notarized signatures of the moving IPC and of the eight upline IPCs by placement link, beginning with the personal sponsor.
• There are no volume requirements for a Notarized Placement Change.

3.3.6. Placement of Roll up IPCs
• The IPC being moved rolled up to their current personal sponsor within 120 days prior to the change being submitted to TNI.
• The only signature required is the signature of the personal sponsor.
• There are no volume requirements for a roll up IPC placement change.

3.3.7. Changing the Personal Sponsor of an IPC
To change personal sponsor of an IPC account, the personal sponsor must make sure that the IPC account is already placed into the organization under the new personal sponsor. At times, a placement change may need to be done at the same time as the personal sponsor change to ensure that the personal sponsor is always in the direct upline of the IPC. The following requirements apply to personal sponsor changes:

• The personal sponsor of moving IPC must be on AutoShip.
• The new Personal sponsor must be on AutoShip.
• The IPC being moved has not achieved Pearl or has not been paid-as Pearl for the last six consecutive months (personal paid-as or placement paid-as).
• The new Personal sponsor must be in the organization of the current Personal sponsor.
• The new Personal sponsor must be in the upline of the moving IPC.
• The signatures required are the notarized signatures of the moving IPC and of the five upline personal sponsors.
• There are no volume requirements for a personal sponsor change.
• Request must be submitted on an official Personal Sponsor Change Form.
• IPC signatures and authorizations will be considered valid for 90 days from the date of the signature or 90 days from the date the signature
or authorization is first submitted to TNI Compliance, whichever date is earlier.

3.3.8. Sponsor Change Deadline
All Placement/Personal Sponsor Change Forms need to be completed and received by TNI by the 15th of the month in order to be processed for that month’s commissions. If a signature or required notary stamp is missing when the deadline arrives, the deadline will not be extended. The corrected form will be reviewed for the following month.

3.3.9. Sponsor Change Cancellation Deadline
If the personal sponsor requesting a Placement or Personal Sponsor Change wishes to cancel that change, a signed cancellation request must be submitted in writing and must be received by TNI by the 28th of the month for which that change was submitted. Sponsor change cancellation requests submitted after this date will be rejected.

3.3.10. IPC Authorization of Sponsor Changes
IPCs who are contacted by other IPCs regarding authorization for Personal and Placement Sponsor Changes, Upline Releases or Error Corrections should respond to that contact. If an IPC’s repeated documented attempts to make contact with another IPC are unsuccessful, TNI will send a certified letter to the non-responding IPC at the address on file. If the letter is returned or not replied to prior to the deadline stated in the letter, the IPC will be deemed to have waived the right to object to the proposed change, and the IPC requesting the change will be required to obtain the signature of the IPC on the next applicable level.

IPCs who are on inactive IPC status will not be authorized to sign Placement Sponsor Change Forms or Personal Sponsor Change Forms, Upline Release Forms or Error Correction Forms. The signatures of the next level active uplines will be required until the required number of signatures has been obtained.

If an IPC desires to have another individual conduct business with TNI on the IPC’s behalf, beyond ordering products, a Power of Attorney for this individual that includes the IPC’s notarized signature will be required to be on file with TNI. All such instances are subject to TNI’s “Simultaneous Interests” policy.

For good cause shown, TNI will have the discretion to modify the signature requirement for personal or placement sponsor changes as necessary.
3.4. ORDERING AND PURCHASING TAHITIAN NONI® PRODUCTS

3.4.1. Case AutoShip Program (CAS)
The Case AutoShip program is specifically designed to meet the needs of IPCs with growing organizations. All IPCs on the Case AutoShip program must sell through their account a monthly minimum of 120 QPV. Selling through the IPC account includes purchases the IPC makes for personal use. TNI also offers AutoShip programs other than the Case AutoShip program. To learn more about these programs and the benefits of Case AutoShip, go to www.TahitianNoni.com and www.NoniOffice.com.

3.4.2. Conditional and Unconditional Case AutoShip Programs

*Conditional Program.* An order of at least 120 QPV must be placed by the 14th of each month, and this order would count as the IPC’s Case AutoShip purchase for the month. If no order is placed, or if the orders placed by the 14th do not equal 120 QPV, the IPC will automatically be sent his or her selected Case AutoShip products and funds will be charged to the authorized form of payment. Unless otherwise requested, the order will be sent to the shipping address on file.

*Unconditional Program.* If an IPC would like the selected Case AutoShip products (equal to 120 QPV) sent out regardless of any other orders each month, the IPC can select “Unconditional CAS Program” on the IPC Agreement or on the AutoShip Change and Enrollment Form. The payment will be charged to the authorized form of payment.

3.4.3. AutoShip Enrollment and Cancellation Procedures

To enroll in an AutoShip program, IPCs may complete the AutoShip section on the IPC Agreement or complete a AutoShip Change and Enrollment Form. New IPCs may enroll in AutoShip by telephone when opening their IPC account, but to maintain AutoShip status, a signed IPC Agreement with the AutoShip section completed and signed or a signed AutoShip Change and Enrollment Form should be sent to TNI.

Case AutoShip enrollment and reinstatement requests must be received in writing by the last business day of the month to guarantee that the enrollment or reinstatement will be processed for the following month. If Case AutoShip orders are refused or returned without reason, the IPC may be removed from the Case AutoShip program.
AutoShip cancellation requests must be submitted in writing; such request may be submitted via email. IPCs may use the AutoShip Change and Enrollment Form to cancel their AutoShip. All AutoShip cancellation requests must be received in writing by the last business day of the month to guarantee that the cancellation will be processed for the following month.

3.4.4. Case AutoShip Payment Problems
If the authorized form of payment provided for AutoShip results in either a decline or an insufficient funds transaction, that AutoShip order will not be placed. TNI reserves the right to continue to attempt to charge the authorized form of payment to place the AutoShip order for the IPC. If the authorized form of payment provided for AutoShip results in either a decline or an insufficient funds transaction for two consecutive months, TNI reserves the right, at its discretion, to remove the IPC from the AutoShip program. Removal from the program will disqualify the IPC from certain bonuses, commissions, and promotions that AutoShip-active IPCs receive. For IPCs removed from the AutoShip program, reinstatement will require a written request accompanied by a qualifying order and a valid form of payment on file for future AutoShip payment.

3.4.5. Customer Purchasing
A person or entity that is not an IPC is a Customer. An IPC has no exclusive right to any Customer, whether for sales purposes or future sponsoring of the Customer as an IPC. Customer loyalty is based solely on Customer choice.

3.4.6. Regular and AutoShip Price Orders
IPCs may order products at regular and AutoShip pricing from TNI by telephone (800-445-2969), by fax (800-445-3734), on the internet at www.NoniOffice.com, or in person at a TNI Office or Will Call Center. An IPC should contact TNI immediately if he or she does not receive the order.

In its discretion, TNI reserves the right to limit the amount of product that any one IPC may purchase.

3.4.7. Will Call Center Product Pick-Up
IPCs who place orders to be picked up at any will call center are required to collect these orders within one month of the purchase date. Orders that have not been picked up within the allotted time period will be shipped to the address of the purchasing Customer or IPC at his or her expense, charged to any valid form of payment on file for the IPC.
3.4.8. International Orders
IPCs should order products in the country in which the IPC is registered. An IPC traveling to another country may order and pick up products at the local office of that country provided the IPC is present in the country. Any international order must comply with all other relevant policies and procedures.

3.4.9. Price Changes
Product availability and price are subject to change without notice.

3.4.10. Incomplete Orders and Damaged Goods
In the event that an IPC receives an incomplete order, it is the responsibility of the IPC to review the order and report the discrepancy within 10 days of receipt of the order. TNI endeavors to ship products in quality resaleable condition. Some products may become damaged in the shipping process. Visibly damaged orders should be refused if possible. The return shipping costs will not be deducted from the refund amount if the order is damaged. If a damaged order is delivered, the IPC should immediately contact the TNI Customer Service Center for instructions on returning the damaged order. IPCs may be asked to retain the damaged product for a follow-up from the shipping company.

3.4.11. 70% Rule
IPCs must certify on each product order form or when placing an order that they have sold, consumed, or used at least 70% of all products from the last order. No IPC may order products without complying with the 70% rule. TNI does not require or encourage an IPC to purchase inventory in an amount which unreasonably exceeds that which can be expected to be resold or consumed within a reasonable period of time.

IPC certifications of compliance with the 70% Rule are subject to random or selective audits by TNI. While some products may be reasonably reported to be for personal use, the uses of the remaining products must be validated with proper documentation, the approval of which is at TNI’s discretion.

3.4.12. Sales Tax
TNI will collect and remit all applicable sales and use taxes on behalf of IPCs based on the suggested regular price of the products ordered and according to applicable tax rates for each state to which the products or materials are shipped. If an IPC account has a current valid resale
permit on file for the IPC account, TNI will not charge sales tax. TNI will not charge sales tax for the orders shipped to states where there is no sales tax required on the items shipped.

3.4.13. Shipping and Handling Charges
For all orders of Tahitian Noni® products, a shipping charge is added. This charge covers the cost of shipping and handling to the 48 contiguous states. IPCs outside the 48 contiguous states will be subject to additional charges. Express shipping is available (two-day or overnight) on all orders. Additional shipping charges will apply. Will call or pickup orders carry a handling fee of 5% of the order value.

3.4.14. Payment
No IPC is to accept payment for products from a customer except at the time the products are delivered to the customer by the IPC. If an IPC assists another IPC by placing and picking up orders for that IPC (because that IPC has limited access to a TNI Office or Will-Call Center), the assisting IPC must immediately place the order with TNI upon receipt of monies from the IPC, and must deliver the products in a timely matter to the IPC who paid for the products.

All orders made to TNI must be accompanied by proper payment including all applicable shipping and handling fees and sales taxes. It is the responsibility of IPCs to ensure that proper payment is received by TNI. An IPC may use a credit card owned by another person only if the owner of the credit card has authorized such use.

3.4.15. Monthly Cutoff Date for Orders
All orders must be received by the end of the last business day the month in order to be counted in that month’s volume, unless otherwise stated. Orders by fax may be placed until 5 p.m. MT of the first business day of the following month.

3.4.16. Credit Card Charge Backs or Insufficient Funds Payments
If a payment for a sales order results in either a credit card charge back or an insufficient funds transaction and the products have already been released to the IPC, TNI may reverse commissions paid for up to 53% of the commission-able value of the order at the time of the unpaid balance. In its sole discretion, TNI may seek to recover the funds that are not paid. If any funds are recovered, administrative costs of TNI and any legal or collection costs will be deducted from the total recovery before apportioning out any refund payable to those IPCs whose commissions or bonuses had been reversed.
3.4.17. Volume Transfer
TNI does not allow IPCs to transfer volume from one IPC account to another.

3.5. RETURNING TAHITIAN NONI® PRODUCTS

3.5.1. Refund Policies for Purchased Products
All products returned must be in marketable condition and not beyond the reasonable shelf life of the products. Products are considered to be past the shelf life 1) if the expiration date printed on the product package has passed, or 2) if the package has been opened.

IPCs are responsible for the cost incurred in shipping the products back to TNI. Any and all refunds that are paid may result in a reversal of commissions paid at the time of the sale of the products for up to 53% of the commissionable value of the purchase at the time it was made. Shipping charges, handling fees, and customs fees are non-refundable unless TNI made an error originally. Only the IPC under whose ID number the order was placed can initiate the return. If an order is refused, the return shipping costs will be deducted from the refund amount. Questions regarding whether a purchase qualifies to be returned under these policies should be directed to TNI’s Customer Service Center.

3.5.2. IPC Order Returns
An IPC who is not satisfied with the first-time order of any products may return that first order and receive a refund. The return must be initiated by the IPC on whose account the products were ordered. Unless TNI made a shipping error, the IPC returning the products is responsible for the cost incurred in shipping the products back to TNI. The commissions that were paid out on the returned order will be deducted from the IPC’s and from the uplines’ next commissions checks (if applicable). Shipping charges, handling fees, and customs fees are nonrefundable, unless TNI made a shipping error.

The conditions of the refund are:

a. Products received within 90 days of the order date will receive 100% credit or exchange, less original shipping. Products received from 91 to 180 days of the original order date will receive a 90% credit or exchange, less original shipping. Products that are received after 181 days from the order date will not be refunded unless the IPC is terminating the IPC Agreement with TNI (see “Product Buy Back”).
b. An IPC may only return a product type one time. Subsequent attempts to return that product type will be refused.

c. Original product containers must be returned to TNI for refund to be issued.

d. Promotional and certain specialty items may have more restricted conditions for returns. Contact TNI Customer Service for details.

3.5.3. AutoShip Order Returns
Upon AutoShip enrollment, an IPC agrees to abide by the 70% rule, as described in this manual. Accordingly, TNI will accept returns for up to two AutoShip orders of unopened and unused products from AutoShip orders under the standard return policy. Any IPC who refuses an AutoShip order upon delivery is subject to a possible AutoShip termination by TNI.

3.5.4. Product Buy Back (for Terminating IPCs)
TNI’s product buy-back policy is to assist IPCs who are terminating their IPC Agreement with TNI by alleviating the financial burden of unused products. If conditions are met, and an IPC so requests, TNI will repurchase the products for 90% of the purchase price, less original shipping and other costs. All repurchases are subject to a deduction based on the amount of personal rebate or other commissions paid to the IPC for that order.

The product buy-back conditions are as follows:

a. Any IPC desiring to participate in TNI’s buy-back policy must be terminating the IPC account. A repurchase will not take place until TNI has received a notice of termination or until the IPC has been terminated by TNI.

b. Products must be returned to TNI within one year of the original purchase date.

c. All products must be in marketable condition and not beyond the shelf life of the products (products are considered past the shelf life 1) after the expiration date indicated on the product package has passed, or 2) once it has been opened).

d. The terminating IPC is responsible for all costs associated with returning the products.
3.5.5. Customer Satisfaction Guarantee
TNI offers a 90-day, 100% money-back guarantee to all its customers. If, for any reason, a customer is not satisfied with a purchase, the customer may receive a full refund, less original shipping. A customer may only return a product type one time. Subsequent attempts to return that product type will be refused. Original product containers must be returned to TNI for refund to be issued.

3.5.5.1. Retail purchase from an IPC
In order to receive a refund, the retail customer must, within 90 days of the purchase, return the unused portion of the products to the IPC from whom the customer purchased the products.

The IPC will then fill out a Retail Exchange Form and obtain an RA number from the TNI Customer Service Center. TNI must receive the completed Retail Exchange Form, the used container, and the RA number within one year from the original purchase date from TNI to provide the IPC with a replacement order of the products. TNI has the right to refuse to replace the products if there is reasonable doubt that the products were actually purchased by a customer.

Any retail customer who follows the above procedures and is not refunded by the IPC may contact the TNI Customer Service Center for a refund. TNI reserves the right to offset such refund costs against the IPC.
Note: IPC price purchases shipped by an IPC to a customer will not qualify for return under the TNI customer satisfaction guarantee.

3.5.6. Sales Aid Return Policy
An IPC who is not satisfied with the first-time order of any sales aid may return that first order and receive a refund. TNI sales aids which have not been opened or used and are still in marketable condition may be returned to TNI within 90 days of purchase for a 100% refund, less shipping costs. No seasonal or promotional sales aids, which have been designated as such at the time of purchase, may be returned.

Terminating IPCs may return all marketable sales aids to TNI for a 90% refund, less shipping costs, for up to one year after the purchase date. No seasonal or promotional sales aids, which have been designated as such at the time of purchase, may be returned.
3.5.7. Returns for Residents of Certain States
Some states may require, by law, different return policies than those set forth in this manual. TNI will abide by those laws.

3.5.8. Product Liability Insurance
Morinda Holdings, Inc. and its subsidiaries maintain a global product liability insurance policy in an appropriate amount covering claims that its products are defective. Please note, however, that the insurance coverage and Morinda’s commitment apply only to product liability claims. They do not apply to situations, for example, where an IPC has made an unauthorized health claim or where an accident or other incident has occurred on IPC or third party premises.

Accordingly, if any product liability issues arise, Morinda Holdings, Inc. should be immediately notified and allowed to fully investigate such claim and, in coordination with its insurance carriers, appropriately address and deal with each situation.

SECTION 4 –
REGULATIONS FOR ENFORCEMENT

4.1. IPC DISCIPLINE FOR VIOLATION OF POLICIES

4.1.1. Investigation of Policy Violations
The goal of TNI Compliance is to handle all compliance issues fairly and efficiently. This procedure helps ensure that all IPCs will be treated with equal fairness. Any complaint submitted to TNI Compliance must be in writing, with written evidence of the policy violation linked to the IPC account in question. Upon receipt of such a claim against an IPC, TNI Compliance will contact that IPC and other relevant persons to obtain all facts and assertions relating to the conduct in question.

Because of TNI’s privacy procedures, TNI may or may not notify the submitting IPC of any investigation done or disciplinary action taken as a result of the claim submitted by the IPC.

Written notification of any claim must be received by TNI within one year of the date that the IPC knew, or should have known, about the claim.
4.1.2. Fines For Policy Violations
If an IPC violates a TNI policy, TNI may fine the IPC at TNI’s reasonable discretion as compensation for costs incurred.

4.1.3. Receipt of Commissions and Bonuses
One of the benefits of being an active IPC is qualification to receive commissions and bonuses. An IPC account must be active and in good standing at the end of a calendar month to be qualified to receive commissions and bonuses attributable to that month. If an IPC account is terminated, suspended, or under formal investigation during a particular calendar month, the IPC is not eligible to receive commissions or bonuses for that month or any future month until such time as the account is restored to good standing.

4.1.4. Suspension
An IPC may be suspended for violating the terms of the IPC Agreement or the policies and procedures outlined in this Policy Manual, including any published amendments to the manual. TNI will inform the IPC in writing that the suspension has occurred or will occur effective the date cited on the written notification. TNI will cite the reason for the suspension and the steps necessary (if any) to remove the suspension. The suspension notice will be sent to the IPC’s address on file with TNI. Suspension may or may not lead to termination of the IPC account, as determined by TNI in its reasonable discretion based on the facts available to TNI.

TNI may take certain action during the suspension period, including but not limited to the following:

• Holding commissions and/or bonuses.

• Prohibiting the IPC from presenting himself or herself as an IPC of TNI or using any of TNI’s proprietary marks and/or materials.

• Prohibiting the IPC from purchasing products and services from TNI.

• Prohibiting the IPC from sponsoring new IPCs, contacting current IPCs, or attending meetings of IPCs.

If TNI, in its reasonable discretion, determines that the violation which caused the suspension is continuing or has not satisfactorily been
resolved, or if a new violation involving the suspended IPC has occurred, the suspended IPC may be terminated.

4.1.5. Termination for Convenience and Termination For Cause
Pursuant to section 3.2.3., any IPC may terminate the IPC Agreement at any time for any or no reason. Similarly, TNI may terminate the IPC Agreement for convenience at any time upon 30 days prior written notice.

TNI may terminate an IPC account for cause if the IPC violates the terms of the IPC Agreement or the policies and procedures outlined in this Policy Manual, including any published amendments to the manual. TNI will inform the IPC in writing that the termination has occurred or will occur effective the date cited on the written notification. The written notification will cite the reason for the termination. The termination notice will be sent to the IPC’s address on file with TNI.

4.1.6. Effects of Termination
Immediately upon termination, the terminated IPC:

- must remove and permanently discontinue use of trademarks, service marks, trade names and any signs, labels, stationery, or advertising referring to or relating to any TNI products, plan, or program;

- must cease representing himself or herself as an IPC of TNI;

- loses all rights to his or her IPC account, including but not limited to titles and organization;

- ceases to accrue commissions and earnings; and

- must take all action reasonably required by TNI relating to protection of its confidential information.

TNI reserves the right to offset any amounts owed by an IPC to TNI from any commissions or other compensation due to the IPC.

Upon termination of an IPC account, the IPCs who were personally sponsored by the terminating IPC roll up to the next personal sponsor, and the IPCs placed under the terminating IPC roll up to the next
placement sponsor, unless otherwise determined by TNI at TNI's sole discretion.

4.1.7. Termination Effects on Qualification
If a terminated IPC was used to qualify the personal sponsor to a particular level, the personal sponsor must work with the terminated IPC’s existing organization to requalify. The IPC may organize the terminated IPC’s organization in order to qualify one of the IPCs on the first level, provided that the IPC complies with the policies and procedures governing personal and placement sponsor changes.

4.1.8. Appeal
If an IPC wishes to appeal termination by TNI, an appeal in writing must be received within 30 days of the effective date on the termination notice. If no appeal is received within the 30-day period, the termination will be deemed final. If an IPC files a timely notice of appeal, TNI will review the appeal and notify the IPC of its decision. The decision of TNI will be final and subject to no further review. In the event the action is not rescinded, the discipline will remain effective as of the date stated in the original notice. The effects of termination stated above will continue to apply to the IPC during the appeal process, regardless of the outcome.

4.2. INCENTIVE REWARD REDEMPTION
The TNI Shine Recognition Program offers several trips and training events that include travel or accommodations provided by TNI. The following guidelines apply to Shine Recognition trips and training events:
• They must be taken by IPCs as described by TNI.
• They are non-transferable. They may only be taken by the IPCs who qualified for the trip or training.
• They may be postponed only once by the IPC who qualified for the trip or training.

SECTION 5 – RIGHTS OF TNI

5.1. Amending TNI Policies
TNI reserves the right at any time to amend the IPC Agreement, this Policy Manual, product prices, company literature, and the compensation plan without prior notice.

Any such changes will be communicated to IPCs by posting them on www.NoniOffice.com and by sending written communication via email.
It is incumbent on all IPCs to maintain a valid email address on file with TNI. If the email address on file is outdated or if the IPC has not provided an email address, then the posting on www.Nonioffice.com will be sufficient notice to those IPCs. Amendments are binding on all IPCs at the time of their publication by TNI on the company website or otherwise communicated to active IPC accounts, whichever is earlier. In the event of any conflict between the amendment and the terms of the IPC Agreement, the Policy Manual, or any other document, the amendment will control.

### 5.2. Lead Share/Distribution of IPC Referrals

To qualify for Lead Share, IPCs must be Case AutoShip qualified, have attended Pearl Camp, have 100,000 ASQV4 cumulative during the previous twelve months, and be a Noni Office Professional subscriber.

When a non-referred consumer contacts TNI directly, TNI will determine, at its sole discretion, whether the consumer was first contacted by an IPC. If TNI determines that the non-referred consumer was not first contacted by an IPC, TNI will assign the lead to a Lead Share-qualified IPC. Commissions from the first purchase by a non-referred consumer will be credited to TNI. This applies to the consumer's first purchase only.

IPCs participating in the Lead Share program may be assessed a $2.00 lead fee* for each non-referred consumer referred to them. Non-referred consumers will be distributed on a rotating basis according to geographical location. This policy does not apply to any special lead or referral promotions, which may include IPCs who do not meet the qualifications listed above.

*Lead fees will be deducted from commissions. The $2.00 lead fee is nonrefundable. TNI cannot guarantee the quality of leads. Participation in the Lead Share program is at TNI’s discretion.

### 5.3. Use of IPC Images

By attending a TNI event, training, or trip, an IPC grants TNI the right to use images of him or her taken at the event in any company marketing materials and on the company websites.

### 5.4. Publication of IPC Commissions and Bonus amounts

By receiving a commissions check or bonus check, an IPC grants TNI the right to publish that check amount and the IPC’s name in any company marketing materials and on the company websites.
5.5. Unsolicited Proposals
From time to time, Tahitian Noni International, Morinda Holdings, Inc. or any of their subsidiaries receive ideas or suggestions for products, promotions or other proposals. It is the policy of Tahitian Noni International, Morinda Holdings and their subsidiaries to decline consideration of any unsolicited ideas. Employees are instructed to stop reading any unsolicited email or correspondence as soon as it is apparent that it contains such proposed ideas, thereby avoiding any misunderstanding of intellectual property ownership rights. Such a policy applies to oral conversations as well. Please be aware that TNI views any ideas, proposals, concepts or models of any kind submitted to Morinda Holdings or its subsidiaries to be the property of Tahitian Noni International or Morinda Holdings without any obligation to the submitting party, unless otherwise agreed to previously in writing.

TNI COMPENSATION PLAN

When we created Tahitian Noni® bioactives, we set out to do something good. Now we’re known worldwide for our dedication to noni and noni-related products.

More and more people every day are discovering the phenomenon of Tahitian Noni bioactives. They’re clamoring for this exclusive product because it’s helping people worldwide live better lives—and that makes TNI’s business opportunity unbeatable.

Tahitian Noni bioactives change lives, and TNI’s business opportunity fulfills dreams. Be a part of something good—let Tahitian Noni bioactives change your life. Share it, and you will reap the benefits of the most generous compensation plan available.

TNI is pleased to offer you a compensation plan that is unrivaled in the industry. This plan is complete and rewards our IPCs each step along their way to developing their own prosperous businesses. Our plan will set the standard for the rest of the network marketing industry for years to come—no hype, no empty promises, and no impossible dreams.

Although the compensation plan is generous and simple to follow, all commissions, rewards, and income are conditioned on the IPC’s good standing and compliance with TNI’s policies and procedures and the
laws of the country where the IPC does business.

TNI’s compensation plan offers three classifications of income to meet the financial and personal goals for each IPC:

1. Immediate income
2. Growth income
3. Wealth-building income

Immediate Income
One reason for TNI’s rapid growth is that new IPCs are rewarded quickly with the Fast Start Bonus program. Our compensation plan is designed to get income into the hands of new IPCs quickly—and it works!

Growth Income
The Unilevel plan means you may earn commissions up to eight compressed levels. TNI offers dynamic compression on all volume from infinity, and the maximum commissions are earned on all volume. There is no width restriction, and our placement feature allows IPCs to build synergistic units.

Wealth-Building Income
One secret to building wealth is to tap into a growth vehicle; a small percentage of a tremendous growth product can mean significant wealth building. By qualifying for one of TNI’s global bonus pools, you can earn a piece of the company’s qualifying commissionable sales. These wealth-building pools include the Growth and Duplication Bonus, Infinity Bonus, and Black Pearl Shared Success Bonus.

Freedom of Placement
TNI gives IPCs the ability to structure their organization to create cooperative relationships. Here’s how it works: as you sponsor new IPCs, you have the choice of leaving them on your first level or placing them anywhere in your organization while retaining personal sponsorship.

Seamless, Borderless
TNI’s business system is seamless and borderless. That means as an IPC you have the ability to build your business anywhere in the world where TNI is officially open—you can sponsor IPCs in other countries without restriction. You and your international organization will be
paid in your respective local currencies, but your qualifications will be seamless around the world. The result is a unified commissions system.*

*Because of extraordinary business, legal and regulatory conditions, TNI’s compensation plan for China and Korea is executed in a modified form.

*TNI cannot guarantee that it will always do business in every country where it is currently operating. If TNI decides in its sole discretion to cease operations in a particular country, TNI will not have continuing obligations to IPCs relating to that country, including commissions, bonuses, or other remuneration that IPCs may lose as a result of the country being closed.

TNI’s compensation plan has special features designed to be friendly to new IPCs, rewarding to builders, and fair to all.

10 KEY ASPECTS OF THE TNI COMPENSATION PLAN

The TNI compensation plan features 10 key aspects. Each is designed to complement and work in conjunction with the others to help you build a strong, profitable TNI business.

1. Retail Profits
Every IPC has the opportunity to earn retail profits simply by purchasing the products at the special IPC price and selling the products to friends and associates at the suggested regular price.

TNI strives to protect the integrity of the TAHITIAN NONI® brand in local and national markets with the following requirements:

1. Resale of product in one country can come only from product designed for that country.
2. Large amounts of product must not be released to IPCs who cannot document compliance with TNI and DSA policies on previous orders.
3. The suggested regular price must be used in advertising when using TNI’s trademarks or copyrighted materials.
2. Unilevel Plan
TNI’s Unilevel plan is designed to provide rewards greater than the amounts an individual IPC could earn solely from retail profits. This plan increases commissions from level to level to allow you to receive an ever-increasing share of the commissionable value of your organization. The structure is divided into the beginning, or entry-level, position (IPC) and the leadership positions. Each position carries with it various monthly qualifications and benefits as shown.

IPC Position
This entry-level position pays commissions on three levels. To qualify, you must sell through your IPC account* the equivalent of 30 QPV.

*Selling through your IPC account includes purchases you make for your personal use.

Unilevel royalties: three levels

IPC Position

Unilevel royalties: three levels

Coral Leadership Position
This is the first leadership position. To qualify, you must sell through your IPC account the equivalent of 120 QPV.

Unilevel royalties: four levels

Coral Elite Leadership Position
To qualify, you must sell through your IPC account the equivalent of 120 QPV; have three personally-sponsored Case AutoShip IPCs; and have a total of 480 ASQV4.

Unilevel royalties: four levels + possible Growth and Duplication Bonus

Title maintenance: achieve 120 QPV and 4,800 QV6

Jade Leadership Position
To qualify, you must sell through your IPC account the equivalent of 120 QPV; have three personally sponsored, paid-as Corals in your organization; and have a total of 4,800 QV through your six levels combined (QV6).

Unilevel royalties: six levels + possible Growth and Duplication Bonus

Title maintenance: achieve 120 QPV and 4,800 QV6
Jade Elite Leadership Position
To qualify, you must sell through your IPC account the equivalent of 120 QPV; have three personally sponsored, paid-as Corals in your organization; and have a total of 12,000 QV through your six levels combined (QV6).

*Personal Paid-as Jade Elite: Jade Elite Leadership Position + 480 ASQV4 + 12,000 QV6 Personal*

*Unilevel royalties: six levels + possible Growth & Duplication Bonus*

*Title maintenance: achieve 120 QPV and 12,000 QV6*

Pearl Leadership Position
To qualify, you must sell through your IPC account 120 QPV of product; have three personally sponsored, paid-as Jades in your organization; and have a total of 24,000 QV6.

*Personal Paid-as Pearl: Pearl Leadership Position + 480 ASQV4 + 24,000 QV6 Personal or 30,000 QV7 Personal*

*Unilevel royalties: seven levels + possible Black Pearl Bonus*

*Title maintenance: achieve 120 QPV and 24,000 QV6 or 120 QPV and 30,000 QV7*

Pearl Elite Leadership Position
To qualify, you must sell through your IPC account the equivalent of 120 QPV; have three personally sponsored, paid-as Jades in your organization; and have a total of 36,000 QV6.

*Personal Paid-as Pearl Elite: Pearl Elite Leadership position + 480 ASQV4 + 36,000 QV6 Personal*

*Unilevel Royalties: seven levels + possible Black Pearl Bonus*

*Title Maintenance: same as qualification*

Diamond Pearl Leadership Position
To qualify, you must sell through your IPC account 120 QPV of product; have three personally sponsored, paid-as Pearls in your organization; and have a total of 24,000 QV6.

*Personal Paid-as Diamond Pearl Leadership Position: Diamond Pearl Leadership Position + 480 ASQV4 + 42,000 QV8 Personal*

*Unilevel royalties: eight levels + possible Black Pearl Bonus*

*Title maintenance: achieve 120 QPV and either three personally sponsored, paid-as Pearls and 24,000 QV6 or 42,000 QV8*

*Personal Paid-as title maintenance: same as personal paid-as qualification*

Diamond Pearls may qualify for every service program TNI offers.
Diamond Pearl Elite Leadership Position
To qualify, you must sell through your IPC account 120 QPV of product; have three personally sponsored, paid-as Pearls in your organization; and have a total of 72,000 QV8.

Personal Paid-as Diamond Pearl Elite: Diamond Pearl Elite Leadership Position + 480 ASQV4 + 72,000 QV8 Personal

Unilevel royalties: eight levels + Infinity Bonus + possible Black Pearl Bonus

Title maintenance: same as qualification

Double Diamond Pearl Leadership Position
To qualify, you must sell through your IPC account 120 QPV of product; have four personally sponsored, paid-as Pearls in your organization; and have a total of 96,000 QV8.

Personal Paid-as Double Diamond Pearl: Double Diamond Pearl Leadership Position + 480 ASQV4 + 96,000 QV8 Personal

Unilevel Royalties: eight levels + Infinity Bonus + possible Black Pearl Bonus

Title maintenance: same as qualification

Triple Diamond Pearl Leadership Position
To qualify, you must sell through your IPC account 120 QPV of product; have five personally sponsored, paid-as Pearls in your organization; and have a total of 120,000 QV8.

Personal Paid as Triple Diamond Pearl: TDP Leadership Position + 480 ASQV4 + 120,000 QV8 Personal

Unilevel royalties: eight levels + Infinity Bonus + possible Black Pearl Bonus

Title maintenance: same as qualification

All minimum qualifications are monthly. Note: Inactive IPCs receive no paid-as titles and therefore receive no Unilevel royalties or any bonuses.

IPCs must meet the Personal Paid-as title requirements to be paid on placed volume.
### Title Qualification

<table>
<thead>
<tr>
<th>Paid-As Title</th>
<th>QPV</th>
<th>Group QV</th>
<th>Personally Sponsored</th>
<th>World Wide Bonus Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>IPC</td>
<td>30 QPV</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Coral</td>
<td>120 QPV</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Coral Elite</td>
<td>120 QPV</td>
<td>489,600 QV4</td>
<td>3 CAS IPCs</td>
<td>4</td>
</tr>
<tr>
<td>Jade</td>
<td>120 QPV</td>
<td>4,800 QV4</td>
<td>5 pd-as Corals</td>
<td>6</td>
</tr>
<tr>
<td>Jade Elite</td>
<td>120 QPV</td>
<td>12,000 QV6</td>
<td>5 pd-as Corals</td>
<td>6</td>
</tr>
<tr>
<td>Pearl</td>
<td>120 QPV</td>
<td>24,000 QV6</td>
<td>5 pd-as Corals</td>
<td>7</td>
</tr>
<tr>
<td>Pearl Elite</td>
<td>120 QPV</td>
<td>36,000 QV6</td>
<td>5 pd-as Corals</td>
<td>7</td>
</tr>
<tr>
<td>Diamond Pearl</td>
<td>120 QPV</td>
<td>24,000 QV6</td>
<td>5 pd-as Pearls</td>
<td>8</td>
</tr>
<tr>
<td>Diamond Pearl Elite</td>
<td>120 QPV</td>
<td>72,000 QV8</td>
<td>5 pd-as Pearls</td>
<td>8</td>
</tr>
<tr>
<td>Double Diamond Pearl</td>
<td>120 QPV</td>
<td>96,000 QV8</td>
<td>4 pd-as Pearls</td>
<td>8</td>
</tr>
<tr>
<td>Triple Diamond Pearl</td>
<td>120 QPV</td>
<td>120,000 QV8</td>
<td>5 pd-as Pearls</td>
<td>8</td>
</tr>
</tbody>
</table>

### Minimum Initial Qualification Requirements

Unilevel Payout with & without Personal Rebate

When personal rebate is paid on any commissionable volume (CV), it takes 20% of the 45% that TNI pays out. This leaves 55.56% (25% ÷ 45%) of the original 45% to pay out through the normal eight levels. We calculate how to pay the rest of the Unilevel commissions by finding how much CV we have left to pay (25% ÷ 45%), then multiplying the personal rebate commissionable volume (PRCV) by the result (55.56%) to find the reduced PRCV.

Example

A two-case order may pay out as one case normal and one personal rebate.

In US$ (240 CV/QV total), this means that 120 will be the normal CV and 120 will be the PRCV. The reduced PRCV will be (120 x 55.56%) 66.67.
• 45% of normal CV 120 = $54
• Personal rebate: 20% of 120 = $24
• 45% of Reduced PRCV 66.67 = $30
  = $54

We pay the same amount of commissions through the Unilevel personal rebate plan as we do through the normal Unilevel plan.

3. Dynamic Compression
How compensation plans are paid is as important as how much is paid. Another company’s payment plan can look very generous but actually pay far less to distributors overall when commissions are paid out. For example, when a distributor is no longer qualified to receive commissions from his or her organization, some plans allow for the company to receive the benefit of that distributor’s commission. The practice of giving this commission to the company is called breakage.

Unlike many other multi-level companies, there is no breakage in TNI’s compensation plan. TNI’s dynamic compression feature continues searching the levels of the upline until all volume for Fast Start Bonuses or Unilevel royalties is assigned and paid to qualified upline IPCs. TNI’s compensation plan searches the upline to distribute the full 45% payout commissions among qualified IPCs. Many plans offer 45% payout to distributors, but when a distributor does not qualify the payout breaks to the company instead of searching for the next qualified distributor.
Dynamic Compression

<table>
<thead>
<tr>
<th>Paid-As Title</th>
<th>Placement Level</th>
<th>Compressed Level</th>
<th>% Earned</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diamond Pearl</td>
<td>12</td>
<td>R8</td>
<td>8%</td>
<td>Pearl only qualifies through 7 levels</td>
</tr>
<tr>
<td>Pearl</td>
<td>11</td>
<td>----</td>
<td>----</td>
<td></td>
</tr>
<tr>
<td>Pearl</td>
<td>10</td>
<td>R7</td>
<td>7%</td>
<td></td>
</tr>
<tr>
<td>Jade</td>
<td>9</td>
<td>R6</td>
<td>7%</td>
<td></td>
</tr>
<tr>
<td>Inactive</td>
<td>8</td>
<td>----</td>
<td>----</td>
<td>IPC with no QPV receives no UNLV</td>
</tr>
<tr>
<td>Jade</td>
<td>7</td>
<td>R5</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Coral</td>
<td>6</td>
<td>----</td>
<td>----</td>
<td>Coral only qualifies through 4 levels</td>
</tr>
<tr>
<td>Diamond Pearl</td>
<td>5</td>
<td>R4</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Inactive IPC</td>
<td>4</td>
<td>----</td>
<td>----</td>
<td>IPC receives no commissions</td>
</tr>
<tr>
<td>Coral</td>
<td>3</td>
<td>R3</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>IPC</td>
<td>2</td>
<td>R2</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>IPC</td>
<td>1</td>
<td>R1</td>
<td>1%</td>
<td></td>
</tr>
</tbody>
</table>

Purchasing IPC 45%

4. Qualifying Compression

Qualifying compression has been a standard feature of the TNI compensation plan from the beginning, and there is no separate qualification for this feature. IPCs on inactive status will cause qualifying compression before title qualification; however, IPCs without QPV will not cause qualifying compression. This compression effect cannot be known with certainty until the final commission calculation is completed.

Qualifying compression makes it easier to achieve the volume necessary for qualification. It will never take volume away from you, but it is difficult to track during the month when you have a large organization. This puts responsibility on you to make sure you have achieved the proper qualifying.
amount without counting on compression to make up the shortfalls. By the time the effects of compression are known, the month is closed and the calculation is completed. No adjustments will be made.

5. Case AutoShip Program
For the convenience of IPCs, TNI offers the Case AutoShip (CAS) program, which guarantees the timely delivery of products on a monthly basis.

Participation in the Case AutoShip program simply means you commit to sell through your IPC account the equivalent of 120 QPV per month. (Please see your AutoShip Enrollment Form for details.)

IPCs who participate in the Case AutoShip program will receive these exciting benefits:

- Earn quick income with the Fast Start Bonus program
- Opportunity to receive additional commissions and bonuses within the compensation plan
- Receive qualifying volume for Unilevel Commissions, title advancement and bonuses
- Be eligible for TNI’s worldwide bonuses
- Receive 20% personal rebate on any personal rebate commissionable volume
- Case AutoShip member pricing on Tahitian Noni® products
- Make sponsor changes within one’s own organization (according to sponsor change policies)
- Waiver of yearly renewal fee
- Opportunity to participate in Success Path trainings and events
- Personal access to www.NoniOffice.com, a web site established just for IPCs

6. Fast Start Bonus Program
TNI’s Fast Start Bonus (FSB) program is designed to put income into the pockets of qualifying IPCs very quickly. TNI will pay all qualified leaders an accelerated bonus on all commissionable volume from newly sponsored IPCs for their first 60 days, beginning with the first commissionable order. This 60-day period is called the Fast Start period, and the commission received is the Fast Start Bonus.

You can qualify for the Fast Start Bonus as long as you stay on Case AutoShip. The Fast Start Bonus is normally paid every Friday and is equivalent to the maximum payout (45%) on all eight levels in the Unilevel plan.
This allows upline IPCs to receive profit from the sales of their newly sponsored IPCs from the beginning. It is truly a fast start to building a sizeable income stream from the sales of a growing organization of IPCs with TNI.

The Fast Start Bonus is optional. You simply enroll on the Case AutoShip program to qualify to receive Fast Start Bonuses according to the five generations outlined. To remain eligible for the FSB program, you simply need to stay on the CAS program.

If you choose not to participate in the CAS Program, then the CV that your personally sponsored IPCs generate will pay royalties according to the normal Unilevel payout. Additionally, if you are initially in the CAS program and you drop off, all CV generated from your personally sponsored IPCs after you discontinue CAS status will pay royalties in the regular Unilevel plan. If you initially choose not to participate but later decide to join the program, you will qualify to receive Fast Start Bonuses as soon as you enroll for CAS. You will receive bonuses on all volume generated by new personally sponsored IPCs from that point on, as long as you qualify for CAS.

Understanding two basic factors about the Fast Start Bonus will help you gain the greatest benefit from it.

A. You always retain the relationship of personal sponsor no matter where you place an individual, so you are free to build your organization for strength and depth and not lose out on any Fast Start Bonuses. In other words, your first generation in the FSB program consists of IPCs that you personally sponsor.

Your second generation refers to IPCs that are sponsored by your personally sponsored IPCs, and your third generation refers to individuals sponsored by your second generation of personally sponsored IPCs. The Fast Start Bonus program follows personally sponsored IPC linkage no matter where they appear in your placement organization.

B. The Fast Start Bonus is an optional program that takes the place of the regular payout on volume generated by brand-new IPCs during their Fast Start period. After the Fast Start period, all future volume generated by those individuals will be paid according to the Unilevel plan.
Fast Start Bonus Pay-Out with & without Personal Rebate (PR)

<table>
<thead>
<tr>
<th>Personal Sponsor Line</th>
<th>FSB without PR</th>
<th>FSB with PR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Compressed</td>
<td>% Paid on</td>
</tr>
<tr>
<td></td>
<td>Generation</td>
<td>Normal CV</td>
</tr>
<tr>
<td>Generation 6 (CAS)</td>
<td>FS5</td>
<td>10%</td>
</tr>
<tr>
<td>Generation 5 (CAS)</td>
<td>FS4</td>
<td>5%</td>
</tr>
<tr>
<td>Generation 4 (NCAS)</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>Generation 3 (CAS)</td>
<td>FS3</td>
<td>5%</td>
</tr>
<tr>
<td>Generation 2 (CAS)</td>
<td>FS2</td>
<td>5%</td>
</tr>
<tr>
<td>Generation 1 (CAS)</td>
<td>FS1</td>
<td>20%</td>
</tr>
<tr>
<td>Purchasing IPC (CAS)</td>
<td>----</td>
<td>0</td>
</tr>
</tbody>
</table>

**Example**

Joe sponsors Harry. Joe is on the Case AutoShip program. Assume Harry is also on CAS. Joe will earn 20% on Harry’s CV associated with first 120 QPV and 5% on all PRCV during that calendar month while Harry is in his Fast Start period. After that, Unilevel royalties will be paid on CV accumulated by Harry.

**7. Personal Rebate**

A new or existing IPC must be on Case AutoShip and order more than 120 QPV in any given month to qualify for a personal rebate. If you order 120 QPV worth of products in a month and then make another commissionable order during that month, you will receive a 20% personal rebate on the second commissionable order.

In the case of Fast Start volume, the 20% Fast Start personal rebate replaces the first generation Fast Start Bonus (FS1). The remaining bonuses (FS2-5) are paid out to upline FSB qualifiers’ compressed generations one to four.

**8. Growth & Duplication Bonus**

TNI’s Growth & Duplication Bonus (G&D) program is a unique way to reward those individuals who are consistently adding and retaining new AutoShip customers or IPCs to their business. This bonus pool is 2% of the qualified converted commissionable volume (CCV) for a calendar...
Individuals must achieve a Personal Paid-as Title of Coral Elite to Jade Elite to participate, regardless of highest title achieved, and may qualify up to five times within their first year. (One time per level in succession.)

1st Time Qualification & Reward
- Qualifications: Be a Personal Paid-as Coral Elite to Jade Elite,
  5 Personally Sponsored AutoShip customers* + 500 Level 1 volume
- Reward: 4 Shares

2nd Time Qualification & Reward
- Qualification: Be a Personal Paid-as Coral Elite to Jade Elite,
  6 Personally Sponsored AutoShip customers* + 1000 Level 2 volume
- Note: Must maintain level 1 volume and 5 personal AutoShip customers
- Reward: 6 Shares

3rd Time Qualification & Reward
- Qualification: Be a Personal Paid-as Coral Elite to Jade Elite,
  7 Personally Sponsored AutoShip customers* + 1,500 Level 3–6 volume
- Note: Must maintain level 1 & 2 volume and personal AutoShip customers
- Reward: 8 Shares
4th Time Qualification & Reward
• Qualification: Be a Personal Paid-as Coral Elite to Jade Elite,
  8 Personally Sponsored AutoShip customers* + 2,500 Level 3–6 volume
• Note: Must maintain level 1 & 2 volume and personal AutoShip customers
• Reward: 10 Shares

5th Time Qualification & Reward
• Qualification: Be a Personal Paid-as Coral Elite to Jade Elite,
  10 Personally Sponsored AutoShip Customers* + 3,500 Level 3–6 volume
• Note: Must maintain level 1 & 2 volume and personal AutoShip customers
• Reward: 12 Shares

*Must be new customers; three of the required AutoShip Customers must be 120QV AutoShip and the remaining Customers at least 10QV AutoShip.

The Growth and Duplication Bonus is intended to reward IPCs who acquire real customers who consume Tahitian Noni® products. TNI reserves the right to withhold the payment of this bonus from IPCs that are suspected of not producing this type of legitimate customer driven business activity. Non-legitimate activity includes, but is not limited to, activity that violates TNI’s policies regarding simultaneous interests, addresses and contact information, tax identification numbers and the application process.

9. Infinity Bonus
TNI has incorporated an Infinity Bonus pool into our compensation plan as an additional reward for those IPCs who excel in building strong organizations beyond eight levels. This bonus pool is 3% of the qualifying CCV for a calendar month from TNI’s 10th level to infinity, and there is no fixed limit on the dollar amount of this pool.

Diamond Pearl Elites, Double Diamond Pearls, and Triple Diamond Pearls may participate in this shared pool. The pool is paid monthly and is divided pro rata by CAS20 among the qualifiers. (Diamond Pearl Elites—25% of CAS20, Double Diamond Pearl—50% of CAS 20, Triple Diamond Pearl—100% of CAS 20). This bonus is not limited to a set amount of qualifiers. New and existing IPCs may qualify for this pool.
10. Black Pearl Shared Success Bonus
TNI has incorporated a Black Pearl Shared Success Bonus into our compensation plan as an additional reward for those IPCs who, through team efforts, build strong organizations through eight levels. This bonus pool is 3% of the qualifying CCV for a calendar quarter. There is no fixed limit on the dollar amount of this pool, which is distributed on a quarterly basis.

To qualify as a Black Pearl, you must be paid-as Diamond Pearl or above, have in your organization three personally sponsored, paid-as Diamond Pearls or above and be CAS qualified each month within a calendar quarter. You must add one more personally sponsored, paid-as Diamond Pearl or above after every four qualifying quarters (not necessarily consecutive calendar quarters).

After the 16th qualifying quarter, as long as the IPC maintains seven personally sponsored, paid-as Diamond Pearls each month and is CAS qualified, the IPC will be a permanent member of the Black Pearl Club.

Roll up. As the Diamond Pearl qualifiers of the Black Pearls become Black Pearls, the original Black Pearls keep the share of the bonus that would have been given to those Diamond Pearl qualifiers. As Pearl qualifiers become Diamond Pearl qualifiers, the original Black Pearl keeps the share of the bonus that would have been given to those Pearl qualifiers. If a Pearl qualifier becomes a Black Pearl without his or her personal sponsor being a Black Pearl, his or her Pearl portion rolls up to the original Black Pearl.

Maintenance. TNI has incorporated a maintenance feature to allow IPCs who maintain 3, 4, 5, or 6 personally sponsored paid-as Diamond Pearls to receive a share of the Black Pearl Bonus. Beginning with the 5th qualifying quarter those IPCs who maintain will receive their pro-rata shares based on CAS8 at the following rates: 3 - 25%, 4 - 40%, 5 - 60%, 6 - 75%, 7 - 100%, 8 - 125%.

Diamond Pearl and Pearl Bonus Pools will have the same maintenance provisions and definitions as their Black Pearl personal sponsors.

The Black Pearl Bonus pool is divided into three pieces. They are distributed as follows:
A Referring Customer is a consumer of Tahitian Noni® Products, who also has the desire to share the products with friends but is not yet...
ready to build the TNI business. Referring Customers are contracted with TNI as IPCs, and references to IPCs in the policies are intended to include Referring Customers.

Referring Customers are not charged an enrollment fee. Referring Customers may earn up to $200 a month in commissions, and are therefore required to submit their tax ID# to TNI. Unilevel commissions are limited to a Referring Customer’s first 3 Levels. Referring Customers who are enrolled in an AutoShip option with a minimum of 30QV may earn Fast Start Bonus commissions on personally linked Customers and Referring Customers.

Referring Customer orders generate a permanent 20% payout to their qualified personal sponsor. If the personal sponsor does not qualify for the 20% payout (to qualify the sponsor must be enrolled in an AutoShip option with a minimum of 30QV), commissions on the order will be calculated according to the standard Unilevel payout percentages. Referring Customers have access to any AutoShip option, and have a purchasing limit of 500QV per month.

If a Referring Customer decides to upgrade his or her account to become an IPC after the conclusion of his or her Fast Start Period, the upgraded IPC account will not have another Fast Start Period.

**Customer**

A Customer is a consumer of Tahitian Noni® Products. Customers are not charged an enrollment fee and do not provide TNI with tax identification information. They may enroll in an AutoShip program to take advantage of AutoShip pricing.

Customer orders pay permanent Fast Start Bonus to their qualified upline. Customers may not be placed in their personal sponsor’s organization. Customers have a purchasing limit of 500QV per month.
GLOSSARY

Active IPC
An IPC is required to maintain a minimum activity level in order to continue to receive the benefits of being a Tahitian Noni International IPC. These privileges may include receiving Fast Start and Unilevel commissions and all other bonuses, and sponsoring new IPCs into the organizations. This minimum activity requirement is either of the following options:

1. Be a participant in the AutoShip program.
2. Have at least 60 total QPV accumulated in the current and prior two calendar months, and:

   a. Have at least one placement sponsored IPC on the first level with at least 60 total QPV accumulated over the current and prior 2 calendar months, or
   b. Have at least one personally sponsored IPC with at least 60 total QPV accumulated over the current and prior 2 calendar months.

If an IPC does not meet either set of requirements above, that IPC is placed on inactive IPC status. No purchase of product is required to initially become an IPC with Tahitian Noni International; however, an activity requirement is necessary to receive any of the benefits of an active IPC. (See “Inactive IPC Status”).

Note: Inactive status applies only to IPCs who have been enrolled for at least three calendar months.

Applicable law
This refers to whatever local, state, national or international law is applicable to the IPC’s dealings as an IPC. TNI’s acceptance of an IPC Agreement is conditioned upon the IPC’s commitment to actual adherence to applicable law.

ASQV4
AutoShip Qualifying Volume through four generations per personal link with inactive IPC compression. ASQV4 counts the first 120 QPV ordered monthly by an IPC’s account by IPCs currently enrolled in the Case Auto-Ship program.
Applications:
- Personal Paid-as Titles: All IPCs must have at least 480 ASQV4 to be paid UNLV commissions on placed volume.
- Promotions, trips and incentives

**Black Pearl Bonus (BPB)**
A pro-rata share of 3% of all Tahitian Noni International’s Converted Commissionable Volume (CCV) for a calendar quarter. There is no limit on the dollar amount of this pool, which is distributed on a quarterly basis.

**Breakage**
Volume or commission that goes unpaid because a distributor is no longer qualified to receive commissions from his or her organization. In most network marketing companies, this amount rolls up to the company instead of the distributors in the upline. TNI’s compensation plan does not have breakage and pays out the most commissions of any company of its kind. With TNI, the commission is paid to the remaining IPCs in the upline.

**Calendar month**
From the first day to the last day of a given month, as opposed to a 30-day or 4-week period.

**CAS6, CAS8, CAS20**
Case AutoShip Volume through 6, 8, or 20 (as applicable) levels per placement link with inactive IPC compression. CAS6, CAS8 and CAS20 count the QPV (120 QPV minimum, 360 QPV maximum per IPC account) sold through an IPC account by the IIPC and IPCs in the IPC’s organization currently enrolled in the Case AutoShip program.

**CAS6 Applications:**
Black Pearl Bonus: CAS6 is used to calculate by pro rata the pearl share given to qualified Pearls whose personal sponsors receive the Diamond Pearl share of the Black Pearl Bonus.

**CAS8 Applications:**
Black Pearl Bonus: CAS8 is used to determine by pro rata the Diamond Pearl shares and Black Pearl shares of the Black Pearl Bonus.
CAS20 Application:
Infinity Bonus: Once an IPC has qualified for Infinity Bonus (the IPC has a placement paid-as title of Diamond Pearl Elite or higher), the IPC’s CAS20 is used to determine by pro rata the dollar share the IPC will receive.

Case AutoShip (CAS) program
A program available to IPCs who want to guarantee that they maintain their QPV (see “Qualifying Personal Volume”).

Conditional Program. An order of at least 120 QPV must be placed by the 14th of each month, and this order would count as the IPC’s Case AutoShip purchase for the month. If no order is placed, or if the orders placed by the 14th do not equal 120 QPV, the IPC will automatically be sent his or her selected Case AutoShip products and funds will be charged to the authorized form of payment. Unless otherwise requested, the order will be sent to the shipping address on file.

Unconditional Program. If an IPC would like the selected Case AutoShip products (equal to 120 QPV) sent out regardless of any other orders each month, the IPC can select “Unconditional CAS Program” on the IPC Agreement or on the AutoShip Change and Enrollment Form. The payment will be charged to the authorized form of payment.

Commissionable volume (CV)
Besides having a qualifying volume, each commissionable product has a commissionable volume, or CV. The CV is the value on which commissions or bonuses are calculated. CV can vary country to country because it is based on local currency.

Commissions
Payout of up to 53% of total CV (see “Commissionable volume”) to IPCs.

Compressed generation
The generation that results from dynamic compression. It is used for Fast Start Bonus calculation and labeled as FS1, FS2, FS3, FS4, and FS5.
Compressed level
The level that results from dynamic compression. It is used for Unilevel calculation and labeled as R1, R2, R3, R4, R5, R6, R7, and R8.

Converted Commissionable Volume (CCV)
The Commissionable Volume (CV) in different currencies converted into U.S. dollars.

Coral
This is the first leadership position. To qualify, IPCs must sell through their IPC account the equivalent of 120 QPV per month.

Unilevel Royalties: Paid through four levels
Placement Paid-as Title Maintenance: Same as qualification
Personal Paid-as Title Maintenance: Placement Paid-as Coral, 120 QPV and 480 ASQV4

Coral Elite
This is a leadership position. To qualify, IPCs must sell through their IPC account the equivalent of 120 QPV; have three personally-sponsored Case AutoShip IPCs; and have a total of 480 ASQV4.

Unilevel Royalties: Paid through four levels + possible Growth & Duplication Bonus (G&D)
Placement Paid-as Title Maintenance: Same as Qualification
Personal Paid-as Title Qualification and Maintenance: Same as Coral Elite

Currency exchange fee
TNI pays commissions in the local currency of the IPC account as a benefit and convenience for its IPCs and will continue to do so. TNI will charge a monthly currency exchange fee of 0.5% for global bonuses and commissions earned from any foreign currency if the commissions are over $2,000 (US$) a month.

Customer
A consumer of Tahitian Noni® products. Enrollment fee and tax information are not required.
Data processing fee
TNI applies a Data processing fee of $0.90 (US$) for all commissions payments. This fee consists of the costs for processing and sending commission payments, which includes—but is not limited to—postage, printing, paper, supplies, manpower, etc.

Diamond Pearl (DIAM)
This is a leadership position. To qualify, IPCs must sell through their IPC account 120 QPV of product, have three personally sponsored paid-as Pearls in their organization, and a total of 24,000 QV6 per month.

Unilevel Royalties: Paid through eight levels + possible Black Pearl Bonus (BPB)

Placement Paid-as Title Maintenance: Achieve 120 QPV and one of the following:
• Three personally sponsored placement paid-as Pearls and 24,000 QV6
• 42,000 QV8

Personal Paid-as Title Qualification and Maintenance:
• Placement Paid-as Diamond Pearl
• 120 QPV
• 42,000 QV8 Personal
• 480 ASQV4

Diamond Pearl Elite (EDIAM)
This is a leadership position. To qualify, IPCs must sell through their IPC account 120 QPV of product, have three personally sponsored placement paid-as Pearls in their organization, and a total of 72,000 QV8 per month.

Unilevel Royalties: Paid through eight levels + Infinity Bonus (IB) + possible Black Pearl Bonus (BPB)

Placement Paid-as Title Maintenance: Same as qualification

Personal Paid-as Title Qualification and Maintenance:
• Placement Paid-as Diamond Pearl Elite
• 120 QPV
• 72,000 QV8 Personal
• 480 ASQV4
Double Diamond Pearl (DDIAM)
This is a leadership position. To qualify, IPCs must sell through their IPC account 120 QPV of product, have four personally sponsored placement paid-as Pearls in their organization, and a total of 96,000 QV8 per month.

Unilevel Royalties: Paid through eight levels + Infinity Bonus (IB) + possible Black Pearl Bonus (BPB)

Placement Paid-as Title Maintenance: Same as qualification

Personal Paid-as Title Qualification and Maintenance:
• Placement Paid-as Double Diamond Pearl
• 120 QPV
• 96,000 QV8 Personal
• 480 ASQV4

Dynamic compression
Compresses all Commissionable Volume (CV) from infinity, based on paid-as titles, to guarantee that the maximum commissions are paid out on every level instead of allowing payouts to roll up to the company when someone does not qualify (see “Breakage”).

Fast Start Bonus (FSB) program
This is an incentive program that rewards qualified members of the upline on CV from newly sponsored IPCs for their first 60 days, beginning with the first order of commissionable product. To fully participate, the participating generations must be on CAS. On the first 120 QV ordered by the new IPC, the first generation through fifth generation receive bonuses of 20%, 5%, 5%, 5%, and 10%, respectively. If the new IPC is on CAS, on any monthly volume above 120 QV, the IPC receives 20% personal rebate and the first generation through fourth generations upline receive 5%, 5%, 5%, and 10% bonuses, respectively. Thus when the new IPC receives the personal rebate, the bonus of the IPC’s personal sponsor drops from 20% to 5%, the fourth generation increases from 5% to 10%, and the fifth generation receives no bonus at all.

Fast Start period
The 60-day period, beginning with an IPC’s first commissionable order, in which the new IPC’s Commissionable Volume (CV) is eligible for Fast Start Bonus (FSB) payout under specific conditions.
**Generation**
The personally sponsored IPCs in succession above a new IPC are called generations. The new IPC’s personal sponsor is the first generation upline, the first generation’s personal sponsor is the second generation upline, the second generation’s personal sponsor is the third generation upline, the third generation’s personal sponsor is the fourth generation upline, and the fourth generation’s personal sponsor is the fifth generation upline.

**Growth & Duplication Bonus (G&D)**
TNI’s Growth & Duplication Bonus (G&D) program is a unique way to reward those individuals who are consistently adding and retaining new AutoShip Customers or IPCs to their business. This bonus pool is 2% of the qualified converted commissionable volume (CCV) for a calendar month. There is no fixed limit on the dollar amount of this pool, which is paid monthly and is divided pro rata according to bonus shares among the qualifiers.

**Immediate Household**
Married or common-law spouses, persons residing in the same home, or dependent children. For IPC accounts which are business entities rather than individuals, Immediate Household means the shareholders, owners, directors, officers, trustees, responsible parties, etc. of such entities and persons married to or residing in the same home with, or dependent children of, the persons who are the shareholders, owners, directors, officers, trustees, responsible parties, etc. of such entities.

**Inactive IPC status**
An IPC account which is on inactive IPC status is one that has not fulfilled the minimum activity requirement for an active IPC. As inactive IPCs, IPCs will be allowed to continue to purchase product at IPC price using their IPC ID number. However, inactive IPCs are not eligible to receive Fast Start or unilevel commissions and/or all other bonuses on any product bought personally or by those in their organization (which will remain intact). They are also not able to sponsor anyone new into their organization or have anyone new placed underneath them, making them the new placement sponsor. They may, however, be moved by their personal sponsor according to personal and placement sponsor change policies.

IPC s may remain on inactive status indefinitely, provided they pay the renewal fee of $35.00 or place a product order prior to their renewal.
date each year. If the inactive IPC chooses not to renew with TNI, the IPC account will be terminated.

Any IPC placed on inactive IPC status may return his or her IPC account to active status by submitting an Inactive IPC Reinstatement Form (obtained from www.Nonioffice.com or found in the back of this manual) along with a reinstatement fee of $10. If the IPC elects to place a product order upon reinstatement, this $10 fee will be waived. Reinstatement will occur as long as the qualifications for an active IPC account are met and the renewal date of the IPC has not passed. IPCs should reactivate prior to their renewal date.

**Infinity Bonus (IB)**
A bonus pool designed as an additional reward for those IPCs who excel in building strong organizations beyond eight levels. This bonus pool is 3% of Tahitian Noni International’s Qualifying Converted Commissionable Volume (CCV) for a calendar month from the company’s 10th level to infinity. There is no limit on the dollar amount of this pool or the amount of qualifiers who can participate.

The infinity bonus pool is divided pro rata by CAS20 or discounted CAS20 among the qualifiers. The three types of qualifiers are the following:

1. Placement Paid-as Diamond Pearl Elites who are CAS qualified use 25% of their CAS20 to calculate their pro-rata share.

2. Placement Paid-as Double Diamond Pearls who are CAS qualified use 50% of their CAS20 to calculate their pro-rata share.

3. Placement Paid-as Triple Diamond Pearls who are CAS qualified use 100% of their CAS20 to calculate their pro-rata share.

**Independent Product Consultant (IPC)**
This is the name given to each person or entity whose offer to TNI to market its products has been accepted. All Independent Product Consultants (IPCs) have a contractual agreement with TNI to market Tahitian Noni® products in accordance with TNI’s ideals, the Code of Ethics of the DSA, the policies and procedures expressed in this manual, any subsequent amendment, and any applicable law.
IPC Agreement
This is the Agreement that is submitted to TNI by an individual or business entity that desires to become an IPC. Once accepted by TNI, this document becomes the binding contract between an IPC and TNI.

IPC paid-as title
This is the entry-level position. To qualify, IPCs must sell through their IPC account the equivalent of 30 QPV per month.

Unilevel Royalties: Paid through three levels

Placement Paid-as Title Maintenance: Same as qualification

Personal Paid-as Title Qualification and Maintenance: Placement Paid-as IPC, 30 QPV and 480 ASQV4

IPC titles
IPC titles are leadership positions that allow IPCs to qualify for commissions. An IPC is usually referred to by his or her highest achieved title. IPCs also have “Paid-as” titles which refer to an IPC’s achievement on any given month. “Maintenance” is what is required of an IPC to be “Paid-as” a certain title after it has been achieved or surpassed.

Jade
This is a leadership position. To qualify, IPCs must sell through their IPC account the equivalent of 120 QPV, have three personally sponsored placement paid-as Corals in their organization, and have a total of 4,800 QV6 per month.

Unilevel Royalties: Paid through six levels + possible Growth and Duplication Bonus (G&D)

Placement Paid-as Title Maintenance: Achieve 120 QPV and 4,800 QV6

Personal Paid-as Title Qualification and Maintenance:
• Placement Paid-as Jade
• 120 QPV
• 4,800 QV6 Personal
• 480 ASQV4
Jade Elite
This is a leadership position. To qualify, IPCs must sell through their IPC account the equivalent of 120 QPV; have three personally sponsored, paid-as Corals in their organization; and have a total of 12,000 QV6 per month.

Unilevel Royalties: Paid through six levels + possible Growth & Duplication Bonus (G&D)

Placement Paid-as Title Maintenance: Achieve 120 QPV and 12,000 QV6

Personal Paid-as Title Qualification and Maintenance:
• Placement Paid-as Jade Elite
• 120 QPV
• 12,000 QV6 Personal
• 480 ASQV4

Levels
These have reference to the levels on which an IPC is placed in a sponsoring IPC’s organization. The organization’s first level consists of the IPCs directly beneath the sponsoring IPC. IPCs on the organization’s second level are directly under the first, the third under the second, and so forth. It is the upline levels to whom IPCs are to look for training and assistance in beginning and expanding their TNI businesses.

Manual
This refers to this Policy Manual, which is incorporated as a matter of reference into the IPC Agreement, with all of the pertinent amendments thereto.

Non-PV products
Items sold to IPCs without a point volume; examples include the IPC Starter Kit and most promotional items.

Non-referred consumer
A Consumer that has no pre-existing association with an IPC.

Organization
An organization is made up of IPCs and Customers for whom an IPC is the personal sponsor, IPCs for whom an IPC is the placement sponsor,
and IPCs and Customers that have been recruited by these IPCs. By receiving commissions based on the orders and sales of their organization, IPCs have a duty to train and encourage their organization.

Paid-as title
In order for IPCs to achieve titles, they must build organizations of IPCs who use and sell Tahitian Noni® products and develop leadership and marketing skills. If IPCs no longer qualify for a previously earned leadership position, they may still hold the title but are paid commissions only for the title they presently qualify for. However, to qualify for various titles, an organization must have IPCs who then qualify for certain titles and cannot rely on IPC accounts that once held titles but no longer qualify. The phrase “Paid-as title” signifies that the IPC not only has been a leader at that position at one time, but also presently qualifies during that particular commissions period to hold the leadership position.

Pearl
This is a leadership position. To qualify, IPCs must sell through their IPC account 120 QPV of product, have three personally sponsored placement paid-as Jades in their organization, and have a total of 24,000 QV6 per month.

Unilevel Royalties: Paid through seven levels + possible Black Pearl Bonus (BPB)

Placement Paid-as Title Maintenance: Achieve 120 QPV and one of the following:
• 24,000 QV6
OR
• 30,000 QV7

Personal Paid-as Title Qualification and Maintenance:
• Placement Paid-as Pearl
• 120 QPV
• 24,000 QV6 Personal OR 30,000 QV7 Personal
• 480 ASQV4

Pearl Elite
This is a leadership position. To qualify, IPCs must sell through their IPC account the equivalent of 120 QPV; have three personally sponsored, paid-as Jades in their organization; and have a total of 36,000 QV6.
Unilevel Royalties: Paid through seven levels + possible Black Pearl Bonus

Placement Paid-as Title Maintenance: Same as Qualification

Personal Paid-as Title Qualification and Maintenance:
- Placement Paid-as Pearl Elite
- 120 QPV
- 36,000 QV6 Personal
- 480 ASQV4

**Personal sponsor**
This is the IPC that brings an IPC or Customer into TNI. This person benefits from the orders placed by IPCs and Customers in their organization and from title advancements their personally sponsored IPCs earn in the future. A new IPC becomes a personal sponsor by sponsoring another person as a new IPC or Customer. Fast Start Bonuses and credit for title advances are tied to personal sponsors.

**Personal paid-as title**
Determined by QV6 Personal, QV7 Personal, or QV8 Personal. It is used to earn Unilevel (UNLV) commissions on placed volume.

The following list outlines the monthly qualifications for each personal paid-as title:
- IPC: 30 QPV and 480 ASQV4
- Coral: 120 QPV and 480 ASQV4
- Coral Elite: Three personally-sponsored Case AutoShip IPCs and 480 ASQV4
- Jade: 120 QPV, 4,800 QV6 Personal and 480 ASQV4
- Jade Elite: 120 QPV, 12,000 QV6 Personal and 480 ASQV4
- Pearl: 120 QPV, 24,000 QV6 Personal and 480 ASQV4 or 120 QPV, 30,000 QV7 Personal and 480 ASQV4
- Pearl Elite: 120 QPV, 36,000 QV6 Personal and 480 ASQV4
- Diamond Pearl: 120 QPV, 42,000 QV8 Personal and 480 ASQV4
- Diamond Pearl Elite: 120 QPV, 72,000 QV8 Personal and 480 ASQV4
- Double Diamond Pearl: 120 QPV, 96,000 QV8 Personal and 480 ASQV4
- Triple Diamond Pearl: 120 QPV, 120,000 QV8 Personal and 480 ASQV4

All Personal Paid-as Titles require the equivalent Placement Paid-as Title qualifications to be met.
**Personal rebate**
This is a 20% rebate of the CV for TAHITIAN NONI® products that is paid to any IPC for personal orders in any month that exceed 120 QV. This is considered to be a discount for volume selling and is not reported on a 1099 as income. An IPC that is not on CAS is not eligible to receive a personal rebate.

**Personal Rebate Commissionable Volume (PRCV)**
CAS IPCs’ monthly CV over the CV associated with monthly 120 QPV. For example, if a CAS IPC orders a product with 300 QV and 240 CV, the PRCV will be \((300-120)/300*240\) = 144. The regular CV is 96, which is associated with 120 QPV.

**Personal-linked volume**
All volume that comes from the IPC, the IPC’s personally sponsored IPCs, their personally sponsored IPCs, and so on.

**Personally sponsored IPC**
An individual that an IPC personally enrolls and trains to be an IPC. Personally sponsored IPCs constitute the IPC’s first generation. Fast Start Bonuses, Personal Paid-as Title, and credit for rank advances are tied to the personally sponsored IPCs.

**Placement sponsor**
This is the IPC that is above an IPC in their upline. It may be their personal sponsor or another IPC, depending on the decision of the personal sponsor. Unilevel commissions are tied to CV from IPCs placed beneath an IPC, regardless of their personal sponsor.

**Placement-linked volume**
All volume emanating from an IPC’s placement sponsored IPCs, their organizations, and so on.

**Placement paid-as title**
Determined by QV6, QV7, or QV8 and organization titles. It is used to earn Unilevel (UNLV) commissions on personally linked volume. The types of placement paid-as titles are the following:
- IPC
- Coral
- Coral Elite
- Jade
- Jade Elite
• Pearl
• Pearl Elite
• Diamond Pearl
• Diamond Pearl Elite
• Double Diamond Pearl
• Triple Diamond Pearl

**Products**
Tahitian Noni® products for retail sale or personal use by authorized IPCs.

**Qualifying compression**
Qualifying Compression helps IPCs achieve and maintain leadership titles by compressing qualifying volume (QV) over Inactive IPCs.

**Qualifying Personal Volume (QPV)**
An IPC’s personal volume shown in points.

**Qualifying Volume (QV)**
Each commissionable Tahitian Noni® product has a certain number of points assigned to it. For example, one quad of Tahitian Noni Original Bioactive has QV of 120 points. The total number of points of all orders placed by an IPC in a calendar month is the qualifying personal volume of that IPC account in that particular month.

**QV6, QV7, QV8 Personal**
Personally linked qualifying volume through 6, 7 and 8 placement levels (as applicable). It is used to qualify for a personal paid-as title, which is used to earn Unilevel commissions on placement-linked volume.

**QV6 Personal Applications:**
- Jade Personal Paid-as Title: Used to determine the Jade personal paid-as title in which the IPC must have at least 4,800 QV6 Personal.
- Jade Elite Personal Paid-as Title: Used to determine the Jade Elite Personal Paid-as Title in which the IPC must have at least 12,000 QV6 Personal
- Pearl Personal Paid-as Title: Used to determine the Pearl personal paid-as title in which the IPC must have at least 24,000 QV6 Personal.
- Pearl Elite Personal Paid as Title: Used to determine the Pearl Elite Personal Paid-as Title in which the IPC must have at least 36,000 QV6 Personal
**QV7 Personal Application:**
- Pearl Personal Paid-as Title: Used as one of the qualifications to determine the Pearl personal paid-as title in which the IPC must have at least 24,000 QV6 Personal or 30,000 QV7 Personal.

**QV8 Personal Application:**
- Diamond Pearl Personal Paid-as Title: Used to determine the Diamond Pearl personal paid-as title in which the IPC must have at least 42,000 QV8 Personal for DIAM, 72,000 for EDIAM, 96,000 for DDIAM, and 120,000 for TDIAM, respectively.

**R1–R8**
Royalty levels 1 through 8 are the levels that result from dynamic compression. These are the levels on which Unilevel (UNLV) commissions are paid. The difference between the level and the royalty level represents how many levels an order has compressed.

**Referring Customer**
A Referring Customer is a consumer of Tahitian Noni® products, who also has the desire to share the products with friends but is not yet ready to build the TNI business. Referring Customers are contracted with TNI as IPCs, and references to IPCs in the policies are intended to include Referring Customers.

**Retail sales**
When an IPC sells directly to a consumer, he or she receives the retail profit for that purchase.

**Royalties**
These are the commissions paid to an IPC under the Unilevel (UNLV) plan. Royalty levels are labeled R1, R2, R3, etc.

**Titles**
An IPC may qualify for titles by creating an organization in which IPCs are actively using and selling Tahitian Noni® products. A title may qualify an IPC to be paid through various levels of his or her organization and may also allow him or her other privileges as an IPC. TNI allows an IPC account to keep a title once the IPC account has qualified for it; however, the IPC account must maintain and actively promote activity in his/her organization to continue to be paid at the highest title achieved.
**Total payout**
The total payout is 53% of Commissionable Volume (CV) (45% for Fast Start Bonus (FSB) or Unilevel (UNLV), 2% for Growth and Duplication Bonus (G&D), 3% for Infinity Bonus (IB), and 3% for Black Pearl Bonus (BPB) = 53%)

**Triple Diamond Pearl (TDIAM)**
This is a leadership position. To qualify, IPCs must sell through their IPC account 120 QPV of product, have five personally sponsored placement paid-as Pearls in their organization, and a total of 120,000 QV8 per month.

Unilevel Royalties: Paid through eight levels + Infinity Bonus (IB) + possible Black Pearl Bonus (BPB)

Placement Paid-as Title Qualification and Maintenance: Same as qualification

Personal Paid-as Title Maintenance:
• Placement Paid-as Triple Diamond Pearl
• 120 QPV
• 120,000 QV8 Personal
• 480 ASQV4

**Unilevel payout plan (UNLV)**
The set of rules governing the monthly payout of non-Fast Start Bonus commissionable volume. The Unilevel payout plan pays through placement levels, incorporating dynamic compression and paid-as titles.

**Upline**
The IPCs responsible for introducing an individual to Tahitian Noni International and then motivating him or her to become an IPC. The upline also has the responsibility to support and train their organization.

**Volume**
The value associated with the product ordered. The total amount of volume an IPC and his or her organization generate will determine the IPC’s paid-as title and the level of commissions IPCs earn.
DSA CODE OF ETHICS

Preamble
The Direct Selling Association, recognizing that companies engaged in direct selling assume certain responsibilities toward customers arising out of the personal-contact method of distribution of their products and services, hereby sets forth the basic fair and ethical principles and practices to which member companies of the association will continue to adhere in the conduct of their business.

A. Code of Conduct
1. Deceptive or Unlawful Consumer or Recruiting Practices
   a. No member company of the Association or independent salesperson for a member company shall engage in any deceptive, false, unethical or unlawful consumer or recruiting practice. Member companies shall ensure that no statements, promises or testimonials are made that are likely to mislead consumers or prospective salespeople.

   b. Member companies and their independent salespeople must comply with all requirements of law. While this Code does not restate all legal obligations, compliance with all pertinent laws by member companies and their independent salespeople is a condition of acceptance by and continuing membership in DSA.

   c. Member companies shall conduct their activities toward other members in compliance with this Code and all pertinent laws.

   d. Information provided by member companies and their independent salespeople to prospective or current independent salespeople concerning the opportunity and related rights and obligations shall be accurate and complete. Member companies and their independent salespeople shall not make any factual representation to prospective independent salespeople that cannot be verified or make any promise that cannot be fulfilled. Member companies and their independent salespeople shall not present any selling opportunity to any prospective independent salesperson in a false, deceptive or misleading manner.

   e. Member companies and their independent salespeople shall not induce a person to purchase products or services based upon the representation that a consumer can recover all or part of the purchase
price by referring prospective consumers, if such reductions or recovery are violative of applicable referral sales laws.

f. Member companies shall provide to their independent salespeople either a written agreement to be signed by both the member company and the independent salesperson, or a written statement containing the essential details of the relationship between the independent salesperson and the member company. Member companies shall inform their independent salespeople of their legal obligations, including their responsibility to handle any applicable licenses, registrations and taxes.

g. Member companies shall provide their independent salespeople with periodic accounts including, as applicable, sales, purchases, details of earnings, commissions, bonuses, discounts, deliveries, cancellations and other relevant data, in accordance with the member company’s arrangement with the independent salesperson. All monies due shall be paid and any withholdings made in a commercially reasonable manner.

h. Independent salespeople shall respect any lack of commercial experience of consumers. Independent salespeople shall not abuse the trust of individual consumers, or exploit a consumer’s age, illness, handicap, lack of understanding or unfamiliarity with a language.

1a. This section does not bring “proselytizing” or “salesforce raiding” disputes under the Code’s jurisdiction, unless such disputes involve allegations of deceptive, unethical or unlawful recruiting practices or behaviors aimed at potential salespeople. In those cases, the section applies. As used in this section, “unethical” means violative of the U.S. DSA Code of Ethics.

The DSA Code Administrator has the authority to make a determination of what is a deceptive, unlawful or unethical consumer or recruiting practice under the Code using prevailing legal standards as a guide. Compliance with any particular law, regulation or DSA Code of Ethics provision is not a defense to such a determination by the DSA Code Administrator that a practice is deceptive, unlawful or unethical. For example, in a sale to a consumer, compliance with the Federal Trade Commission Cooling-Off Rule does not bar the DSA Code Administrator from making a determination that a particular sales practice is deceptive, unlawful or unethical and that a refund or compensation is
1. and 2. These sections cover communications about your own company or another company. For example, a distributor for company A makes misleading statements about company B and/or its products to consumers or prospective salespeople.

2. Products, Services and Promotional Materials
   a. The offer of products or services for sale by member companies of the Association shall be accurate and truthful as to price, grade, quality, make, value, performance, quantity, currency of model and availability. A consumer’s order for products and services shall be fulfilled in a timely manner.

   b. Member companies shall not make misleading comparisons of another company’s direct selling opportunity, products or services. Any comparison must be based on facts that can be objectively substantiated. Member companies shall not denigrate any other member company, business, product or service—directly or by implication—in a false or misleading manner and shall not take unfair advantage of the goodwill attached to the trade name and symbol of any company, business, product or service.

   c. Promotional literature, advertisements and mailings shall not contain product descriptions, claims, photos or illustrations that are false, deceptive or misleading. (Promotional literature shall contain the name and address or telephone number of the member company and may include the telephone number of the individual independent salesperson).

   d. Independent salespeople shall offer consumers accurate information regarding: price, credit terms; terms of payment; a cooling-off period, including return policies; terms of guarantee; after-sales service; and delivery dates. Independent salespeople shall give understandable and accurate answers to questions from consumers. To the extent claims are made with respect to products, independent salespeople shall make only those product claims authorized by the member company.

3. Terms of Sale
   a. A written order or receipt shall be delivered to the customer at or prior to the time of the initial sale. In the case of a sale made through the mail, telephone, Internet, or other non face-to-face means, a copy
of the order form shall have been previously provided, be included in the initial order, or be provided in printable or downloadable form through the Internet. The order form must set forth clearly, legibly and unambiguously:

1. Terms and conditions of sale, including the total amount the consumer will be required to pay, including all interest, service charges and fees, and other costs and expenses as required by federal and state law;

2. Identity of the member company and the independent salesperson, and contain the full name, permanent address and telephone number of the member company or the independent salesperson, and all material terms of the sale; and

3. Terms of a guarantee or a warranty, details and any limitations of after-sales service, the name and address of the guarantor, the length of the guarantee, and the remedial action available to the consumer. Alternatively, this information may be provided with other accompanying literature provided with the product or service.

b. Member companies and their salespeople shall offer a written, clearly stated cooling off period permitting the consumer to withdraw from a purchase order within a minimum of three days from the date of the purchase transaction and receive a full refund of the purchase price.

c. Member companies and their independent salespeople offering a right of return, whether or not conditioned upon certain events, shall provide it in writing.

4. Warranties and Guarantees
The terms of any warranty or guarantee offered by the seller in connection with the sale shall be furnished to the buyer in a manner that fully conforms to federal and state warranty and guarantee laws and regulations. The manufacturer, distributor and/or seller shall fully and promptly perform in accordance with the terms of all warranties and guarantees offered to consumers.

5. Identification and Privacy
a. At the beginning of sales presentations independent salespeople shall truthfully and clearly identify themselves, their company, the nature of their company’s products or services, and the reason for the solicita-
tion. Contact with the consumer shall be made in a polite manner and
during reasonable hours. A demonstration or sales presentation shall
stop upon the consumer’s request.

b. Member companies and independent salespeople shall take appropri-
ate steps to safeguard the protection of all private information pro-
vided by a consumer, a prospective consumer, or other independent
salespeople.

6. Pyramid Schemes
For the purpose of this Code, pyramid or endless chain schemes shall be
considered consumer transactions actionable under this Code. The Code
Administrator shall determine whether such pyramid or endless chain
schemes constitute a violation of this Code in accordance with appli-
cable federal, state and/or local law or regulation.

6a. The definition of an “illegal pyramid” is based upon existing stan-
dards of law as reflected in In the matter of Amway, 93 FTC 618 (1979)
and the anti-pyramid laws of Kentucky, Louisiana, Montana, Oklahoma,
and Texas. In accordance with these laws, member companies shall
remunerate direct sellers primarily on the basis of sales of products,
including services, purchased by any person for actual use or consump-
tion. Such remuneration may include compensation based on sales to
individual direct sellers for their own actual use or consumption.

7. Inventory Purchases
a. Any member company with a marketing plan that involves sell-
ing products directly or indirectly to independent salespeople shall
clearly state, in its recruiting literature, sales manual, or contract with
the independent salespeople, that the company will repurchase on
reasonable commercial terms currently marketable inventory, in the
possession of that salesperson and purchased by that salesperson for
resale prior to the date of termination of the salesperson’s business
relationship with the company or its independent salespeople. For
purposes of this Code, “reasonable commercial terms” shall include
the repurchase of marketable inventory within twelve (12) months
from the salesperson’s date of purchase at not less than 90 percent of
the salesperson’s original net cost less appropriate set offs and legal
claims, if any. For purposes of this Code, products shall not be consid-
ered “currently marketable” if returned for repurchase after the prod-
ucts’ commercially reasonable usable or shelf life period has passed;
nor shall products be considered “currently marketable” if the compa-
ny clearly discloses to salespeople prior to purchase that the products are seasonal, discontinued, or special promotion products and are not subject to the repurchase obligation.

7a. The purpose of the buyback is to eliminate the potential harm of “inventory loading;” i.e., the practice of loading up salespeople with inventory they are unable or unlikely to be able to sell or use within a reasonable time period. Inventory loading has historically been accomplished by giving sellers financial incentives for sales without regard to ultimate sales to or use by actual consumers. The repurchase provisions of the Code are meant to deter inventory loading and to protect distributors from financial harm which might result from inventory loading.

“Inventory” is considered to include both tangible and intangible product; i.e., both goods and services. “Current marketability” of inventory shall be determined on the basis of the specific condition of the product. Factors to be considered by the Code Administrator when determining “current marketability” are condition of the goods and whether or not the products have been used or opened.

Changes in marketplace demand, product formulation, or labeling are not sufficient grounds for a claim by the company that a product is no longer “marketable.” Nor does the ingestible nature of certain products limit per se the current marketability of those products. Government regulation which may arguably restrict or limit the ultimate resalability of a product does not limit its “current marketability” for purposes of the Code.

State statutes mandate that certain buyback provisions required by law must be described in a direct seller’s contract. While acknowledging that the contract is probably the most effective place for such information, the DSA Code allows for placement of the provision in either “recruiting literature or contract.” The DSA Code is meant to emphasize that the disclosure must be in writing and be clearly stated. Wherever disclosed, the buyback requirement shall be construed as a contractual obligation of the company.

A company shall not place any unreasonable (e.g., procedural) impediments in the way of salespeople seeking to sell back products to the company. The buyback process should be as efficient as possible and designed to facilitate buyback of products. The buyback provisions apply to all termi-
nating distributors who otherwise qualify for such repurchase, including distributors who are not new to a particular company, or those who have left a company to sell for another company.

b. Any member company with a marketing plan which requires independent salespeople to purchase company-produced promotional materials, sales aids or kits shall clearly state, in its recruiting literature, sales manual or contract with the independent salespeople, that the company will repurchase these items on reasonable commercial terms.

Any member company with a marketing plan which provides its independent salespeople with any financial benefit related to the sales of company-produced promotional materials, sales aids or kits shall clearly state, in its recruiting literature, sales manual or contract with the independent salespeople, that the company will repurchase, on reasonable commercial terms, currently marketable company-produced promotional materials, sales aids or kits.

A member company shall clearly state in its recruiting literature, sales manual or contract with the independent salespeople if any items not otherwise covered by this Section are ineligible for repurchase by the company.

7b. 1998 amendments made it clear that sales aids, kits and promotional materials, while not inventory or necessarily intended for resale, are subject to the repurchase requirement if a company requires their purchase or if there is a financial incentive associated with their sale. It was recognized that “loading” of these items can cause the same harm to plan participants as loading of “inventory.”

With respect to the final paragraph of Section 7b., disclosure of an item’s eligibility or ineligibility for the buyback is key. Provided that repurchase is not required by this Code provision, for those items a company chooses not to repurchase, the company should clearly and conspicuously disclose to the buyer that the items are not subject to the repurchase requirement. Under such disclosure, a refusal to take an item back will not constitute a violation providing the member is acting in good faith and not attempting to evade the repurchase requirement.
8. Earnings Representations
No member company shall misrepresent the actual or potential sales or earnings of its independent salespeople. Any earnings or sales representations that are made by member companies shall be based on documented facts.

8a. There is ample legal precedent in the form of FTC decisions to afford guidance on the subject of earnings representations. While not controlling, these precedents should be used by the Code Administrator in making determinations as to the substantiation of company earnings claims.

The Code’s simple prohibition of misrepresentations was intended, in part, to avoid unduly encumbering start-up companies that have little or no actual earnings history with their compensation plan or established companies that are testing or launching new compensation plans. The prohibition approach is meant to require that companies in these circumstances need only ensure that their promotional literature and public statements clearly indicate that the compensation plan is new and that any charts, illustrations and stated examples of income under the plan are potential in nature and not based upon the actual performance of any individual(s).

9. Inventory Loading
A member company shall not require or encourage an independent salesperson to purchase inventory in an amount which unreasonably exceeds that which can be expected to be resold and/or consumed within a reasonable period of time. Member companies shall take reasonable steps to ensure that independent salespeople receiving compensation for downline sales volume are consuming, using or reselling the products and services they purchase in order to qualify to receive compensation.


10. Payment of Fees
Neither member companies nor their independent salespeople shall ask individuals to assume unreasonably high entrance fees, training fees, franchise fees, fees for promotional materials or other fees related solely to the right to participate in the direct selling business. Any fees charged to become an independent salesperson shall relate directly to the value of materials, products or services provided in return.
10a. High entrance fees can be an element of pyramid schemes, in which individuals are encouraged to expend large upfront costs, without receiving product of like value. These fees then become the mechanism driving the pyramid and placing participants at risk of financial harm. Some state laws have requirements that fees be returned similar to the repurchase provisions delineated in Code §7a. The Code eliminates the harm of large fees by prohibiting unreasonably high fees. The Code Administrator is empowered to determine when a fee is “unreasonably high.” For example, if a refund is offered for only a portion of an entrance fee, to cover what could be described as inventory, and there is nothing else given or received for the balance of the entrance fee, such as a training program, that portion of the entrance fee may be deemed to be unreasonably high by the Code Administrator. This Code section reinforces the provision in Code Part B. Responsibilities and Duties requiring companies to address the Code violations of their independent contractor salesforce.

11. Training and Materials
a. Member companies shall provide adequate training to enable independent salespeople to operate ethically.

b. Member companies shall prohibit their independent salespeople from marketing or requiring the purchase by others of any materials that are inconsistent with the member company’s policies and procedures.

c. Independent salespeople selling member company-approved promotional or training materials, whether in hard copy or electronic form, shall:

1. Use only materials that comply with the same standards used by the member company,
2. Not make the purchase of such materials a requirement of other independent salespeople,
3. Provide such materials at not more than the price at which similar material is available generally in the marketplace, and
4. Offer a written return policy that is the same as the return policy of the member company the independent salesperson represents.

d. Member companies shall take diligent, reasonable steps to ensure that promotional or training materials produced by their independent salespeople comply with the provisions of this Code and are not false, misleading or deceptive.
B. Responsibilities and Duties

1. Prompt Investigation and No Independent Contractor Defense
   a. Member companies shall establish, publicize and implement complaint handling procedures to ensure prompt resolution of all complaints.

   b. In the event any consumer shall complain that the salesperson or representative offering for sale the products or services of a member company has engaged in any improper course of conduct pertaining to the sales presentation of its goods or services, the member company shall promptly investigate the complaint and shall take such steps as it may find appropriate and necessary under the circumstances to cause the redress of any wrongs which its investigation discloses to have been committed.

   c. Member companies will be considered responsible for Code violations by their solicitors and representatives where the Administrator finds, after considering all the facts, that a violation of the Code has occurred. For the purposes of this Code, in the interest of fostering consumer protection, companies shall voluntarily not raise the independent contractor status of salespersons distributing their products or services under its trademark or trade name as a defense against Code violation allegations and such action shall not be construed to be a waiver of the companies’ right to raise such defense under any other circumstance.

   d. The members subscribing to this Code recognize that its success will require diligence in creating an awareness among their employees and/or the independent wholesalers and retailers marketing the member’s products or services of the member’s obligations under the Code. No subscribing party shall in any way attempt to persuade, induce or coerce another party to breach this Code, and the subscribers hereto agree that the inducing of the breach of this Code is considered a violation of the Code.

   e. Individual salespeople are not bound directly by this Code, but as a condition of participation in a member company’s distribution system, shall be required by the member company with whom they are affiliated to adhere to rules of conduct meeting the standards of this Code.
f. This Code is not law but its obligations require a level of ethical behavior from member companies and independent salespeople that is consistent with applicable legal requirements. Failure to comply with this Code does not create any civil law responsibility or liability. When a company leaves the DSA membership, a company is no longer bound by this Code. However, the provisions of this Code remain applicable to events or transactions that occurred during the time a company was a member of DSA.

2. Required Publication
a. All member companies are required to submit to DSA, along with its application for membership or in the case of existing members along with their next dues payment, a proposed program as to how the company plans on publicizing DSA’s Code of Ethics to its sales people and consumers. The plan shall contain, at a minimum, one of the following:

1. an inclusion on the company’s web site of DSA’s Code of Ethics with a step-by-step explanation as to how to file a complaint; or
2. a link from the company’s web site to DSA’s Code of Ethics with a clear, bold faced statement as to how to make the connection; or
3. an inclusion of the company’s Code of Ethics, or its complainant process, in its web site, or with an explanation of how a complainant may appeal to the DSA Code Administrator in the event the complainant is not satisfied with the resolution under the company code, or the company’s complaint process, with a reference to the web site of DSA’s Code of Ethics.

b. All members, after submission of their program, are required to state annually, along with paying their dues, that the program remains effective or indicate any change.

3. Code Responsibility Officer
Each member company and pending member company is required to designate a DSA Code Responsibility Officer. The Code Responsibility Officer is responsible for facilitating compliance with the Code by their company and responding to inquiries by the DSA Code Administrator. He or she will also serve as the primary contact at the company for communicating the principles of the DSA Code of Ethics to their independent salespeople, company employees, customers and the general public.
4. Extraterritorial Effect
Each member company shall comply with the World Federation of Direct Selling Associations’ Code of Conduct with regard to direct selling activities outside of the United States to the extent that the WFDSA Code is not inconsistent with U.S. law, unless those activities fall under the jurisdiction of the code of conduct of another country’s DSA to which the member company also belongs.

C. Administration
1. Interpretation and Execution
The Board of Directors of the Direct Selling Association shall appoint a Code Administrator to serve for a fixed term to be set by the Board prior to appointment. The Board shall have the authority to discharge the Administrator for cause only. The Board shall provide sufficient authority to enable the Administrator to properly discharge the responsibilities entrusted to the Administrator under this Code. The Administrator will be responsible directly and solely to the Board. The Board of Directors will establish all regulations necessary to administer the provisions of this Code.

2. Code Administrator
a. The Administrator shall be a person of recognized integrity, knowledgeable in the industry, and of a stature that will command respect by the industry and from the public. He shall appoint a staff adequate and competent to assist him in the discharge of his duties. During his term of office, neither the Administrator nor any member of his staff shall be an officer, director, employee, or substantial stockholder in any member or affiliate of the DSA. The Administrator shall disclose all holdings of stock in any member company prior to appointment and shall also disclose any subsequent purchases of such stock to the Board of Directors. The Administrator shall also have the same rights of indemnification as the Directors and Officers have under the bylaws of the Direct Selling Association.

b. The Administrator shall establish, publish and implement transparent complaint handling procedures to ensure prompt resolution of all complaints.

c. The Administrator, in accordance with the regulations established by the Board of Directors as provided herein, shall hear and determine all charges against members subscribing hereto, affording such members
or persons an opportunity to be heard fully. The Administrator shall have the power to originate any proceedings, and shall at all times have the full cooperation of all members.

3. Procedure
a. The Administrator shall determine whether a violation of the Code has occurred in accordance with the regulations promulgated hereunder. The Administrator shall answer as promptly as possible all queries posed by members relating to the Code and its application, and, when appropriate, may suggest, for consideration by the Board of Directors, new regulations, definitions, or other implementations to make the Code more effective.

b. If, in the judgment of the Code Administrator, a complaint is beyond the Administrator’s scope of expertise or resources, the Code Administrator may decline to exercise jurisdiction in the matter and may, in his or her discretion, recommend to the complainant another forum in which the complaint can be addressed.

c. The Administrator shall undertake through his office to maintain and improve all relations with better business bureaus and other organizations, both private and public, with a view toward improving the industry’s relations with the public and receiving information from such organizations relating to the industry’s sales activities.

D. Regulations for enforcement of DSA Code of Ethics
1. Receipt of Complaint
Upon receipt of a complaint from a bona fide consumer or where the Administrator has reason to believe that a member has violated the Code of Ethics, the Administrator shall forward a copy of the complaint, if any, to the accused member together with a letter notifying the member that a preliminary investigation of a specified possible violation pursuant to Section 3 is being conducted and requesting the member’s cooperation in supplying necessary information, documentation and explanatory comment. If a written complaint is not the basis of the Administrator’s investigation, then the Administrator shall provide written notice as to the basis of his reason to believe that a violation has occurred. Further, the Code Administrator shall honor any requests for confidential treatment of the identity of the complaining party made by that party.
2. Cooperation with the Code Administrator

In the event a member refuses to cooperate with the Administrator and refuses to supply necessary information, documentation and explanatory comment, the Administrator shall serve upon the member, by registered mail, a notice affording the member an opportunity to appear before the Appeals Review Panel on a certain date to show cause why its membership in the Direct Selling Association should not be terminated. In the event the member refuses to cooperate with the Administrator or to request a review by the Appeals Review Panel, the DSA Board of Directors, or a designated part thereof, may vote to terminate the membership of the member.

3. Informal Investigation and Disposition Procedure

a. The Administrator shall conduct a preliminary investigation, making such investigative contacts as are necessary to reach an informed decision as to the alleged Code violation. If the Administrator determines, after the informal investigation, that there is no need for further action or that the Code violation allegation lacks merit, further investigation and administrative action on the matter shall terminate and the complaining party shall be so notified.

b. The Administrator may, at his discretion, remedy an alleged Code violation through informal, oral and written communication with the accused member company.

c. If the Administrator determines that the allegation has sufficient merit, in that the apparent violations are of such a nature, scope or frequency so as to require remedial action pursuant to Part E and that the best interests of consumers, the association and the direct selling industry require remedial action, he shall notify the member of his decision, the reasoning and facts which produced it, and the nature of the remedy he believes should be effected. The Administrator’s notice shall offer the member an opportunity to voluntarily consent to accept the suggested remedies without the necessity of a Section 4 hearing. If the member desires to dispose of the matter in this informal manner it will, within 20 days, advise the Administrator, in writing, of its willingness to consent. The letter to the Administrator may state that the member’s willingness to consent does not constitute an admission or belief that the Code has been violated.
4. Appeals Review Panel

An Appeals Review Panel consisting of five representatives from active member companies shall be selected by the Executive Committee of DSA’s Board of Directors. Each member shall serve for a term of three years. The five members shall be selected in a manner that represents a cross-section of the industry. When an appeal is made by a member company, the Chairman of the DSA Board of Directors shall select three of the five members of the Appeals Review Panel to constitute a three-person panel to review the appeal, and shall name one of them Chairman of that panel. When possible, no company of the three shall sell a product that specifically competes with the Appellant, and every effort shall be made to avoid conflicts in selecting the panel. If for any reason, a member of the panel cannot fulfill his or her duties or fill out a term for any reason, the Chairman of the Board of DSA can replace that person with a new appointment for the remainder of the unfulfilled term with the concurrence of the Executive Committee.

5. Appeals Review Procedure

a. If a member company objects to the imposition of a remedial action by the Administrator, it shall have a right to request a review of the Administrator’s decision by the Appeals Review Panel. A member company must make such a request in writing submitted to the Administrator within 14 days of being notified of the remedial action by the Administrator. Within 10 days of receiving such a request, the Administrator shall notify the Chairman of the Board of DSA who at that time shall select the three-person panel in accordance with Section 4 above. That selection shall take place within 30 days of the member’s request for the review.

b. As soon as the panel has been selected, the Administrator shall inform the Appellant of the names of the panelists, including the name of the chairman of the panel. Within 14 days of that notification, the Administrator shall send a copy of the Complaint and all relevant documents, including an explanation of the basis of the decision to impose remedial action, to the panelists with copies to the Appellant. Upon receipt of such information, the Appellant shall have 14 days to file with the panel its reasons for arguing that remedial action should not be imposed along with any additional documents that are relevant. Copies of that information should also be sent to the Administrator.

c. Once the information has been received by the panelists from both
the Administrator and the member company, the panel will complete its review within 30 days or as soon thereafter as practicable. The panel shall decide whether the Administrator’s decision to impose remedial action was reasonable under all of the facts and circumstances involved and shall either confirm the Administrator’s decision, overrule it, or impose a lesser sanction under Part E. The panel shall be free to contact the Administrator and the Appellant and any other persons who may be relevant witnesses to the Complaint, formally or informally as deemed appropriate. A decision by the panel shall be final and shall be promptly communicated both to the Administrator and the Appellant. The costs involved in the appeal such as costs of photocopying, telephone, fax, and mailing, shall be borne by the Appellant.

6. Codes of Ethics of Member Companies
a. Approval By Administrator

1. If a complaint is against a member company that has a code of ethics which has been registered with the DSA Code of Ethics Administrator, and the Administrator has issued an opinion that the company code is compatible with DSA’s Code of Ethics, the Complainant must first exhaust all remedies under the company code of ethics before filing a complaint with DSA’s Code Administrator. If the Complainant has exhausted those remedies and is of the opinion that the company’s disposition of the Complaint was unsatisfactory, the Complainant can appeal the company’s decision to the DSA Code Administrator. The Complainant must first notify the company of the intent to appeal to DSA. The Complainant must also forward all relevant documentation from the company code proceeding to DSA’s Administrator.

2. After receiving such an appeal, the Administrator shall confer with the company to obtain any additional information concerning the matter as well as an explanation for the company’s decision. The Administrator shall decide whether the company’s resolution of the complaint was reasonable under all of the facts and circumstances involved. If the Administrator decides in the negative, the Administrator shall work with the company in an effort to resolve the matter satisfactorily to all parties. If the Administrator finds that the member company will not cooperate in that effort, the Administrator can impose remedial action in accordance with DSA’s Code of Ethics. The Complainant shall bear all costs of an appeal from a decision under a company code, including such costs as photocopying, telephone, fax, and mailing charges.
b. Alternative Enforcement Process
In certain instances, a member company may provide a process whereby complaints can be addressed and which provide an equally acceptable vehicle for complaint resolution. In such instances—provided the process has been formally reviewed and approved by the DSA Code Administrator—the member company’s process may be substituted for and the member company relieved of, adherence to the provision of Section D. Regulations for Enforcement of the DSA Code of Ethics.* In order for a member company’s enforcement process to be approved as an alternative to Section D, the process must contain all the following elements:

1. The company has adopted an investigation and review process that substantially mirrors that presented in Section D and contains at more than one level the formal review of complaints regarding its salespersons or representatives;
2. The company has adopted an appeal process to the steps outlined in Paragraph 1 above that includes review by a neutral and competent third party, as approved by the DSA Code of Ethics Administrator;
3. The company offers a satisfaction guarantee or the equivalent on product sales to consumers who are not salespersons or representatives of the member company; and
4. The company advises its salespersons or representatives of the dispute resolution process in a sufficiently transparent manner including notices on its web site and in appropriate literature.

c. If a member company meets the above requirements of paragraph b., DSA will indicate on its web site that the member company’s Code of Ethics is an approved Alternative taking precedence over the DSA’s Code of Ethics Section D-Regulations for Enforcement of DSA Code of Ethics.

d. Those companies that are on the Company Code Alternative list will be exempt from the required publication provisions of Section B.2 of the Code and will not have to show on their web sites or in separate literature that complaints against the company should be filed with the DSA Code of Ethics Administrator. The DSA Code of Ethics web site will indicate, however, that all member companies are subject to all other provisions of the DSA Code of Ethics. Further, if the DSA Code of Ethics Administrator finds that any company on the Alternative list has failed to comply with the requirements for such a listing the Administrator may remove that company from the list.
E. Powers of the Administrator

1. Remedies

If, pursuant to the hearing provided for in Part D Section 3, the Administrator determines that the accused member has committed a Code of Ethics violation or violations, the Administrator is hereby empowered to impose the following remedies, either individually or concurrently, upon the accused member:

1. Require complete restitution to the complainant of monies paid for the accused member’s products which were the subject of the Code complaint;
2. Require the replacement or repair of any accused member’s product, the sale of which was the source of the Code complaint;
3. Require the payment of a voluntary contribution to a special assessment fund which shall be used for purposes of publicizing and disseminating the Code and related information. The contribution may range up to $1,000 per violation of the Code.
4. Require the accused member to submit to the Administrator a written commitment to abide by the DSA Code of Ethics in future transactions and to exercise due diligence to assure there will be no recurrence of the practice leading to the subject Code complaint.
5. Require the cancellation of orders, return of products purchased, cancellation or termination of the contractual relationship with the independent salesperson or other remedies.

2. Case Closed

If the Administrator determines that there has been compliance with all imposed remedies in a particular case, he shall close the matter.

3. Refusal to Comply

If a member refuses to voluntarily comply with any remedy imposed by the Administrator, and has not requested a review by the Appeals Review Panel, the DSA Board of Directors, or designated part thereof, may conclude that the member should be suspended or terminated from membership in the Association. In that event the Administrator shall notify the member of such a decision by registered mail and shall remind the member of its right to have the Administrator’s original decision reviewed by the Appeals Review Panel in accordance with Part D Section 5 (Appeals Review Procedure) of this Code.
4. Appeal for Reinstatement After Suspension or Termination
If the suspension or termination is not appealed, or if it is confirmed by the Appeals Review Panel, a suspended member, after at least ninety days, and a terminated member, after at least one year, may request the opportunity to have its suspension or termination reviewed by the Appeals Review Panel which may in its discretion reinstate membership.

5. Referral to State or Federal Agency
In the event a member is suspended or terminated, and continues to refuse to comply with any remedy imposed by the Administrator within 30 days after suspension or termination, the Administrator may then consult with independent legal counsel to determine whether the facts that have been ascertained amount to a violation of state or federal law. If it is determined that such a violation may have occurred, the Administrator shall so notify the accused member by certified or registered mail, return receipt requested, and if appropriate action has not been taken by the accused member, and communicated to the Administrator after 15 days following such notice, the Administrator may submit the relevant data concerning the complaint to the appropriate federal or local agency.

F. Restrictions
1. Conferring with Others
At no time during an investigation or the hearing of charges against a member shall the Administrator or member of the Appeals Review Panel confer with anyone at any time concerning any alleged violation of the Code, except as provided herein and as may be necessary to conduct the investigation and hold a hearing. Any information ascertained during an investigation or hearing shall be treated as confidential, except in cases where the accused member has been determined to have violated federal, state or local statutes. At no time during the investigation or the hearing of charges shall the Administrator or a member of the Appeals Review Panel confer with a competitor of the member alleged to be in violation of the Code, except when it may be necessary to call a competitor concerning the facts, in which case the competitor shall be used only for the purpose of discussing the facts. At no time shall a competitor participate in the Administrator’s or in the Appeals Review Panel’s disposition of a complaint.

2. Documents
Upon request by the Administrator to any member, all documents
directly relating to an alleged violation shall be delivered to the Administrator. Any such information obtained by the Administrator shall be held in confidence in accord with the terms of these regulations and the Code. Whenever the Administrator, either by his own determination or pursuant to a decision by the Appeals Review Panel, terminates an action which was begun under the Code, a record of the member accused shall be wiped clean and all documents, memoranda or other written material shall either be destroyed or returned, as may be deemed appropriate by the Administrator, except to the extent necessary for defending a legal challenge to the Administrator’s or Appeals Review Panel’s handling of a matter, or for submitting relevant data concerning a complaint to a local, state or federal agency. At no time during proceedings under this Code regulation or under the Code shall the Administrator or member of the Appeals Review Panel either unilaterally or through the DSA issue a press release concerning allegations or findings of a violation of the Code unless specifically authorized to do so by the Executive Committee of DSA’s Board of Directors.

G. Resignation
Resignation from the Association by an accused company prior to completion of any proceedings constituted under this Code shall not be grounds for termination of said proceedings, and a determination as to the Code violation shall be rendered by the Administrator at his or her discretion, irrespective of the accused company’s continued membership in the Association or participation in the complaint resolution proceedings.

H. Amendments
This Code may be amended by vote of two thirds of the Board of Directors.

As Adopted
June 15, 1970

As Amended
by Board of Directors through
September 15, 2009
All commissionable volume returns will have a negative commission adjustment to the upline and to the IPC (if applicable).

IPC Account Orders—First order of product (Fax, Mail, and Phone Orders) — For Non-terminating IPC Accounts
Must be the first order of the product being returned. Only one used container will be refunded (except one case of Tahitian Noni® bioactives). Empty container must be returned to TNI.

<table>
<thead>
<tr>
<th>Date received from order date</th>
<th>1–90 days</th>
<th>91–180 days</th>
<th>181 days+</th>
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<tbody>
<tr>
<td>Credit or exchange amount</td>
<td>100% minus shipping</td>
<td>90% minus shipping</td>
<td>Not accepted without termination (see “Buy Back”)</td>
</tr>
</tbody>
</table>

IPCs must pay all costs to send product back to TNI unless it was shipped by TNI error.

AutoShip Orders—For Non-terminating IPC Accounts
No more than two AutoShip orders may be returned.

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<tr>
<th>Date received from order date</th>
<th>1–90 days</th>
<th>91–180 days</th>
<th>181 days+</th>
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<tbody>
<tr>
<td>Credit or exchange amount</td>
<td>100% minus shipping</td>
<td>90% minus shipping</td>
<td>Not accepted without termination (see “Buy Back”)</td>
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</tbody>
</table>

Any returned or refused AutoShip orders may result in AutoShip termination.

Product Buy Back—For Terminating IPC Accounts
• May return all marketable product within one year of purchase date.
• All product will be bought back at 90% minus original shipping costs (and commissions deductions, if any).
• Sales aids in marketable condition will be bought back at 90% minus original shipping costs within one year of purchase date.

100% Customer Satisfaction Guarantee
TNI offers a 90-day, 100% money-back guarantee to all its customers. A customer who is not satisfied may receive a full refund. Only one container per product type may be opened and used (except up to one full case Tahitian Noni bioactives) by the customer to receive a refund from TNI or replacement for the returned product to the IPC. Empty container must be returned to TNI.

1. Retail Purchase from an IPC:
The retail customer simply returns the unused portion of the product to the IPC who sold the retail customer the product within 90 days of the purchase. The IPC will then provide the customer with a full refund. TNI will provide the IPC with a replacement product when TNI receives the Retail Exchange Form and the used container from the IPC within one year of the original purchase date from TNI. Any retail customer who is not refunded by an IPC may contact the TNI Customer Service Center.

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<tr>
<th>Date received from order date</th>
<th>1–90 days</th>
<th>91 days to 1 year</th>
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<tbody>
<tr>
<td>Credit or exchange amount</td>
<td>100% refund to customer</td>
<td>Product replacement to IPC</td>
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2. Purchase from Tahitian Noni International:
The customer simply returns the used container to TNI within 90 days of purchase. TNI will then provide the customer with a 100% credit less shipping costs.

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<th>Date received from order date</th>
<th>1–90 days</th>
<th>91 days to 1 year</th>
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<tbody>
<tr>
<td>Credit or exchange amount</td>
<td>100% minus shipping from TNI</td>
<td>90% minus shipping (unused product only)</td>
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Sales Aid Return Policy
Only the first order of a particular sales aid may be returned for non-terminating IPC accounts. Must be unopened and marketable.

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<tr>
<th>Date received from order date</th>
<th>0–90 days</th>
<th>91 days to 1 year</th>
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<tbody>
<tr>
<td>Credit or exchange amount</td>
<td>90% minus shipping</td>
<td>Not accepted without termination</td>
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*This refers to the number of days between the time the IPC placed the order and the date TNI received the returned product.

**Promotional and certain specialty items may have more restricted conditions for returns. Contact TNI Customer Service for details.
Please fill in the following sections with the personal information of all persons having a beneficial interest in this business (i.e., president, vice president, secretary, and board of directors or shareholders). You may use as many addendums as necessary. TNI must be notified in writing if any of the information contained in the required documents listed below changes in any way. TNI must be given copies of the updated or revised versions of those documents.

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<th>Name</th>
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<td>Social security number</td>
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<td>Position/title in business</td>
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To enroll a business as a Tahitian Noni International IPC, the following documents will be necessary:
1. IPC Agreement (with the business name listed as the IPC name).
3. Copy of the Federal ID certificate or SS4 form.
4. Copy of the articles of incorporation (or other legal documents).

For more information on enrolling an IPC account in the name of a business entity, please go to www.NonOffice.com.
AUTOSHIP CHANGE AND ENROLLMENT FORM

IPC Information

IPC name *(required)*  ID# *(required)*
Address  E-mail
City  State  Country  Zip
Telephone *(required)*  Fax

Change or Enrollment Request

☐ Enroll me in Tahitian Noni International’s Case AutoShip program. (If checked, fill out payment information below.) I understand that in order to fully qualify as a Case AutoShip IPC, orders on my account for the month must equal or exceed 120 QPV, and that if the orders by the 14th day of each month do not equal or exceed 120 QPV, one case (four bottles) of Tahitian Noni® bioactives or other product preference as outlined below will automatically be sent to me. I understand that I may order any commissionable products from Tahitian Noni International at IPC cost to meet this requirement. I authorize Tahitian Noni International to fill this order.

☐ I would like my case of Tahitian Noni bioactives regardless of any other orders. (If checked, fill out payment information below.)

I authorize Tahitian Noni International to send me ____________ case(s) of Tahitian Noni bioactives OR ____________ case(s) of kosher Tahitian Noni bioactives each month regardless of any other orders made under my ID number during any month.

As my Case AutoShip preference, please send me the following every month (contact TNI Customer Service if you are interested in other preference options):

☐ Tahitian Noni bioactives $126 (plus tax and shipping/handling)
☐ Kosher Tahitian Noni® bioactives $128 (plus tax and shipping/handling)

Hawaii and Puerto Rico only.

Please check one of the following:

☐ I will pick up my AutoShip order from a local warehouse.
☐ I would like my AutoShip order delivered to my shipping address.

Signature

Discontinuance Request

☐ I wish to discontinue my AutoShip enrollment at this time.

Signature

Method of Payment

☐ VISA  ☐ MasterCard  ☐ Discover  ☐ ACH (Must attach a voided check and an ACH Authorization Form)
☐ Cash (For information on the cash AutoShip program, call 1-888-389-NONI)

Name (as it appears on card)

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |---|
Credit card number  Expiration date (mo/yr)
Credit card billing address  Billing zip
Authorized Signature  Date

AutoShip changes need to be received by Tahitian Noni International by the end of the month for the change to take place the following month.
**IPC Information**

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**Bank Information**

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<td></td>
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</table>

<table>
<thead>
<tr>
<th>Bank account number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

I, the undersigned, give permission to Tahitian Noni International, Inc. to draft my checking account to pay for my product orders.

Signed  Date

**If the IPC name is not on the account, this section must be completed**

If this ACH account is being set up to be used by a Tahitian Noni International, Inc. IPC other than the person whose name appears on the voided check, the person whose name appears on the voided check must sign below:

I (account holder's name),

am authorizing (IPC name) to use my ACH account to pay for their product orders and I assume all responsibility for these ACH charges to my account in accordance with this agreement.

Signed  Date

Please attach a voided check and return to:
Tahitian Noni International, Inc.
PO Box 4000
Orem, UT 84059

**ATTACH VOIED CHECK HERE**

(No deposit slips, savings accounts, or starter checks – name must be printed on check)
## IPC Information

<table>
<thead>
<tr>
<th>Name</th>
<th>ID#</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street Address</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>Telephone</td>
<td>E-mail</td>
</tr>
</tbody>
</table>

## Customer Information

<table>
<thead>
<tr>
<th>Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Street Address</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
</tr>
</tbody>
</table>

## Return Information

| Sales Order # | |
| Return Authorization # (Obtain by calling 1-888-389-NONI) | |
| Reason for return | |

### Product(s) being returned:

<table>
<thead>
<tr>
<th>Quantity</th>
<th>Description</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Quantity</td>
<td>Description</td>
<td></td>
</tr>
<tr>
<td>Quantity</td>
<td>Description</td>
<td></td>
</tr>
<tr>
<td>Quantity</td>
<td>Description</td>
<td></td>
</tr>
</tbody>
</table>

Amount refunded by IPC to customer: $

IPC signature __________________ Date

Customer signature __________________ Date

Any form that is not filled out completely will not be accepted.

Please send completed form along with empty product container(s) to:
Tahitian Noni International
737 East 1180 South
American Fork, UT  84003

Please allow 5–7 business days from the time TNI receives the package for replacement product to be shipped.
By signing this *Upline Release Form*, you are agreeing to forfeit all rights as an upline to the IPC requesting this change. The IPC will be cancelled for the next commissions period, and will be permitted to re-enroll under a new personal sponsor or transfer into another existing IPC account immediately without waiting the required six-month waiting period. The IPC understands that he or she will not be allowed to take his or her personally or placement sponsored organization with him or her upon release, and the organization will roll up to the next personal and placement sponsors. Additional copies of this form may be submitted for notarizations. IPC signatures and authorizations will be considered valid for 90 days from the date of the signature or 90 days from the date the signature or authorization is first submitted to TNI Compliance, whichever date is earlier.

<table>
<thead>
<tr>
<th>IPC to be released (please print)</th>
<th>ID#</th>
</tr>
</thead>
<tbody>
<tr>
<td>Signature of IPC to be released</td>
<td>Notarized</td>
</tr>
</tbody>
</table>

**Notarized Upline Signatures (By placement sponsor link)**

<table>
<thead>
<tr>
<th>Upline sponsor</th>
<th>ID#</th>
<th>Notarized</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Notarized Upline Signatures (By personal sponsor link)**

<table>
<thead>
<tr>
<th>Personal sponsor</th>
<th>ID#</th>
<th>Notarized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upline sponsor</td>
<td>ID#</td>
<td>Notarized</td>
</tr>
<tr>
<td>Upline sponsor</td>
<td>ID#</td>
<td>Notarized</td>
</tr>
<tr>
<td>Upline sponsor</td>
<td>ID#</td>
<td>Notarized</td>
</tr>
<tr>
<td>Upline sponsor</td>
<td>ID#</td>
<td>Notarized</td>
</tr>
</tbody>
</table>

Note: For questions regarding required signatures please call your local Tahitian Noni International office. Submit this form by mail or fax to your local Tahitian Noni International office by the 15th of the month.
INACTIVE IPC REINSTATMENT FORM

Personal Information

IPC name

ID#

Address

City

State

Country

Zip

Telephone number

Fax number

I wish to reinstate my IPC status with Tahitian Noni International, Inc., from inactive IPC to active IPC. I understand in order to maintain my active IPC status I need to sell through my account a cumulative 60 QPV over a three month period of time and have one or more active IPCs in my organization. I also understand I will be eligible to receive earned bonuses in Tahitian Noni International’s compensation plan.

Signed

Date

Coapplicant

Date

☐ Please remit your US $10 reinstatement fee and this form to:

Attention: Data Entry, Tahitian Noni International, Inc., P.O. Box 4000, Orem, Utah, 84059

OR

☐ Enroll me in Tahitian Noni International’s AutoShip program. (If checked, fill out payment information below.) I understand that in order to fully qualify as a Case AutoShip IPC, orders on my account for the month must equal or exceed 120 QPV, and that if the orders by the 14th day of each month do not equal or exceed 120 QPV, one case (four bottles) of Tahitian Noni® bioactives or other product preference as outlined below will automatically be sent to me. I understand that I may order any commissionable products from Tahitian Noni International to meet this requirement. I authorize Tahitian Noni International to fill this order.

☐ I would like my case of Tahitian Noni bioactives regardless of any other orders. (If checked, fill out payment information below.) I authorize Tahitian Noni International to send me ____________ case(s) of Tahitian Noni bioactives OR ____________ case(s) of kosher Tahitian Noni® bioactives each month regardless of any other orders made under my ID number during any month.

As my AutoShip preference, please send me the following every month (contact TNI Customer Service if you are interested in other preference options):

☐ Tahitian Noni bioactives $126 (plus tax and shipping/handling)

☐ Kosher Tahitian Noni bioactives $128 (plus tax and shipping/handling)

Hawaii and Puerto Rico only. Please check one of the following:

☐ I will pick up my AutoShip order from a local warehouse.

☐ I would like my AutoShip order delivered to my shipping address.

Method of Payment

Reinstatement U.S. $10

☐ VISA  ☐ MasterCard  ☐ Discover  ☐ Money Order  ☐ Check

OR

AutoShip


Name (as it appears on card)

Credit card number

Expiration date (mo/yr)

Credit card billing address

Billing zip

Authorized signature

Date
This Error Correction Request form is to be used by IPCs to report sponsor errors from enrollments. This form must be received within 14 days of enrollment. Any form received after the deadline or not filled out completely will not be accepted. All reasons for errors must be valid and are subject to investigation. Tahitian Noni International will make the change at its discretion. Notarization on all signatures is required.

IPC being moved (please print)  ID#

**Personal Sponsor Information**

Incorrect personal sponsor  ID#

Correct personal sponsor  ID#

**Placement Sponsor Information**

Incorrect placement sponsor  ID#

Correct placement sponsor  ID#

**Reason for Error**


**Required Signatures**

We, the undersigned, affirm that the above information is true and we accept all future ramifications of such a change.

IPC being moved signature  Notarized

Incorrect personal sponsor signature  Notarized

Incorrect placement sponsor signature  Notarized

Correct personal sponsor signature  Notarized

Correct placement sponsor signature  Notarized
Organization Reports may include personal information, such as addresses and telephone numbers, and are considered confidential by Tahitian Noni International. Any IPC who wishes to request an Organization Report (either in hard copy form or from the Internet) must read the Organization Report Nondisclosure Agreement below and understand the terms under which he or she will be provided this information. If the IPC agrees to these terms, he or she must sign and date the bottom of this form and then fax or mail it to the local Tahitian Noni International office. If the IPC wishes to access this information on the Internet, he or she may agree to an electronic version of this form on www.NonOffice.com.

In consideration for organization, downline/genealogy and management reports I receive from Tahitian Noni International, I agree to the following:

I agree that all Tahitian Noni International downline/genealogy and management reports are confidential information and proprietary to Tahitian Noni International. As such, I agree not to disclose this information to any third party, including other Tahitian Noni International IPCs and Customers, without prior written consent from Tahitian Noni International.

I agree that all confidential information will be used solely for the purpose of building my Tahitian Noni International organization or the organization of my Tahitian Noni International downline. I understand that use of confidential information for the purpose of building a non-Tahitian Noni International business, including contacting persons or entities listed on any confidential report for that purpose, is expressly prohibited.

I agree that any violation of this agreement may result in immediate suspension or termination of my IPC account and possible imposition of legal action against me, including but not limited to the entry of an injunction forbidding all use or transfer of confidential information in violation of this agreement, the entry of damages against me for breach of this agreement, and any other legal remedy allowed by federal or state law, including costs and attorney’s fees.

The above provisions are intended to coincide with those of the Tahitian Noni International Policy Manual. Any apparent conflict should be interpreted so as to harmonize the seemingly conflicting provisions. In the case of an actual conflict, the provisions of this agreement shall control.

IPC name       ID#

Date

Authorized signature (required)
**SALE OF IPC ACCOUNT FORM**

### IPC Account Information

<table>
<thead>
<tr>
<th>IPC ID#</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Name of current owner (seller)**

**Name of new owner (purchaser)**

**Agreed-upon purchase price:** $

---

*Upon signing this document, the seller agrees not to compete with the purchaser or attempt to divert or sponsor any existing Tahitian Noni International IPC for the period of one year from the date of the sale or transfer. Upon transfer of this IPC account, seller understands that he or she cannot enroll again as an IPC or coapplicant without complying with TNI’s Six Month Waiting Period policy.

The seller also verifies that the purchaser has met the terms of the purchase agreement. The purchaser verifies that he or she has had no beneficial interest in any IPC account for the past six months. If the purchaser has ever had a beneficial interest in any IPC account, list the ID#(s) here: _____________________________.

The seller and purchaser verify that they are both satisfied with the purchase and sale of the IPC account and that TNI will not be held liable in any manner and be indemnified by both if any legal proceeding between the seller and purchaser, their employees, agents, attorneys, assigns, successors-in-interest, or customers arises out of the sale of the IPC account.

**Signature of seller**

**Signature of purchaser**

**Notarized**

---

A copy of the purchase agreement between the seller and purchaser must be attached to this Sale of IPC Account Form.

A new IPC Agreement must be attached to this Sale of IPC Account Form with the information of the purchaser of this IPC account. If the purchaser is a business entity, all necessary business documents (as listed on www.Nonioffice.com) must also be submitted with this form.

**Method of payment for the required $50.00 transfer fee**

☐ VISA  ☐ MasterCard  ☐ Discover  ☐ Check

<table>
<thead>
<tr>
<th>Credit card number</th>
<th>Expiration date (mo/yr)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Authorized Signature**

**Check number**

**Name of check holder**

**Date**

---

**Send this by mail to:**

<table>
<thead>
<tr>
<th>Compliance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tahitian Noni International, Inc.</td>
</tr>
<tr>
<td>P.O. Box 4000</td>
</tr>
<tr>
<td>Orem, Utah 84059</td>
</tr>
</tbody>
</table>

**or fax it to:**

Attn: Compliance

801-431-5825

**or email it to:**

compliance@tni.com

**Send this by mail to:**

Note: *This form must be used to transfer ownership from the main applicant to the coapplicant unless:

1) the coapplicant is the spouse or cohabitant of the main applicant (see “Simultaneous Interests” policy) or
2) the coapplicant has been on the IPC account for at least six months.

Note: *This form must be used to transfer ownership of an IPC account from an individual to any entity, or to transfer ownership of an IPC account from any entity to an individual, even if the individual also owns the entity.

Note: *Please allow 30 days for the processing of completed Sale of IPC Account paperwork.
See the Policy Manual for the policies governing these changes. Additional copies of this form may be submitted for notarizations. If submitting both a personal sponsor change and a placement sponsor change for the same IPC, ensure that the forms for both are attached and are submitted at the same time. IPC signatures and authorizations will be considered valid for 90 days from the date of the signature or 90 days from the date the signature or authorization is first submitted to TNI Compliance, whichever date is earlier.

### IPC to be Moved *(please print)*

<table>
<thead>
<tr>
<th>IPC name</th>
<th>Country</th>
<th>ID#</th>
</tr>
</thead>
</table>

### Personal Sponsor of IPC *(please print)*

<table>
<thead>
<tr>
<th>Personal sponsor name</th>
<th>ID#</th>
</tr>
</thead>
</table>

### New Personal Sponsor Information *(please print)*

Moving IPC is to be personally sponsored by  

<table>
<thead>
<tr>
<th>ID#</th>
</tr>
</thead>
</table>

### Personal Sponsor Change Authorization *(Notarized upline signatures by personal sponsor link)*

<table>
<thead>
<tr>
<th>IPC being moved</th>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notarization</td>
<td></td>
<td>Date</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>1. Personal sponsor</th>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notarization</td>
<td></td>
<td>Date</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. Upline</th>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notarization</td>
<td></td>
<td>Date</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3. Upline</th>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notarization</td>
<td></td>
<td>Date</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4. Upline</th>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notarization</td>
<td></td>
<td>Date</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5. Upline</th>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notarization</td>
<td></td>
<td>Date</td>
</tr>
</tbody>
</table>

Note: For questions regarding required signatures, please call your local Tahitian Noni International office. Submit this form by mail or fax to your local Tahitian Noni International office by the 15th of the month.
PLACEMENT SPONSOR CHANGE FORM

See the Policy Manual for the policies governing these changes. Additional copies of this form may be submitted for notarizations. If submitting both a personal sponsor change and a placement sponsor change for the same IPC, ensure that the forms for both are attached and are submitted at the same time. IPC signatures and authorizations will be considered valid for 90 days from the date of the signature or 90 days from the date the signature or authorization is first submitted to TNI Compliance, whichever date is earlier.

IPC to be Moved (please print)

<table>
<thead>
<tr>
<th>IPC name</th>
<th>Country</th>
<th>ID#</th>
</tr>
</thead>
</table>

New Placement Sponsor Information (please print)

Moving IPC is to be placed beneath

<table>
<thead>
<tr>
<th>ID#</th>
</tr>
</thead>
</table>

Placement Change (120 day, unassisted organization after 120, roll-up)

Signature of personal sponsor (required)

Notarized Placement Change (Notarized upline signatures by placement sponsor link)

IPC being moved

<table>
<thead>
<tr>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
</table>

Notarization

<table>
<thead>
<tr>
<th>Date</th>
</tr>
</thead>
</table>

1. Personal sponsor

<table>
<thead>
<tr>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
</table>

Notarization

<table>
<thead>
<tr>
<th>Date</th>
</tr>
</thead>
</table>

2. Upline

<table>
<thead>
<tr>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
</table>

Notarization

<table>
<thead>
<tr>
<th>Date</th>
</tr>
</thead>
</table>

3. Upline

<table>
<thead>
<tr>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
</table>

Notarization

<table>
<thead>
<tr>
<th>Date</th>
</tr>
</thead>
</table>

4. Upline

<table>
<thead>
<tr>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
</table>

Notarization

<table>
<thead>
<tr>
<th>Date</th>
</tr>
</thead>
</table>

5. Upline

<table>
<thead>
<tr>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
</table>

Notarization

<table>
<thead>
<tr>
<th>Date</th>
</tr>
</thead>
</table>

6. Upline

<table>
<thead>
<tr>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
</table>

Notarization

<table>
<thead>
<tr>
<th>Date</th>
</tr>
</thead>
</table>

7. Upline

<table>
<thead>
<tr>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
</table>

Notarization

<table>
<thead>
<tr>
<th>Date</th>
</tr>
</thead>
</table>

8. Upline

<table>
<thead>
<tr>
<th>ID#</th>
<th>Signature</th>
</tr>
</thead>
</table>

Notarization

<table>
<thead>
<tr>
<th>Date</th>
</tr>
</thead>
</table>

Note: For questions regarding required signatures, please call your local Tahitian Noni International office.

Submit this form by mail or fax to your local Tahitian Noni International office by the 15th of the month.
I wish to resign my Tahitian Noni International Independent Product Consultant account effective the date of this request.

I understand that by terminating my IPC account, I will forfeit all benefits of my IPC account, and that I must comply with TNI's policies if I wish to enroll with another TNI IPC account or have a beneficial interest in another TNI IPC account.

Signed

Date

Reason for Resignation (optional, check all that apply)

- I cannot participate in the business right now, but please contact me in the future if new products or services are launched.
- I am moving/changing jobs and can no longer manage the business.
- I am resigning for financial reasons.
- I don’t have enough time.
- I don’t understand the TNI business/strategy.
- I have encountered opposition from my family.
- I have encountered difficulties with my organization or my upline.
- I have decided to become involved in a different business.
- Other:

- 
- 
- 
- 
- 
- 
- 
- 
- 

REPORT OF A POSSIBLE VIOLATION OF TAHITIAN NONI INTERNATIONAL’S POLICIES

Submitted by: ____________________________  ID#: ____________________________
Telephone #: ____________________________  Email Address: ____________________________

(Contact information required so that TNI may contact you for any necessary clarifications in your statement. Please note that because of TNI’s privacy procedures, TNI may not notify the submitting IPC of any investigation done or disciplinary action taken as a result of this report.)

This form must be submitted by the person who has first-hand knowledge of the possible violation of TNI’s policies.

Name(s) and ID#(s) of IPC(s) who may have violated TNI’s policies:

Name: ____________________________  ID#: ____________________________
Name: ____________________________  ID#: ____________________________
Name: ____________________________  ID#: ____________________________

What is the possible policy violation? What TNI policy may have been violated?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Details of the possible policy violation. Include all specifics, such as any applicable dates, locations, involved persons or witnesses, etc. Attach additional sheets as necessary to include the detailed information. Attach any emails, statements, photographs, etc. that may apply in the situation.

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Signed: ____________________________  Date: ____________________________

By signing, you attest that your statement is, to the best of your knowledge, true and correct. You also consent that your name and statement may be used if necessary in the course of the Compliance Department’s investigation. If the form is not signed, TNI will not be able to use your statement to investigate the possible policy violation, which may limit or even stop TNI’s ability to investigate the possible policy violation.

This completed form, and any additional information or evidence, should be submitted to:
Tahitian Noni International, Global Compliance Department
P.O. Box 4000
Orem UT 84059
801-431-5825 (facsimile)
compliance@tni.com