

REFUND POLICY

For INC Club Members and Affiliates

Member Refund Policy

All Member requests for refunds shall abide by the Refund Policy found within the Company corporate website for the particular product in question as presented at the point of sale. All Affiliates must represent such policy in an accurate and complete manner.

Notice of Right to Cancel CLUB MEMBER Application or AFFILIATE Application

You may CANCEL your application, without any penalty or obligation, within THREE (3) BUSINESS DAYS from the application date (FIVE (5) BUSINESS days for Alaska residents, FIFTEEN (15) DAYS for Montana residents and FIFTEEN (15) BUSINESS days for North Dakota residents aged 65 or older). Maryland residents may cancel this Agreement through written notice to the Company for any reason within three (3) months after the date of receipt of goods or services first ordered. Puerto Rico residents may cancel this Agreement for any reason within ninety (90) days of enrollment.

If you cancel, any payments made by you at the time you submitted your Application will be returned within TEN (10) BUSINESS DAYS following Company's receipt of your cancellation notice.

All subsequent INC Club Membership subscription payments are non-refundable after the initial month of enrollment.

Affiliate Sales Aids Returns/Refunds

In the event Company provides any generic sales aids, Affiliates may return all generic sales aids within twelve (12) months from the date of cancellation for a refund if the Affiliate is unable to sell or use the merchandise.

Affiliates may only return sales aids or products they personally purchased from the Company under their Affiliate Identification Number, and which are in Resalable Condition. Any custom orders of printed sales aids (i.e., business cards, brochures, etc.) whereon the Affiliate's contact information is

imbedded or hard printed, or has been added by the Affiliate, are not able to be returned in Resalable Condition and are nonrefundable.

Upon Company's receipt of any sales aids, the Affiliate will be reimbursed ninety percent (90%) of the net cost of the original purchase price(s), less shipping and handling charges. If the purchases were made through a credit card, the refund will be credited back to the same credit card account. The Company shall deduct from the reimbursement paid to the Affiliate any commissions, bonuses, rebates or other incentives received by the Affiliate which were associated with the merchandise that is returned.

The aforementioned 90% rule shall apply upon Affiliate's request to any returns of physical product when the physical product is in Resalable Condition.