## Health Product Guarantees, Returns, Procedures for Returns and BuyBack Policy

#### Money Back Guarantee

Thirty (30) Day Return Policy - 100% unconditional, 30-day, money-back guarantee to all Retail Customers (less shipping if applicable). If for any reason a Retail Customer is dissatisfied with any YOR product, he/she may return the product to the Distributor from whom the product was purchased, or to YOR if purchased directly from YOR Health Website, within thirty (30) days from the date of purchase for a replacement, exchange, or full refund of the purchase price. Please refer to the "Retail Customer Return Policy" section for further details.

#### **Retail Customer Return Policy**

Retail Customer who purchased directly from a Distributor

If the Retail Customer requests a refund within thirty (30) days of purchase, the Distributor who sold the product to the Retail Customer must immediately refund the Retail Customer's purchase price, once the product is returned with original receipt. (Retail Customers must return merchandise to the Distributor who sold it to them; YOR will not accept returned merchandise directly from Retail Customers who did not purchase via YOR Health Website.) The Distributor, in turn, should complete a Dissatisfied Consumer Product Return Form and forward the form along with the original YOR sales receipt and returned merchandise to YOR. YOR will then replace the returned merchandise with like product and ship it to the Distributor at the Distributor's expense.

• All retail customers must be provided with an official YOR Sales Receipt at the time of the sale.

Registered Retail Customer who purchased directly from Yor Health Website

If the Retail Customer requests a refund within the 30 Days of Purchase, the Customer must call YOR Customer Support to obtain a Return Merchandise Authorization Number (RMA#).

• The Customer is responsible for returning, and insuring the return of the product to YOR (Refer to "Procedure for All Returns" for further details).

After receiving the returned merchandise, YOR will refund the order within 10 business days. • Only one refund per product will be given for opened containers.

This limitation does not apply to unopened bottles.

• YOR reserves the right to adjust the appropriate sales volume from Upline Distributor's group volume.

• YOR reserves the right to refuse sale to and/or terminate any customer who may show abuse of YOR's 100% unconditional, Thirty (30) day, money-back guarantee.

• YOR reserves the right to reject repetitive returns or replacements.

## Select Customer Return Policy

The Thirty (30) Day Money Back Guarantee applies to any consumable item an SC purchases for the first time.

Membership Fees and the Select Customer Information (SC Info) Kit are non-refundable after the 3rd business day of the SC enrollment date; you the buyer may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction for a full refund.

If an SC elects to cancel his/her membership within thirty (30) days from the date of his/her enrollment, YOR will refund 100% of the price of all consumable products purchased that was part of the SC's initial order (excluding shipping).

Please note that this 100% refund (less shipping) does not apply once the SC places his/her second order of like products.

Additional unused, unopened and resalable products purchased by an SC wishing to leave the company may be covered by our BuyBack Policy listed below.

The canceling SC must return the product(s) and the entire SC Info Kit (if applicable-and within 3 business days of enrollment) to YOR, along with the Return Merchandise Authorization Number (RMA #).

After YOR receives the returned merchandise, YOR will refund the order within 10 Business Days.

YOR reserves the right to refuse sale to and/or terminate any SC membership who may show abuse of YOR's Money Back Guarantee.

YOR reserves the right to reject repetitive returns or replacements (the 6R's).

### **Distributor Product Return Policy**

YOR's Thirty (30) Day Money Back Guarantee applies to any consumable item a Distributor purchases for the first time. Distributors who choose to resign their distributorship are protected by the BuyBack Policy listed below. Distributors may also exchange returned products from their retail customer sales (See Retail Customer return policy for more information), for like product.

Retail sales must comply with the Three-Day Cooling-Off Rule, which requires statutory language and notice of cancellation rights on the retail sales receipt. The Customer must receive a receipt from a receipt book. The receipt must have a notice of cancellation form on it. The retail receipt must have the following language on it: "You the buyer may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction."

### Procedure for all Returns

To receive a refund, exchange, or replacement on product purchased from YOR Health Website, a Retail/Select Customer or Distributor must:

• Call YOR Customer Care for a RMA# and return shipping address. Customers and Distributors must call within thirty (30) days to receive a RMA#.

- The RMA # is required on all returns and must be clearly marked on the outside of the return package.
- The product(s) to be returned must be postmarked within thirty (30) days of the date of purchase.
- Return the product with the original order confirmation or packing slip to YOR.
- Products shipped must be packaged in a manner that prevents damage to the product in transit.
- YOR recommends the sender to insure and track all returns, as YOR is not liable for items lost in transit.

If a Distributor returns products from a retail Customer, he/she must:

• Provide all information as above.

• Ship the returned products to YOR within 7 business days of the customer's return. The package must be accompanied by a completed Dissatisfied Consumer Product Return Form, a copy of the original sales receipt, and the unused portion in the original container. YOR will only replace one used/opened container of like product, per customer. This limitation does not apply to unopened containers.

• YOR reserves the right to reject repetitive returns or replacements.

# BuyBack Policy

YOR's BuyBack policy is meant to protect individuals who want to leave the YOR Health opportunity and who believe they had mistakenly purchased more inventory than they could sell. These policies specifically DO NOT apply to a Distributor who, for the purpose of qualifying for a bonus or some other benefit, has falsely certified that the inventory for which they are attempting to receive a refund has been previously sold as reference to the "70% Resale Rule." The "70% Resale Rule" states that at the time in which Select Customers and Distributors try to order more products, they certify that seventy percent (70%) of their entire previous inventory has already been sold and/or consumed. Falsely representing the amount of product sold or consumed in order to advance in the marketing compensation plan will be grounds for termination.

Select Customers are only eligible for YOR's BuyBack policy on there most recent order. Since Select Customers are not allowed to resell products, there should be no reason for Select Customers to stock more products than they can consume.

The request for a BuyBack must be made within one year of the products' original purchase date. Reimbursement will be made for the value of the original order less 10% (restocking charge, freight, rebates, bonuses and personal discounts). YOR reserves the right to not repurchase products or issue refunds on products certified as having been consumed or sold.

The repurchase price of the last order placed (if in resalable condition) will be not less than 90 percent of the original net cost you paid. Net cost does not include shipping and handling or administrative fee.

Items are deemed resalable or reusable if they are returned within one year of the date of purchase, and are unused/unopened and in their original packaging. Items that have been discontinued, or are within six (6) months of expiring, are not considered to be resalable. Items that do not have current labels are deemed not resalable. Any damages to the product, as the result of mispackaging or improper shipping for the return shipment, shall be your sole responsibility and considered non-resalable.

All bonuses, compensation and recognition or advancement received as a result of the original purchase will be reversed and the amounts will be deducted from the refund and/or uplines' commission. You should notify your upline sponsor of your intent to terminate your Distributor position.

Literature sales are final and are non-refundable.

All BuyBack returns need to follow Procedure for all Returns.

BuyBack Policies Controlled by Specific State Law: In some states there is a statute or regulation that provides for a different BuyBack Policy. YOR will conform to all such laws.

• In Georgia: We will repurchase all unencumbered products, sales aids, literature, and promotional items which are in a reasonably resalable or reusable condition and which were acquired by the participant from YOR. The repurchase shall be at a price not less than 90 percent of the original net cost to the participant of the goods being returned. For purposes of this paragraph, "original net cost" means the amount actually paid by the participant for the goods, less any consideration received by the participant for purchase of the goods that is attributable to the specific goods now being returned. Goods shall be deemed "resalable or reusable" if the goods are in an unused, commercially resalable condition at the time the goods are returned to YOR. Goods which are no longer marketed by YOR shall be deemed "resalable or reusable" if the goods which are no longer marketed to YOR within one year from the date YOR discontinued marketing the goods; provided, however, that goods which are no longer marketed shall not be deemed not "resalable or reusable" if the goods which are no longer marketed shall not be deemed not "resalable or reusable" if the goods which are no longer marketed shall not be deemed not "resalable or reusable" if the goods which are no longer marketed shall not be deemed not "resalable or reusable" if the goods which are no longer marketed shall not be deemed not "resalable or reusable" if the goods are sold to participants as non-returnable, discontinued, or seasonal items and the non-returnable, discontinued, or seasonal nature of the goods was clearly disclosed to the participant seeking to return the goods prior to the purchase of the goods by the participant.

• In Maryland, Oklahoma, Idaho and Texas: On written request from the purchaser, and not later than the first anniversary of the purchaser's date of purchase, all unencumbered products that are in an unused, commercially resalable condition at a price not less than ninety percent (90%) of the amount actually paid by the purchaser for the products being returned, less any consideration received by the purchaser for purchase of the products being returned. A product that is no longer marketed by YOR is considered resalable if the product is otherwise in an unused, commercially resalable condition and is returned to the seller not later than the first anniversary of the purchaser's date of purchase, except that the product is not considered resalable if before the purchaser purchased the product it was clearly disclosed to the purchaser that the product was sold as a non-returnable, discontinued, seasonal, or special promotion item.

• In Massachusetts and Wyoming: We will repurchase all unencumbered products in a resalable condition then in the possession of the participant. The repurchase shall be at a price of not less than ninety percent (90%) of the original net cost to the participant returning such goods, taking into account any sales made by or through such participant prior to notification to YOR of the election to cancel.

• In Louisiana: We will repurchase all or part of any product that are in a resalable condition at 85% of the original net cost to you, and ii) repay 85% of the original net cost of any services provided to you, and iii) refund ninety percent (90%) of any other consideration you paid to us in order to participate in the marketing program.

• In Montana: Montana residents who cancel their membership within 15 days are entitled to a 100% refund of any consideration given to participate.