



zyma

Policies and Procedures

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1. GENERAL INFORMATION

1.1 MEMBER POLICIES AND PROCEDURES

These Policies and Procedures are incorporated into the ZYMA Member Agreement and are subject to alteration at ZYMA's discretion. It is the responsibility of each Member to read, understand, and abide by the most current version of these Policies and Procedures. "ZYMA" and/or "Company" refers to the Zymalife Corporation and "Member" refers to all individuals who have signed the ZYMA Member Agreement.

1.2 PURPOSE

The purpose of the Member Agreement is to define the relationship between ZYMA and the Member, to set standards of acceptable business behavior, and to assist Members in building and protecting their business.

1.3 CHANGES

The Company may at any time amend the terms and conditions of the Member Agreement, Policies and Procedures, and Compensation Plan. Amendments shall be effective upon notification of changes in official ZYMA publications.

1.4 BUSINESS DELAY BEYOND ZYMA'S CONTROL

ZYMA shall not be responsible for delays and failures in performing its obligations due to circumstances beyond its reasonable control, such as, but not limited to, Acts of God, extreme weather conditions, labor disputes, national emergencies, international embargos and/or conflicts, government decrees, resource shortages, etc.

1.5 BECOMING A MEMBER

1.5.1 REQUIREMENTS

Applicants must submit a signed Member Agreement to ZYMA or digitally sign online Member Agreement, must be at least 18 years of age. Applicant must purchase a ZYMA Basic Starter Kit for a nominal cost (unless prohibited by law) and read ZYMA's Policies and Procedures and Compensation Plan. Applicants must have a valid U.S. Taxpayer Identification Number. It is the Member's obligation to report to ZYMA any changes which affect the accuracy of the Membership Application and Agreement. ZYMA reserves the right to accept or reject any application for any reason.

1.5.2 BASIC STARTER KIT

No person is required to purchase ZYMA products to become a Member. However, ZYMA requires new Members to purchase a Basic Starter Kit except where prohibited by law to familiarize new Members with ZYMA and company organizational matters. ZYMA will repurchase any resalable kits from Members who terminate their Member Agreement.

1.5.3 IDENTIFICATION AND MEMBER NUMBER

Upon receiving the signed Member Agreement, ZYMA will assign a unique Member Number to the new Member. Members must use their Member Number whenever they call a ZYMA Customer Service Representative to place orders and track commissions and bonuses. ZYMA is required by law to file an information return (form 1099-MISC) with the IRS to report income over \$600 that ZYMA pays to you or to report \$5,000 or more of sales by ZYMA to you of consumer products for resale to end consumers. If you are a resident of the United States (including a resident alien), you must provide ZYMA with your correct taxpayer identification number, which, for individuals, is either your Social Security Number or, if you are a resident alien and you do not have and are not eligible to get an SSN, your Individual Taxpayer Identification Number. For a distributorship that is a partnership, corporation, company, or association organized in the United States or under the laws of the United States, you must provide ZYMA with your Employer Identification Number.



of the Member's application. Members without a credit card or bank account must renew by phone or mail. The annual renewal fee will: Automatically renew your subscription to ZYMA publications; Renew your Member Agreement (Renewing promise to adhere to the most current version of the Policies and Procedures); and maintain your line of sponsorship and continue your entitlement to participate in ZYMA's Compensation Plan.

1.5.5 MEMBER BENEFITS

Once ZYMA receives your signed Member Agreement, the benefits of the Compensation Plan and the Member Agreement are available to the new Member. These benefits include the right to the following:

- A) Purchase ZYMA products and services at a Member discount;
- B) Retail ZYMA products and services, and profit from these sales;
- C) Enroll other individuals as Preferred Customers or ZYMA Members; and
- D) Participate in the ZYMA Compensation Plan and receive bonuses and commissions if eligible;

A Member's continuation of a distributorship or acceptance of earnings pursuant to the Compensation Plan or acceptance of any other benefits under the Application and Member Agreement constitutes acceptance of the Member Agreement, these Policies and Procedures and all amendments thereto.

2. CONDUCTING YOUR ZYMA BUSINESS

2.1 MARKETING YOUR BUSINESS

2.1.1 ADVERTISING

Members must avoid all discourteous, misleading, illegal, or immoral conduct or practices in their marketing and promotion of ZYMA, the ZYMA Compensation Plan, and ZYMA's products. Members may only use sales aids and support materials produced or currently approved by ZYMA. Sales, marketing, and support materials include apparel and physical, electronic, and audiovisual materials publicizing ZYMA, its products, services, or Compensation Plan. Any Member who desires to create his/her own sales tools, promotional materials, advertisements, or other promotional material/literature must submit a copy of the proposed materials to ZYMA for review and approval before using the materials to promote the Member's business, ZYMA, or ZYMA's Compensation Plan. Upon receipt of the proposed promotional material, ZYMA will review the information to determine the appropriateness of the material's form and content. ZYMA will promptly notify the Member regarding the Company's decision to approve or disapprove the material for use in promoting and supporting the Member's ZYMA business activities. Members may only use those materials that ZYMA has expressly approved. Such materials may not be offered for sale at a profit to the Member. It is the Member's responsibility to ensure that previously approved promotional material remains current and up-to-date. ZYMA further reserves the right to rescind approval for any promotional materials, and Members waive all claims for damages arising from or relating to such rescission.

2.1.2 TELEVISION AND RADIO

Members may not advertise on television and radio under policy 2.1.1 except with ZYMA's express written approval.

2.1.3 MEDIA INQUIRIES

Members must refer all media inquiries regarding ZYMA to the ZYMA Compliance Department to ensure that accurate and consistent information reaches the general public.



2.1.4 SOCIAL MEDIA

Members may use Social Media, (Including Facebook, Twitter, Instagram, etc.), to interact with the Member's network regarding ZYMA, ZYMA's products, and the Member's ZYMA business, subject to the advertising guidelines as set forth in section 2.1.1.

2.1.5 PRICE

Members may not create their own marketing or advertising material offering any ZYMA products at a price less than the suggested retail price plus shipping and applicable taxes.

2.1.6 USE OF MEMBER NAME AND IMAGE

Member consents to ZYMA's use of Member's name, testimonials (or other statements about ZYMA, its products, or Membership/Compensation Plan in printed or recorded form, including translations, paraphrases, and electronic reproduction of testimonials), and image or likeness in connection with advertising, promoting, and publicizing ZYMA, ZYMA products, or ZYMA Membership and Compensation Plan.

2.1.7 TRADEMARKS AND COPYRIGHTS

Members must contact ZYMA to obtain a reproducible copy of the ZYMA corporate logo or copyrighted material before using such material to promote their ZYMA business. Members may not use, sell, record, or publish any of ZYMA's copyrighted material, trademarks, or other intellectual property, nor any Member's information or intellectual property in any way not expressly allowed by official ZYMA materials without express written consent from ZYMA. Members may not record or reproduce any materials from any ZYMA events nor any presentation or speech by any ZYMA representative, speaker, officer, director, or Member.

2.1.8 COMMERCIAL OUTLETS

Members may display and retail ZYMA products in commercial outlets where professional services are the primary source of revenue and product sales are secondary, including (but are not limited to) health spas, beauty shops, and physicians' and chiropractors' offices. Members may not retail or display ZYMA products in unapproved retail-oriented establishments, which may include (but are not limited to) retail stores, Internet auction sites, and pharmacies. A Member violates this policy by knowingly providing any ZYMA product to a third party who then offers the product for resale in any unapproved retail-oriented establishment.

2.2 MEMBER CLAIMS AND MISREPRESENTATIONS

2.2.1 PRODUCT CLAIMS

ZYMA Members may not claim, directly or indirectly, that any ZYMA product is FDA approved, or discuss or suggest that any diagnosis, evaluation, prognosis, description, treatment, therapy, or management or remedy of illness, ailment or disease can be improved by consumption, use or application of the product. ZYMA Products are not intended or considered as medicinal treatment of any disorder or disease, either mental or physical. Such claims can be perceived as medical or drug claims and are in violation of the Member Agreement.

2.2.2 INCOME CLAIMS

Members may not make income projections or claims or disclose their ZYMA income when presenting or discussing ZYMA Membership or the ZYMA Compensation Plan, except as set forth in official ZYMA literature.

2.2.3 INDEMNIFICATION

Members are fully responsible for all of their verbal and written statements made regarding ZYMA products, services, and the ZYMA Compensation Plan that are not expressly contained in official Company materials, and Members agree to indemnify ZYMA against any claims, damages, or other expenses, including attorneys' fees, arising from any representations or actions made by the Member that are outside the scope of the Agreement. The provisions of this section survive the termination of the Agreement.



2.2.4 MISREPRESENTATION OF AUTHORITY

Members may not answer the telephone, e-mails, or any communications in any manner that could indicate or suggest that the caller has reached a ZYMA corporate office.

2.3 ADHERENCE TO ZYMA COMPENSATION PLAN

Members must abide by the terms of the ZYMA Compensation Plan. Members may not offer ZYMA products or participation in ZYMA's Compensation Plan through or in combination with any other opportunity. Members may not require or encourage participation in ZYMA, including application or purchase requirements, in any manner not set forth in official ZYMA materials.

3. RECRUITING, BUSINESS RULES AND RESTRICTIONS

3.1 UNAUTHORIZED RECRUITING

Members are not restricted from selling the services and products of other companies during the term of the Agreement. However, Members agree not to compete with the protectable business of the Company by selling or promoting other similar products or multi-level marketing business opportunities during the term of the Member Agreement. Member acknowledges and recognizes these restrictions are necessary for the Company to protect its valuable interests and agrees that any injunction and/or other remedy is necessary and appropriate for the Company to protect such interest.

3.2 NON-SOLICITATION

A former Member shall not directly or through a third party solicit any ZYMA Member or Preferred Customer to enroll in any direct sales, network marketing, or multi-level marketing program or opportunity for a period of one year after the cancellation of an individual or entity's Member Agreement. This provision shall survive the expiration of the Member's obligations to ZYMA, pursuant to the Member Agreement.

3.3 GENEALOGY REPORTS

The ZYMA Genealogy Reports are confidential and contain proprietary business trade secrets. Members may use ZYMA Genealogy Reports only to develop their ZYMA business. A Member may be denied access by ZYMA to the Genealogy Reports if the Member participates in another multi-level marketing venture. Members may not disclose any information contained in the reports to any third party or use the reports to compete with ZYMA. Members may not use the reports to recruit ZYMA members to any other multi-level marketing ventures.

3.4 INDEPENDENT CONTRACTOR STATUS

A ZYMA Member will not be treated as an employee for Federal or State tax purposes. Members are responsible for paying their own individual and employment taxes. All Members are independent contractors engaged in their own separate business pursuits. Members are not considered purchasers of a franchise, nor does the Agreement between ZYMA and its Members create an employee/employer relationship, agency, partnership or joint venture. Members are strictly prohibited from representing that their relationship is any other than as above outlined. Each Member shall hold ZYMA harmless from any claims, damages or liabilities arising out of such distributor's business practices. Members have no authority to bind ZYMA to any obligation. Each Member is encouraged to set up his/her own hours and to determine the Member's methods of sales and promotions, as long as the Member complies with the terms of the Agreement.

3.5 INSURANCE

ZYMA maintains insurance and a "Vendors Endorsement" to protect both the Company and its Members against product liability claims. ZYMA's product liability policy extends its coverage to Members so long as they market ZYMA products in accordance with the Member Agreement and the applicable laws and regulations. Claims that arise as a result of Member's misconduct in marketing the products are not covered by ZYMA's product liability coverage.



3.6 ADHERENCE TO LAWS

ZYMA Members should comply with all laws, ordinances, and regulations that apply to your business.

3.7 ONE DISTRIBUTORSHIP

Members are limited to one ZYMA membership. However, a spouse may operate a second membership.

3.8 REPACKAGING AND RELABELING

Repackaging, refilling, and relabeling ZYMA products is strictly prohibited. No Member shall in any way alter, change or remove the label or packaging of any product, as such activity would violate governing laws and could result in severe criminal penalties. Such activity may also result in civil liability where a person suffers injury or has property damaged as a consequence of the repackaging or relabeling of products. Members may sell ZYMA products only in their original containers.

3.9 SALE, TRANSFER, OR ASSIGNMENT OF DISTRIBUTORSHIP

No Member may modify or sell any distributorship without the prior express written approval of ZYMA that is signed by an authorized officer of ZYMA. ZYMA may, at its sole discretion, approve or disapprove any modification you propose to make to your distributorship. Before ZYMA will consider any changes you must submit a written request outlining the proposed modification and the reasons for the modification. You may request to sell your distributorship if:

- A) You have actively operated your distributorship as an Active ZYMA Member;
- B) You submit a written notice to ZYMA specifying the proposed terms and conditions of any proposed sale to a bona fide purchaser at least 30 days before you intend to consummate the sale;
- C) You are not under any Compliance investigation or restriction; and
- D) You provide all information, documentation and signatures as may be requested by ZYMA. ZYMA may approve or disapprove of any proposed sale, at its sole discretion, or may opt to purchase the distributorship from you on substantially the same terms and conditions specified in the notice.

3.10 SUCCESSION

Upon death or incapacitation of a Member, that Member's business may be passed to his or her successor(s). Appropriate legal documentation must be submitted to ZYMA Compliance Department to ensure proper transfer. Beneficiary acquires the right to collect all bonuses and commissions; However, beneficiary must complete the Member Agreement, comply with terms and provisions of the Agreement, and meet all of Compensation Plan qualifications.

3.11 TAXES

3.11.1 INCOME TAXES

ZYMA Members are solely responsible for paying all applicable taxes on any income generated as a ZYMA Member. ZYMA must provide an IRS Form 1099 MISC (Non-Employee Compensation) earnings statement to each Member who is a U.S. resident, had earnings of \$600 USD or more in the previous calendar year, or made purchases from ZYMA during the previous calendar year in excess of \$5,000 USD.

3.11.2 TAXES

ZYMA must collect and remit sales taxes on your behalf based on the published retail price of the product and according to tax rates of the state or country in the "ship to" address on any given order. ZYMA may also be required to collect additional taxes in accordance with another country's laws. You will be required to cover these additional fees. If you are approved for sales tax exemption, you will be solely responsible for collecting and remitting sales taxes to the appropriate jurisdictional authorities. Any questions concerning retail sales tax requirements should be directed to your tax advisor.



3.12 TRADE SHOWS AND EXPOSITIONS

Members may conduct their ZYMA business at trade shows and expos. Members may display only materials approved by ZYMA in accordance with ZYMA's policies. Such materials must clearly demonstrate that the Member is an individual Member and not a representative, director, or officer of ZYMA.

4. SPONSORSHIP, BUSINESS RULES AND RESPONSIBILITIES

4.1 TRANSFER OF SPONSORSHIP

4.1.1 CROSSLINE RAIDING

Crossline raiding occurs when a Member knowingly enrolls or attempts to enroll another Member or a former Member under him or her when such Member is either currently enrolled in a different Line of Sponsorship or was previously enrolled in a different Line of Sponsorship within the past six (6) months. This behavior is strictly prohibited.

4.1.2 CONFLICTING ENROLLMENTS

All prospective Members have the right to choose his or her own sponsor. If two Members claim to be the sponsor of the same new Member or customer, the new Member has the right to choose between the two within the first thirty (30) days. After thirty days, ZYMA will regard the first application received by ZYMA as binding.

4.1.3 PLACEMENT CHANGES

Changes in the line of sponsorship will not be permitted. Each case will be reviewed independently upon ZYMA Officer's sole discretion.

4.2 MEMBER RESPONSIBILITIES

Members who sponsor another Member into ZYMA, should and must train all new Members to ZYMA's Compensation Plan, Policies and Procedures, product knowledge, etiquette and effective sales techniques. Members must also monitor and supervise Members and their Downline to promote sales properly, conduct their business ethically and professionally and provide the best quality customer service.

It is the responsibility of the sponsoring Member to ensure and provide the applicant with the most up-to-date version of the Policies and Procedures and the ZYMA Compensation Plan.

4.3 POLICY VIOLATIONS

Any violation of Policies and Procedures or Member Agreement should be reported by Member to ZYMA.

5. PRODUCT RETURN AND INVENTORY REPURCHASES

5.1 RETURN POLICY

ZYMA reserves the right to review each return or exchange on a case-by-case basis. Returns will cause commissions and bonuses to be adjusted or reversed for the Member making the return and for any Upline Members who received compensation on such purchases.

5.1.2 PRODUCT RETURN

ZYMA guarantees the quality of its products and your satisfaction. If for any reason you try our product and are not completely satisfied, you may:

- A) Return any unopened product within 30 days of purchase for a full refund of the purchased price and applicable sales tax (minus shipping and handling cost).
- B) Return any opened product within 30 days of purchase for a full refund of the purchased price and applicable sales tax (minus shipping and handling cost).



Members are required to provide the same return policy to the nonmember. Members are responsible for nonmember returns, as the Company will not accept returns directly from nonmembers. Excessive returns may be deemed an abuse of ZYMA's return policy and may result in suspension of your return privileges.

5.1.3 PRODUCT AND INVENTORY RETURN BY MEMBERS

A Member who chooses to terminate the Agreement may return any product inventory purchased in the preceding 12 months for a refund if the Member is unable to sell or use the merchandise. A Member may return only Resalable products and in unopened condition, unless otherwise required by law. Members must return the products to ZYMA, prepay the shipping charges, and include a letter explaining that the Member wishes to terminate the Agreement and receive a refund. Upon receipt of returned products, the Member will be reimbursed 90% of the net cost of the original purchase price, minus shipping charges. ZYMA will deduct from the reimbursement any commissions, bonuses, or other incentives received by The Member as a result of the product being returned. If the Member's account is terminated, The Member has 90 days from the date of termination to make arrangements with ZYMA regarding the repurchase of all returnable products. The Member acknowledges that the Member will be unable to return products after 90 days after the date of termination.

5.2 PRODUCT RETURN PROCEDURES

The following terms are applicable to all returns for refund, repurchase, or exchange:

- A) ZYMA will only accept returns from Preferred Customers or Members who ordered the product directly from ZYMA.
- B) The product(s) must be returned in its original container and in resalable condition.
- C) Members must obtain a Return Merchandise Authorization Number (RMA) from a ZYMA authorized Representative.
- D) All returns must be shipped prepaid to ZYMA. No COD packages will be accepted.
- E) ZYMA is not liable for any items lost in transit.

6. ORDERING, SHIPPING AND PAYMENTS

6.1 ORDERS

All Members may place orders by telephone, e-mail, website, or through the Autoship Order program.

6.1.1 PHONE ORDERS

Telephone orders will be accepted with a credit or debit card.

6.1.2 EMAIL ORDERS

For online orders visit our website at www.zymalife.com. Login with your Member ID and password. Payment option is credit/debit card only.

6.1.3 AUTOSHIP ORDERS

Members and Preferred Customers may participate if they wish in the ZYMA Autoship program for orders. Any Member may enroll in this program by selecting the products they would like ZYMA to automatically send to them each four-week rolling period. ZYMA will automatically charge the amount of the order with the credit card or bank account from which they authorize payment, plus applicable shipping and sales tax.

6.1.4 GENERAL ORDERING POLICIES

Orders to be counted for bonuses or commissions in any given month must be received and accepted on or before the last day of the month. Changes made to all orders pending and that have not yet shipped will keep the original



date that the order was entered. If any item ordered is out of stock or discontinued and commission qualifications are negatively affected as a result, ZYMA will attempt to contact the Member by email so that the Member may select an alternative item. It is The Member's responsibility to verify that the products in the Member's order are available when orders are placed. No COD orders will be accepted. The balance may be paid with multiple credit cards but must be paid in full before the order is shipped.

6.1.5 BACK ORDERS

Back ordered products will be shipped with your next order after the product becomes available. Shipping charge will apply on all back orders.

6.1.6 ORDERS CUTOFF DATE

Cutoff date to qualify for commissions and bonuses is the last calendar day of the month. ZYMA website is available 7 days a week, 24 hours a day to place all orders by the end of the month.

6.2 SHIPPING

ZYMA will ship your order within 24 hours of receipt, excluding weekends and holidays. Please revise content and packing slip upon receiving it to ensure your order is complete. Please report any inaccuracies within seven (7) days.

6.2.1 SHIPPING DISCREPANCIES

Members should inspect your order upon arrival for any discrepancies and report to ZYMA within seven (7) days. To correct any problem you may have encountered with your shipments, Members must contact Member Services. Member Services representative will review and resolve any discrepancies.

6.3 PAYMENT

ZYMA accepts credit and debit cards (VISA and MasterCard). ZYMA will also accept ACH Check Payments. The Automatic Clearing House (ACH) program authorizes ZYMA to draft against a Member's bank account for the order.

6.3.1 CREDIT CARDS

Products and promotional materials can be purchased with Company-accepted credit cards. The credit card holder must sign all credit card orders/payments received via mail or fax (including Autoship Orders and changes). Members may only use credit cards belonging to them or for which they are authorized users. Members who are found to process orders without the consent of the cardholder are in violation of federal and state laws

7. ZYMA PRODUCTS

7.1 PRODUCT PURCHASING

Members are not obligated to enroll in ZYMA's Compensation Plan or required to purchase a minimum order. Retail Customers may purchase from Members and may do so either in person or through ZYMA'S website (www.zymalife.com). Members and preferred Customers may purchase directly from ZYMA at a discount. ZYMA Members are eligible to earn compensation based on sales of ZYMA products to Retail Customers, Preferred Customers, and ZYMA Members.

ZYMA reserves the right to change or adjust the price of its products at any time. Although you are required to achieve certain levels of personal sales (may include retail sales) to earn compensation under ZYMA's Compensation Plan, you are not obligated or required to purchase ZYMA products or to commit to the Autoship program to become or remain a Preferred Customer or Member. ZYMA Members may only purchase the amount of products that will be consume or sold within a reasonable time. 70% of the orders must be for personal consumption and/or sold to customers (which may include the Member and family) prior to the order being accepted. Preferred Customers may only purchase for personal use and not for resale. ZYMA prohibits any scheme to purchase products directly or through others, primarily for the purpose of qualifying any position, for bonuses or commissions.



7.2 STOCKPILING PRODUCT

ZYMA prohibits purchase of unreasonable amount of products for the purpose of qualifying for commissions, bonuses or level advancements. ZYMA's Compensation Plan is based on retail products sales. Members are not required to carry an inventory of product for retail sales other than the original kit. Stockpiling is a manipulation of ZYMA's Compensation Plan and unfairly leads to one Member's personal advantage and another's loss. ZYMA STRICTLY PROHIBITS STOCKPILING.

7.3 RETAIL SALES

Members may sell ZYMA products at equal to or over the suggested retail price. However, due to varying state and provincial laws, sales tax must be charged to Members based on suggested retail price.

8. COMMISSIONS

8.1 COMMISSION CYCLES

Qualified Members will receive commissions on a monthly basis. Members must review commissions and report any discrepancies to ZYMA within 30 days from the date commission is issued. Unless reported to ZYMA within a 30-day period, any discrepancy will be considered waived by the Member.

8.2 COMMISSION ADJUSTMENTS

Members earn commissions and bonuses based on recruiting and product sales. In case of a product return by a Member or Preferred Customer, commissions and bonuses will be adjusted within 30 days of the product being returned.

8.3 LOSS OF RIGHTS

In order to qualify for commissions and bonuses you must be an active Member in compliance with the terms of these Policies and Procedures and the Member Agreement. Failure to comply with these terms may result in loss of rights to commissions and bonuses.

9. DISPUTE RESOLUTION AND DISCIPLINARY PROCEEDINGS

9.1 DISCIPLINARY SANCTIONS

Any Member found in violation of ZYMA's Member Agreement, and/or to be engagement in any unethical business conduct as determined by ZYMA's sole discretion, may be subject to a written warning, subject to a fine, loss of rights to one or more Bonus and/or Commission payments, suspension of ZYMA's Member Agreement for one (1) or more pay periods, removal of a First Level Member and their Downline organization from your Downline organization, Involuntary termination of ZYMA's Member Agreement, and/or permanent or temporary loss of or reduction in current and/or lifetime rank.

ZYMA will investigate any potential or alleged misconduct or violation of ZYMA's Member Agreement and/or Policies and Procedures, ZYMA may withhold any Bonuses or Commissions during this investigation. If the Member's ZYMA business is terminated for misconduct, the Member will not be entitled to Bonuses and Commissions withheld during the investigation. ZYMA reserves the right to proceed legally for any monetary relief.

9.2 SUSPENSION OR TERMINATION

In case of suspension or termination of Membership, Member must cease to sell ZYMA products. Member may not participate in any ZYMA related activities, even if these were scheduled prior termination or suspension. In case of suspension, Member may resume selling activities upon being reinstated. In case of termination, unused, unopened and resalable products may be returned for 90% of the cost of the original purchase price minus shipping charges and applicable sales tax.



9.3 GRIEVANCES AND COMPLAINTS

Grievances or complaints regarding to ethics or misconduct related to ZYMA or ZYMA business must be reported first to the Member's immediate Sponsor. The Sponsor will then review and make an attempt to resolve with other party's Sponsor. If unable to resolve, they must then be reported to ZYMA Compliance for review and to settle the situation.

10. CANCELLATION

10.1 CANCELLATION

ZYMA will pay Members Bonuses and Commissions in accordance with the Compensation Plan, as long as the Member remains active and complies with the Member Agreement as well as ZYMA's Policies and Procedures. Bonuses and Commissions embody the reward for the Member's efforts in all activities including generating sales and building its Downline organization.

In case of failure to renew ZYMA's Member Agreement, either for not meeting minimum sales requirements, inactivity, or for voluntarily/involuntarily cancellation, Bonuses and Commissions will be paid only until the last full paid period prior to cancellation (less the amount withheld in case of an involuntary cancelation). By canceling the Member Agreement, the Member is considered to have waived all claim, title, right and interest in the Downline organization that was operated, as well as rank advancement bonuses generated by this Downline.

The rights to sell ZYMA products, represent ZYMA and receive future Bonuses and Commissions from ZYMA, activities will also be loss.

After a three (3) month period from the date of cancellation, a request for re-enrollment may be submitted. If ZYMA agrees in its own discretion to allow re-enrollment, Member must apply for a new Member ID and purchase a new kit. In the case of re-enrollment, prior Downline will not be maintained but will be enrolled under original Sponsor. If Member wishes to re-enroll under a new or different Sponsor, the Member must wait at least twelve (12) months after the date of cancellation. ZYMA reserves the right to reject any application for re-enrollment at any time and for any reason.