



ASSOCIATE POLICIES & PROCEDURES

(Revised October 15, 2024)

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ASSOCIATE POLICIES & PROCEDURES

SECTION 1 INTRODUCTION

Welcome to 7k! As a 7k Associate, you can turn a hobby into a supplemental income[†] based on 7k's actual sales to customers you refer. You can also earn additional commissions under the 7k Share Plan by building and leading a team of 7k Associates and helping them grow 7k sales.

7k Metals, LLC ("7k") is an online retailer of precious metals, offering gold and silver bullion, numismatic (collectible) coins, and other valuable collectibles to coin enthusiasts and collectors around the world. 7k gives both the discerning collector and the average consumer easy access to precious metals and modern collectible coins at competitive prices. 7k sells direct to its customers and does not have or authorize the sale or redistribution of its products door-to-door or at any physical retail location.

7k is a limited liability company organized in Idaho in 2016 by its founders, Josh Anderson, Roger Ball, Zach Davis, and Richard Hansen. The goal of 7k's disruptive model is to create a new market and value network in the precious metal, collectible coin, and network marketing space, and to break down barriers and open doors to make these markets more accessible, affordable, and fair to the average consumer.

7k's mission is to create and empower generations of informed collectors with a convenient and affordable platform to purchase precious metals and collectibles, acquire and preserve wealth, and leave a lasting legacy.

When you accept the 7k Associate Application and Agreement, you are bound by these Policies and Procedures (the "Policies"), the 7k Share Plan, the 7k Privacy Policy, and the 7k Website Terms & Conditions, as published and amended from time to time by 7k at www.7kmetals.com. Collectively, these documents are referred to here as the "7k Agreement."

PLEASE READ THESE POLICIES CAREFULLY AS THEY ARE PART OF A BINDING CONTRACT THAT OUTLINES YOUR RIGHTS AND OBLIGATIONS AND DEFINES YOUR RELATIONSHIP TO 7k, INCLUDING BUT NOT LIMITED TO:

- You do not become a 7k Associate and cannot earn money or participate in the 7k Share Plan until meeting the requirements of the 7k Agreement (see SECTION 0);
- As a 7k Associate you will be an INDEPENDENT CONTRACTOR and NOT AN EMPLOYEE, which means you will be engaged in a separate trade or business, free to direct your own work, hire your own employees, and set your own schedule, and are also obligated to pay your own taxes, insurance, and business expenses (see SECTION 3.4);
- You may terminate your 7k Agreement at any time, and 7k may terminate if you fail to follow applicable laws, the terms of the 7k Agreement, including rules regarding permissible marketing claims, conflicts of interest, and ethical business practices (see SECTION 4 and SECTION 10);
- Under 7k's conflict of interest policies, you may sell and promote other non-7k products and participate in other business opportunities, but there are requirements to keep such non-7k activities separate and restrictions on promoting Competing Products, co-marketing non-7k products, cross-marketing Competing Products to 7k customers, or raiding or cross-line solicitation of 7k customers and 7k Associates who are not your personal enrollees (see SECTION 4.6);
- As a 7k Associate, you must not hold yourself out as an investment advisor or gold/silver dealer, and you must never give legal, tax, or investment advice, or make promises or predictions about future prices for precious metals or collectible coins (see SECTION 5.4); and
- ALL DISPUTES ARISING UNDER THE 7k AGREEMENT ARE SUBJECT TO CONFIDENTIAL, MANDATORY AND INDIVIDUAL ARBITRATION, AND YOU AGREE THAT ALL CLAIMS OR ACTIONS WILL BE ON AN INDIVIDUAL BASIS AND NOT AS A PART OF A CLASS OR WITH OR ON BEHALF OF ANY OTHER PERSON (see SECTION 12).

The 7k Agreement is intended to (a) define the relationship between 7k and its Associates; (b) establish the rights, privileges, and obligations of 7k and its Associates; (c) outline standards of acceptable business conduct and ethics; (d) protect consumers and ensure that 7k and its Associates follow legal and regulatory requirements; (e) promote a culture of fairness, integrity, and equal opportunity for all 7k Associates; and (f) enable 7k Associates to build an independent marketing business that provides an opportunity to create a supplemental income stream.[†]

SECTION 2 IMPORTANT NOTICES AND DISCLOSURES

2.1 ABOUT THE 7k SHAREPLAN.[†] If your application is accepted by 7k, you will have rewarding opportunities for personal growth and leadership development, and you can become eligible to earn supplemental income by referring customers to 7k. Results vary and success requires time, skill, hard work, and is not guaranteed.

[†]IN THE UNITED STATES, MEDIAN GROSS EARNINGS FOR ACTIVE PARTICIPANTS IN THE 7k SHARE PLAN ARE HISTORICALLY AROUND \$500 USD PER YEAR, EXCLUDING TAXES AND CUSTOMARY BUSINESS EXPENSES, WHICH VARY GREATLY DEPENDING ON INDIVIDUAL CIRCUMSTANCES. FOR MORE INFORMATION ON WHAT'S POSSIBLE, VISIT WWW.7KMETALS.COM.



2.2 NOTICE ABOUT CONTESTS AND 7k GETAWAYS. 7k occasionally offers special promotions and sales contests for 7k Associates to qualify for special rewards or earn credits towards 7k Getaway trips^{††} (which are typically available for purchase by 7k Preferred Customers, aka members). Separate contest rules apply and usually require achieving specific sales growth targets set by 7k.

^{††}QUALIFICATION FOR TRAVEL CREDITS IS NOT TYPICAL, AND FEWER THAN 1% OF ACTIVE 7k ASSOCIATES EARN FREE TRAVEL REWARDS.

2.3 INDIVIDUAL ARBITRATION & CLASS ACTION WAIVER NOTICE. .

THIS ARBITRATION NOTICE AFFECTS YOUR LEGAL RIGHTS. PLEASE READ IT CAREFULLY.

THE 7k AGREEMENT IS OFFERED ON THE BASIS OF YOUR ACCEPTANCE OF BINDING INDIVIDUAL ARBITRATION TO RESOLVE ALL DISPUTES, RATHER THAN LITIGATION IN ANY COURT. BY ACCEPTING THE 7k AGREEMENT OR PARTICIPATING IN THE 7k SHARE PLAN, YOU ARE VOLUNTARILY WAIVING THE RIGHT TO A JURY TRIAL OR TO ASSERT ANY CLAIM ARISING OUT OF OR IN CONNECTION WITH 7k IN ANY COURT. ALL CLAIMS YOU MAKE MUST BE SUBMITTED ONLY IN CONFIDENTIAL ARBITRATION ON AN INDIVIDUAL BASIS AND MAY NOT BE JOINED OR CONSOLIDATED IN ANY FORUM WITH THOSE OF ANY OTHER PERSON NOR ADJUDICATED OR ARBITRATED ON A CLASS BASIS, IN A REPRESENTATIVE CAPACITY, ON BEHALF OF THE GENERAL PUBLIC, OR ON BEHALF OF ANY OTHER PERSON. SEE SECTION 12 FOR DETAILS.

2.4 NOTICE ON CANCELLATION & INVENTORY BUYBACK. As provided in SECTION 6, Associates may freely cancel their 7k Agreement at any time and receive a refund for any Sales Center License application fee (less any commissions paid) purchased within the previous 12 months. 7k does not offer an “inventory repurchase” program, because 7k does not sell inventory for resale, and Associates are not allowed or required to purchase inventory for resale. However, if an Associate is also a 7k customer, customer purchases may be eligible for return and refund as provided by the separate 7k Customer/Member Privileges & Conditions, available at <https://www.7kmetals.com>.

IMPORTANT NOTE: Purchases, returns, and refunds from 7k affiliates, including SOUNDMONEY® and STACK & SELL™, are governed by separate terms and conditions.

SECTION 3 BECOMING AN ASSOCIATE

3.1 WHAT IS A 7k ASSOCIATE? 7k promotes its products and services for sale directly to consumers through its e-commerce website, traditional and digital marketing activities, and through personal referrals made by 7k “Associates”. 7k pays Associates commissions when 7k sells qualifying products and preferred customer “memberships” to customers they refer. 7k Associates also have the potential to earn additional commissions by building and leading a team of 7k Associates who make referrals that result in actual 7k sales. All commissions are calculated and paid as provided in the incorporated 7k Share Plan and are based on

- (1) products purchased by Guest customers using an Associate’s unique link to a 7k replicated website, and
- (2) products and services purchased by Preferred Customers, including Preferred Customer memberships, numismatic coins, jewelry, and other qualifying products.

7k Associates do not purchase or carry inventory for resale. 7k sells the retail product directly to the consumer, takes all orders directly through its website, carries the inventory, fulfills, and ships all orders, and handles all customer service. There are no required purchases to participate, but minimum personal customer volume is required to qualify.

Also, to participate in the 7k Share Plan, Associates may be required to annually pay a “Sales Center” License fee, which provides access to a 7k Replicated Website to make retail sales, plus access to the 7k Back Office (this fee is waived for active Preferred Customers applying to become Associates).

7k ASSOCIATES CANNOT EARN COMMISSIONS ON SALES CENTER LICENSE FEES, SALES AIDS, MARKETING MATERIALS, EVENT TICKETS, OR PURELY BY RECRUITING OTHER 7k ASSOCIATES.

3.2 ASSOCIATE BENEFITS. 7k Associates enjoy the rights and obligations of the 7k Share Plan and the 7k Agreement to:

- promote and market 7k in their country of residence or in such Countries where 7k is open and authorized to conduct business and in which the 7k Associate is legally authorized to work;
- refer customers to 7k by sharing a unique link to a 7k replicated website, including Preferred Customers who purchase a qualifying Preferred Customer membership;
- participate in the 7k Share Plan (to receive commissions and bonuses, if eligible);
- share the 7k Share Plan with enthusiastic 7k customers, and sponsor them as new 7k Associates, helping them to build a 7k Marketing Organization, and progressing through the 7k Share Plan;
- receive periodic 7k literature and special 7k communications;
- access 7k-sponsored marketing support, service, training, motivation, and recognition events (additional fees may apply); and
- participate in promotional and incentive contests and sales programs sponsored by 7k for its Associates.

3.3 REQUIREMENTS TO APPLY

3.3.1 General Requirements. To become a 7k Associate, participate in the 7k Share Plan, and have the potential to earn marketing commissions, an Applicant must first meet ALL of the following requirements:

(a) **Application.** Applicants must submit a properly completed 7k Independent Associate Application and digitally sign and deliver the 7k Agreement (without alteration) to 7k, using 7k's online Associate Enrollment Process available on 7k's official website; 7k reserves the right to reject any Associate Application for any or no reason;

(b) **Age and Residence.** Applicants must (i) be 18 years of age (or attained the legal age of majority) at the time of application, and (ii) be a legal resident in the country of residence ("Home Country"), (iii) have work authorization and (iv) have the legal capacity to execute the 7k Agreement in their Home Country, which must be the United States or a U.S. Territory, or "Other Countries" where 7k is officially open for business (an "Authorized Country");

(c) **Valid Tax ID.** Applicants must provide 7k with a valid Tax Identification Number (TIN), associated with the legal name of the Applicant, and documentation that proves residency and/or tax status in the resident country of enrollment. Applicants must provide the actual TIN assigned to the Applicant by the proper governmental authority. Each 7k Account may only have a single legal owner, which must have a unique TIN.

IMPORTANT NOTE: Depending on the country, the TIN might also be called a Social Security Number (SSN) (United States or US Territories), a Federal Employer Identification Number (FEIN) (for U.S. companies), Social Insurance Number (SIN) (Canada), Unique Taxpayer Reference (UTR) (United Kingdom), Tax File Number (TFN) (Australia), Inland Revenue Department number (IRD) (New Zealand), Registro Federal de Contribuyentes (RFC) (Mexico), VAT ID, Steuer-ID and Steuernummer (Germany), UID (Switzerland), TIN (Austria) or the applicable identification number, and documentation that proves residency and/or tax status in the resident country of enrollment;

(d) **Current Contact Information and Method of Payment.** Applicants must provide 7k with a valid email address (not already associated with another 7k Associate), a current mailing address, and a valid method of payment and/or successfully link a bank account;

(e) **Vendor Due Diligence (aka KYC).** Applicants must timely provide requested information and documentation to satisfactorily complete 7k's Vendor Due Diligence (aka "Know Your Customer") and anti-money laundering requirements. Failure to complete Vendor Due Diligence requirements may result in an account suspension or cancellation; and

APPLICANTS ARE NOT ABLE TO PARTICIPATE IN THE 7k SHARE PLAN AND 7k SHALL HAVE NO OBLIGATION TO PAY ANY COMMISSIONS UNTIL THE APPLICANT HAS SATISFACTORILY COMPLETED ALL VENDOR DUE DILIGENCE REQUIREMENTS.

(f) **Customer Referrals.** To be eligible, an Applicant must have referred at least two (2) customers who purchase (i) a qualifying 7k Preferred Customer membership and minimum qualifying products and (ii) accrue the minimum points necessary to earn a commission under the 7k Share Plan.

3.3.2 Special Circumstances.

(a) Business Entities.

If an Applicant is a corporation, limited liability company, partnership, trust or other legal business entity (a "Business Entity"), it must submit a properly completed 7k Business Entity Registration Form and the individual (natural person) managing the account must provide satisfactory legal documents requested by 7k to (i) confirm the tax identification number (e.g., a W-9) and verify legal status of the Business Entity, (ii) identify the Ultimate Beneficial Owner(s) (UBO), and (iii) identify the managing or controlling officer(s), director(s), or member(s) of the entity. Required documents might include articles of incorporation and bylaws, certificates of organization and operating agreements, certificates of good standing, trust agreements, or certificates of trust.

A Business Entity applicant must designate a responsible natural person to be the Responsible Party on the account, such as the President of a Corporation, Manager of an LLC, or Trustee of a Trust. Business Entities are required to submit regular certifications of Ultimate Beneficial Ownership to remain active and in good standing. All legal and beneficial owners and officers, managers, and directors must individually sign or agree to the 7k Agreement and complete required KYC diligence before a Business Entity can become a 7k Associate.

(b) **Tax Exempt Entities.** Tax exempt entities which are registered and approved as tax exempt institutions under Section 501(c)(3) of the United States Internal Revenue Code or under Section 248(1) of the Income Tax Act of Canada, or a similar law in any Other Country in which 7k is authorized to conduct business, may apply to become 7k Associates as a Business Entity but may be required to provide additional documentation.

IMPORTANT NOTE: NONPROFIT ENTITIES MAY STILL BE SUBJECT TO INCOME AND SALES TAX AT CORPORATE TAX RATES, SUCH AS THE UNRELATED BUSINESS INCOME TAX (UBIT) OR SIMILAR TAXES, WHICH MAY BE SUBSTANTIALLY HIGHER THAN AN INDIVIDUAL'S EFFECTIVE TAX RATE. CONSULT YOUR OWN TAX ADVISOR.

(c) **Minors with Parental Consent (USA ONLY).** 7k DOES NOT ALLOW 7k ASSOCIATES TO SOLICIT OR SPONSOR MINORS TO PURCHASE CUSTOMER MEMBERSHIPS OR TO APPLY TO BECOME ASSOCIATES. However, in the

United States, an individual who otherwise meets the qualifications of Section 0, but is a minor within twelve (12) months of legal age in their country of residence, may apply to become an Associate only by obtaining and providing 7k with a written consent from their parent or legal guardian. Requests to sponsor or enroll a minor must be submitted in writing to policy@7kmetals.com to receive the 7k Parental Consent Form to be completed and submitted to 7k Compliance. 7k reserves the right to request verification and additional documentary proof of parental or custodial guardianship and may reject any application.

(d) **Custodial Memberships/Accounts.** Where allowed by law, and with the prior written approval of 7k's Compliance Department (obtained by emailing policy@7kmetals.com), a parent, grandparent, or legal guardian (a "Custodian") of a minor child may organize and enroll a Business Entity that is beneficially owned by or for the benefit of the minor child, provided that the Business Entity is legally organized, validly existing, has a unique TIN, a unique e-mail, and the Custodian provides documentary evidence that the legal guardian of the minor child has consented to and has received written notice of the account. 7k and the Custodian may be required to notify the parent/guardian of a minor child at the time the account is established, or send similar legally required notices upon making any gift or transfer to or for the benefit of the minor child. Depending on applicable law, a minor child may be entitled to take over control of the account upon reaching the age of majority.

(e) **OFAC Compliance.** Applicants and their household or family members must also not be subject to sanctions or restrictions imposed by the U.S. Office of Foreign Assets Control (OFAC), legally disqualified or prohibited from doing business with a U.S. company and/or participating in network or multi-level marketing.

(f) **Anti-Corruption.** If an applicant is, or is a close family member of, a government official, candidate, or political party official (a "Politically Exposed Person" or "PEP"), such relationship must be disclosed to 7k at the time of application or at such time as such relationship arises, for special review to ensure compliance with anti-corruption laws such as the U.S. Foreign Corrupt Practices Act (FCPA).

(g) **Criminal History.** 7k reserves the right to reject applications from or cancel the accounts of individuals or companies found to be under a current criminal justice sentence, or if previously convicted or having pled no contest to a felony within the prior seven (7) years, or any crime of moral turpitude or involving fraud at any time or found civilly liable or criminally responsible for any tort or offense that could prejudice or bring disrepute to 7k or its Associates (collectively "Criminal History"). Individuals who are in jail or prison, or otherwise involuntarily confined to a correctional or behavioral health institution are ineligible to become a 7k Associate. 7k reserves the right to impose additional, special terms & conditions on any 7k Associate found to have a Criminal History.

(h) **Current 7k Employees.** 7k does not allow current employees of 7k (or their spouse or domestic partner) to become 7k Associates or earn commissions under the 7k Share Plan. Associates should not solicit or attempt to enroll or sponsor current 7k employees.

3.4 NATURE OF RELATIONSHIP: INDEPENDENT CONTRACTOR.

3.4.1 Independent Contractor Status. 7k Associates are independent contractors and are not employees of 7k. Except for compliance with applicable laws and the 7k Agreement, and an expectation to use ethical and constructive marketing and business practices, 7k does not dictate (i) specific marketing methods, (ii) when or where to work, (iii) what tools/equipment must be used, (iv) or who must perform specific work. 7k does not reimburse 7k Associates for their separate business expenses, provide tools, or provide any employment-type benefits. 7k Associates are responsible to file and pay their own taxes, provide workers compensation or other insurance coverage for their business or their employees, and pay all of their own business expenses. 7k Associates may hire their own employees to assist them in building, maintaining, and managing their 7k business, without seeking approval from 7k.

IMPORTANT NOTE: 7k Associates who hire their own employees remain solely responsible for all wages, taxes, unemployment insurance, and other benefits resulting from their business activities. The 7k Associate shall also remain solely responsible for the activities of such employee(s), including any breaches of the 7k Agreement committed by such employee(s).

3.4.2 No Agency, Partnership, or Franchise. 7k Associates are not corporate representatives of 7k, regardless of the rank achieved under the 7k Share Plan, and there is no employee/employer relationship, legal representation, agency, partnership or joint venture. 7k Associates are not making an investment in 7k or in any security, and they are not purchasing a franchise. 7k Associates are not authorized to speak for 7k or to act on behalf of or for 7k, nor bind 7k to any agreement, contract, debt, expense, commitment, sponsorship, or other obligation. Under no circumstances shall any 7k Associate represent themselves directly or indirectly in any manner that might indicate or suggest he or she represents or has influence over 7k's corporate decisions, or authority or representation from 7k.

3.4.3 Estoppel and Indemnification. 7k Associates are strictly prohibited and must not suggest, state, or imply, directly or indirectly in any manner, that their relationship is any other than as outlined in this Section. 7k Associates are solely responsible for obtaining any state or local licenses, permits and other governmental approvals applicable to their business activities, including qualifications to transact business in states, provinces, or countries other than their domicile.

IMPORTANT NOTE: 7k DOES NOT GUARANTEE THAT THERE IS OR WILL BE A MARKET FOR 7k PRODUCTS OR THAT THE 7k ASSOCIATE WILL EARN MONEY. 7k ASSOCIATES CAN LOSE MONEY.

7k Associates are solely responsible for their independent personal and business actions and agree to hold 7k harmless from and against any claims, losses, damages, or liabilities (collectively “losses”) arising out of such 7k Associate’s business practices and/or conduct, including but not limited to any individual, business, Industry Self-Regulatory Body, or the regulatory or law enforcement agency of any local, state/provincial, Federal, or foreign government. Each 7k Associate authorizes 7k to deduct and offset such losses, costs, and expenses against amounts 7k holds for or may owe to a 7k Associate.

3.5 FEES, PRODUCT PURCHASES, AND PRICING. 7k Associates are not required to purchase 7k products to participate in the 7k Share Plan. To qualify for commissions, 7k Associates must meet monthly, minimum personal volume requirements as provided in the 7k Share Plan, which can be satisfied by customers they personally refer through their 7k replicated website (“personal customer volume”). If an Associate is also a Preferred Customer, their personal purchases are counted towards personal customer volume requirements. 7k establishes pricing and commissionable volume (i.e., points) for products and services offered on its website, which can change from time to time in 7k’s sole discretion and without prior notice.

DUE TO LEGAL CONSIDERATIONS, 7k CANNOT ASSIGN POINTS FOR SOME SALES, INCLUDING BUT NOT LIMITED TO BULLION, ACCESSORIES, SALES AIDS, EVENT TICKETS, MARKETING MATERIALS, AND SALES CENTER ONLY LICENSE FEES. CONSEQUENTLY, 7k ASSOCIATES CANNOT EARN COMMISSIONS FOR THE SALE OF SALES AIDS, MARKETING MATERIALS, EVENT TICKETS, SALES TRAINING PROGRAMS, OR PURELY BY RECRUITING OTHER 7k ASSOCIATES.

3.6 TERM AND RENEWAL. The term of the 7k Agreement shall be one (1) year and will renew so long as an Associate remains active, unless otherwise cancelled or terminated as provided in SECTION 10. 7k Associates who become inactive as provided in SECTION 10 or SECTION 11, are not in good standing and are automatically suspended and shall immediately forfeit and lose the right to participate in the 7k Share Plan and earn and receive commissions as of the date of inactivity or non-renewal.

3.7 GEOGRAPHICAL TERRITORY. 7k Associates have no exclusive rights to market 7k products and services or present the 7k Share Plan in any geographic territory, and they must not assert or imply that they have ownership or exclusivity in any geographic territory, country, or market. 7k reserves the exclusive right to expand or restrict this geographic limitation to include other countries in which 7k is open and authorized to conduct business, and to exclude countries where 7k is not authorized to do business.

3.8 NO RIGHTS IN POTENTIAL COMMISSIONABLE VOLUME. 7k reserves the right to track potentially commissionable volume (i.e., “points”) for 7k customers who are not participating in the 7k Share Plan, but who have referred other customers to 7k. However, customers have no interest in or right to receive payment from potentially commissionable volume. 7k resets and zeroes these “Pending Commissions” on a rolling 30-day period from the last date of activity.

SECTION 4 OPERATING A 7k BUSINESS

4.1 ETHICAL AND LAWFUL BUSINESS PRACTICES. 7k Associates must conduct themselves with integrity, professionalism, and in compliance with the terms of the 7k Agreement and all applicable federal, state, and local laws, regulations, ordinances, and codes when conducting their 7k business. 7k Associates shall not participate in or facilitate any unlawful practices or directly or indirectly engage in any business activity or practice that might create legal risk for or bring disrepute to 7k or any 7k Associate. If a 7k Associate receives notice from any governmental agency that an ordinance or regulation applies to their independent 7k marketing activities, the 7k Associate must cooperate and comply, and agrees to immediately send a copy of the notice and/or applicable ordinance, together with supporting documentation of their compliance to 7k’s Compliance Department by emailing policy@7kmetals.com or by mail to 3640 S. Yellowstone Hwy, Idaho Falls, ID 83402.

4.2 BASIC REQUIREMENTS AND RESTRICTIONS. These policies contain many terms, conditions, requirements, and prohibitions, but the following are fundamental requirements and restrictions that apply to all 7k Associates.

4.2.1 Basic Requirements. 7k Associates agree and are expected to:

(a) become familiar with the terms of the 7k Agreement, including these Policies, the 7k Share Plan, approved 7k marketing materials, and other guidelines or literature provided by 7k;

(b) share only truthful, substantiated and not misleading information about 7k products and services, consistent with 7k’s official marketing materials, including the price, quality, quantity, or origin of 7k products (see SECTION 5 - MARKETING GUIDELINES);

(c) promote 7k by referring customers to a unique link to an official 7k Replicated Website (provided to each 7k Associate), so customers can make purchases directly from 7k through 7k’s e-commerce site (see SECTION 5.7);

(d) be courteous, respectful, and professional in their interactions with current and prospective customers and other 7k Associates and 7k employees, to help maintain a positive reputation and culture;

(e) maintain up-to-date account information in the 7k Back Office, including account owner name, valid tax ID, shipping and billing addresses, current phone number and unique email address, and a current method of payment or linked bank account not associated with another 7k Associate (or Member), to ensure timely delivery of orders and receipt of important account notifications (see SECTION 4.3.2 - Maintaining Current Account Information);

(f) participate in 7k-sponsored training and events, including watching 7k Training Center videos, and actively working to help train, motivate, and support members of their 7k Marketing Organization (see SECTION 4.5.2 - Support and Training Responsibilities and SECTION 4.5.3 - Leadership and Accountability);

(g) provide prospective 7k Associates or anyone presented with the 7k Share Plan a copy of or link to the current 7k Income Disclosure, available at <https://www.7kmetals.com/resources/income-disclosures>;

(h) provide required notices and disclosures to prospective customers/Members or 7k Associates, especially on any promotional video, website, or social media post, informing the prospect that

(i) the 7k Associate has a relationship with 7k and may receive compensation for purchases made by customers (see <https://www.ftc.gov/influencers>);

(ii) the 7k Associate is not a registered investment advisor or a precious metals/coin dealer, and cannot give legal, tax, or investment advice;

(iii) purchasing, owning, and selling precious metals carries risk and has legal and tax consequences, and that the prospect should consult their own tax, legal, and financial advisors;

(iv) historical performance or current value of precious metals is no guarantee or promise of future value or performance;

(v) product purchases are subject to 7k's 30-day return and applicable Buyback policies (see 7k Customer/Member Privileges & Conditions);

(vi) new 7k Preferred Customers can cancel their membership at any time, but can only receive a refund within the statutory "cooling off" period provided by law in their state or country, which is generally 3 business days in the United States (see SECTION 6.4 for the requirements of specific States or foreign countries); and

(vii) when presenting the 7k Share Plan or the opportunity to make supplemental income, inform a prospect that results vary for 7k Associates, success is not guaranteed and requires time, hard work, and skill; most people who join 7k (more than 80%) are purely customers who want 7k products and Membership benefits, and they never apply to become 7k Associates; and provide a copy of or link to the currently published 7k Income Disclosure Statement, available in the footer at www.7kmetals.com.

4.2.2 Basic Restrictions. In addition to the other terms and conditions in the 7k Agreement and these Policies, 7k Associates are expressly **prohibited** from and **MUST NOT**:

(a) hold themselves out as employees or officers of 7k (see SECTION 3.4 Nature of Relationship)

(b) hold themselves out as financial advisors or precious metal/coin dealers or brokers (see SECTION 5.4.1);

(c) give or offer investment advice, including by comparing the performance or historical value of gold/silver or other precious metals to stocks, bonds, mutual funds, or other securities (see SECTION 5.4.1);

(d) suggest or make promises, guarantees, or predictions of future value or performance of precious metals or numismatic coins, or of income or earnings available under the 7k Share Plan (see SECTION 5.4.1);

(e) engage in any high-pressure sales tactics or recruiting techniques (see SECTION 5.4.4);

(f) publish or make (including by sharing online or via social media) any communication, post, picture, or video that promotes lavish lifestyles, depicts commission checks, or shares individual 7k Associate earnings or suggests or promises potential earnings (see SECTION 5.3.6);

(g) reference or use fear associated with an emergency or other catastrophic event, particularly including the impact of economic recessions/depressions, pandemics, government lockdowns, or other national or global emergencies in connection with the promotion of the 7k Share Plan or any offering made by 7k (see SECTION 5.4.4);

(h) solicit or enroll minors or persons deemed legally incapable of making an informed decision;

(i) specifically target senior citizens, retirees, or other vulnerable populations on fixed or limited incomes, especially using fear tactics to suggest they convert or roll-over "retirement" accounts into one backed by or involving any product or service offered by 7k (see SECTION 5.4.5);

(j) enroll any person as a customer (or member) or 7k Associate without their knowledge and active participation, or create, access, or manage a 7k Account belonging to another person, including to order or purchase 7k products and/or services, without their knowledge, involvement, and written permission, or without legal authority;

(k) engage in any conduct that creates an actual or perceived conflict of interest, disparages 7k, its officers, directors, owners, affiliates or other 7k Associates, or interferes with 7k's or another 7k Associate's legitimate business interest, including by

(i) **Crossline-Recruiting** (encouraging or facilitating a current 7k Member or Associate to cancel or leave one 7k Marketing Organization to work with or re-enroll under another 7k Associate or to join a Competing Business Opportunity) (see SECTION 4.6.4 - No Crossline Recruiting);

(ii) **Co-Marketing** (offering any 7k product/service jointly or in connection with those offered by another company) (see SECTION 4.6.3 - No Co-Marketing 7k with Non-7k Products or Services);

(iii) **Cross-Marketing** (encouraging or soliciting a 7k customer/Member or 7k Associate to purchase a Competing Product or enroll with a Competing Business Opportunity, or to join any other network marketing or

direct selling business with an affiliate, multi-level marketing, or similar compensation business model) (see SECTION 4.6.5 - Cross-Marketing);

(iv) **Disparaging** or defaming 7k or other 7k Associates (making any false, negative, or injurious statement about 7k, its officers, directors, owners, employees, other 7k Associates, 7k products, or the 7k Share Plan, which is intended to or does defame, diminish, discredit or detract from their reputation, value, products, or business (including by linking to or comparison with some person or thing of inferior quality) (see SECTION 4.6.6 - Non-disparagement); or

(l) require, suggest, or encourage other 7k Associates or current/ prospective customers to

(i) execute any agreement or contract other than the official 7k Associate Application and 7k Agreement to become a 7k Associate (see SECTION 4.6.3 - No Co-Marketing 7k with Non-7k Products or Services);

(ii) make any purchase from, or payment to, any individual or other entity to participate in the 7k Share Plan, other than those offered directly by 7k and recommended or required in the official 7k documents or literature (see SECTION 4.6.3 - No Co-Marketing 7k with Non-7k Products or Services);

(m) use or attempt to use any 7k trade names, trademarks, service marks, product names, logos, or derivatives or abbreviations of the same, without the prior written consent from 7k, except as expressly provided in Section 5.1;

(n) disclose, misuse, or misappropriate 7k's Confidential Information (see SECTION 4.6.7 - Non-Disclosure of Confidential Information); or

(o) seek or attempt to facilitate, circumvent, or conceal any violation or breach of the terms of the 7k Agreement.

4.3 ACCOUNT OWNERSHIP AND MANAGEMENT.

4.3.1 Limit on Number of 7k Accounts.

(a) Each 7k Associate may only have one 7k Account, which must have a unique Tax Identification Number (TIN) associated with their name, along with a unique e-mail address, phone number, shipping address, and method of payment.

(b) A 7k Associate may have a beneficial interest in a second 7k Account, but only if the Account is legally owned by a separate corporation, limited liability company, trust, or other legal entity that has a distinct name and existence, a unique and valid TIN, and a distinct e-mail address. The original 7k Associate must be the direct sponsor/enroller of the second-in-time Account. The 7k Associate must designate a single 7k Account for recognition, rank advancement, and participation in promotional contests or sales incentives. 7k Associates who legally or beneficially own or receive income from more than one account are only eligible to qualify for recognition, rank advancement rewards, and participation in promotional contests from a single 7k Account.

(c) The adult spouse or domestic partner of a 7k Associate may separately be a 7k Preferred Customer and may separately apply to become a 7k Associate using the same shipping address, if the legal owner has provided 7k with a unique TIN associated with their legal name, a unique e-mail address, and valid phone number, and otherwise complies with these Policies.

(d) Members of the same Household who desire to enroll with 7k must be directly sponsored by the first-in-time Household member to have enrolled as a 7k Member. "Household" means the 7k Member and their spouse or domestic partner, their dependent children, roommates, parents, or other co-habitants. Except as provided in Sections 3.3.2(d) and 4.3.1 (above), a 7k Associate may not manage, operate, access, or make orders on any 7k Account belonging to another individual.

IMPORTANT NOTE: A 7k Associate whose bank account or credit card information is linked to any other 7k Account (other than their own, their spouse's, an account owned by a trust/Business Entity for the benefit of a minor child consistent with Section 3.3.2(d), or a single account owned by a qualifying Business Entity as provided in Section 4.3.1(a), may be in violation of this policy and subject to suspension and possible termination.

4.3.2 Maintaining Current Account Information. 7k Associates are required to maintain current and up-to-date account information in the 7k Back Office or by calling 7k Support, no less than two (2) weeks in advance of any delivery or commission cycle. 7k may charge, deduct, and offset against any 7k Account all costs, fees, fines, and penalties incurred by 7k or resulting from an invalid or incorrect account information provided by a 7k Associate.

4.3.3 Third Party Credit/Debit Cards And Bank Accounts. 7k Associates shall not permit other 7k Associates, Preferred Customers (members), or guest customers to use their credit/debit card or method of payment to enroll in or to make purchases from 7k. 7k Associates and Members must not use the credit card, debit card of a third party, or make debits to the checking or savings account of a third party, to enroll in or to make purchases from 7k.

4.3.4 Back Office Access. The 7k Back Office provides Associates with access to confidential and proprietary information that may only be used solely and exclusively to market and promote 7k's products and services, and for the benefit of 7k in building and communicating with an Associate's 7k Marketing Organization. 7k reserves the right to limit, suspend, or deny access to the 7k Back Office at any time and for any reason, in its sole and absolute discretion, including but not limited to for alleged violations of the terms of the 7k Agreement.

4.3.5 Actions of Household Members and Associate Representatives. 7k Associates are responsible for the actions or omissions of members of their Household, employees, subcontractors, agents, representatives, shareholders, partners, members, officers, directors, and managers (each a “7k Associate Representative”), which 7k may be deem a violation by the 7k Associate.

4.3.6 Tax Responsibility. As an independent contractor, each 7k Associate is solely responsible for the declaration and payment of personal, corporate, or partnership income tax, dividend, interest, and capital gains tax, estate or gift tax, applicable Sales and Use Tax, Goods and Services Tax (GST), Value Added Tax (VAT), Unrelated Business Income Tax (UBIT) (or similar tax applicable to non-profits), and any other tax liability, costs, and fees that may accrue in connection with the 7k Associate’s participation in the 7k Share Plan, arising out of the 7k Agreement, or in connection with their purchase, sale, or transfer of precious metals, numismatic coins, or other collectibles purchased from 7k.

IMPORTANT NOTE: 7k cannot and does not provide tax advice, and each 7k Associate must consult and rely solely on their own tax and legal advisors.

Where and when required by law, 7k will issue any required reporting or earning statement (e.g., Form 1099 NEC (Non-employee Compensation), Form 1099-B (Proceeds from Broker and Barter Exchange Transactions), and Form 8300 (Report of Cash Payments over \$10,000). However, 7k shall have no liability for failing to timely issue required tax reporting documents or for any tax, penalty, interest, or other assessment due for an Associate’s non-payment or late payment of taxes.

4.4 MARKETING AND SALES ACTIVITIES.

4.4.1 No Inventory Purchase or Resale Requirements. 7k sells its products and services directly to customers through e-commerce. 7k does not sell inventory to 7k Associates for resale or distribution. 7k Associates should promote 7k by referring their customers to the unique link provided by 7k to their official 7k Replicated Website.

4.4.2 Limits on Product Offering. 7k Associates may only promote 7k products, services, and Preferred Customer memberships that are offered directly by 7k on its website and authorized in the 7k Associate’s country of residence, unless otherwise expressly approved by 7k’s Marketing and Compliance Departments, and only when necessary for the operation of a 7k business.

4.4.3 Active Associate Qualification Requirements. Qualification for commission payments under the 7k Share Plan requires 7k Associates to have minimum monthly personal and team sales volumes (as well as satisfy specific obligations provided in the 7k Share Plan).

4.4.4 No Rank/Advancement Buying (aka Inventory Loading). 7k Associates are prohibited from making purchases or advocating, influencing, or attempting to influence any other 7k Associate to buy 7k products or services purely to maintain or advance in rank, or qualify for incentives, prizes, commissions, or bonuses under the 7k Share Plan. This includes a prohibition on purchasing products or services through a “straw man” or by creating fictitious accounts including in the names of other people, pseudonyms, phantom entities, or by any other artifice.

4.4.5 Re-Packaging, Re-labeling, and Tampering Prohibition. 7k Associates are prohibited from repackaging, re-labeling, or tampering with any 7k products and may not modify, misrepresent, or misstate product serial numbers, descriptions, or numismatic grades or ratings of condition or value.

4.4.6 Public Display for Resale. Depending on the local jurisdiction, offering gold, silver, and other precious metal bullion or numismatic coins for sale to the public may require specialized licensing, bonding, and local permits. 7k Associates are solely responsible for any criminal or civil penalties if they violate this policy or local laws applicable to their individual activities, and agree to indemnify 7k for all losses, costs, and fees associated with any violation.

4.4.7 Participation in Approved Trade Shows, Expositions and Any Other Sales Forums.

7k Associates may participate in and display 7k products at trade shows and professional expositions for the purpose of promoting 7k. Before submitting an application or deposit to an event promoter, 7k Associates must contact the 7k Marketing Department (marketing@7kmetals.com) in writing and receive approval at least two (2) weeks prior to the event. 7k will only authorize one (1) 7k Associate per event. 7k is not responsible for any costs, expenses, losses, damages, or lack of success at approved events. 7k reserves the right to refuse to authorize a 7k Associate to participate at any function or event that 7k deems an unsuitable forum for the promotion of its products, services, or the 7k Share Plan, especially if the event does not reflect the values or professional image 7k wishes to portray. 7k will not generally approve participation at swap meets, garage sales, flea markets or farmer’s markets.

IMPORTANT NOTE: Consistent with Section 4.6.3 (No Co-Marketing 7k with Non-7k Products or Services), at the event, 7k products, marketing materials, and literature may not be displayed together with or in the same booth as any other non-7k products, services, or opportunities from any other company. Only 7k approved marketing materials and literature may be displayed or distributed.

4.4.8 Marketing on Military Installations Restricted. Before promoting 7k, its products and services, or the 7k Share Plan on or near any military installation or vessel, or among service members stationed at such installation, the 7k Associate must first (1) get written permission from 7k Compliance, and (2) obtain written permission from the installation Commander. Failure to obtain written permission could result in the violation of military regulations and may create legal liability for the 7k Associate and jeopardize the ability of all 7k Associates to promote 7k on military

installations.

4.4.9 International Marketing and Cross-Border Activities. The 7k Agreement is specific to the country in which a 7k Applicant applies to become a 7k Associate (“Home Country”). A 7k Associate must have legal authorization to run a business in their Home Country and each Other Country in which they conduct business, and they must provide to 7k upon enrollment a valid address in their Home Country to which 7k products, correspondence, legal notices, or other items may be shipped. 7k Associates must not sponsor residents of any country to become 7k Associates if they do not have a valid shipping address and legal authorization to work in an Authorized Country. 7k Associates are prohibited from promoting 7k in any country where 7k is not officially open or does not yet have a direct selling business (an “Unauthorized Country”). Violation of this policy could prevent 7k from entering new markets in the future. 7k Associates may not physically transport, ship, or sell 7k products across any international border for the purpose of sale, resale, or distribution in any Country outside their Home Country. 7k Associates are not permitted to import or facilitate the importation of, sell or distribute in any manner, any 7k products, services, or benefits, or place any advertisement or distribute any promotional material regarding 7k in any Country (unless previously approved by 7k Compliance).

IMPORTANT: Violation of this policy can have significant legal and financial consequences, and the 7k Associate agrees to indemnify, defend, and hold 7k harmless from any losses, damages, costs, and fees resulting from the 7k Associate’s illegal international or cross-border activities.

4.5 LEADERSHIP, TRAINING, AND SUPERVISORY RESPONSIBILITIES.

4.5.1 Ongoing Marketing Activities. To be eligible to earn commissions under the 7k Share Plan, all 7k Associates have an on-going, contractual obligation to promote 7k and its products and services, by actively referring 7k customers, promoting the 7k Share Plan by sponsoring new 7k Associates, and upholding 7k’s policies, programs, and personnel.

4.5.2 Support and Training Responsibilities. When building a downline “7k Marketing Organization”, an Associate accepts additional leadership and training responsibilities, including to: (a) Maintain regular and reasonable communication with their 7k Marketing Organization; (b) Participate in 7k meetings, training sessions, events, and other functions with their 7k Marketing Organization; (c) Offer support and provide training to new 7k Associates on 7k products and lawful marketing activities; and (d) Appropriately intervene and provide corrective training (or make a report to 7k Compliance at policy@7kmetals.com) if they observe false, deceptive, or misleading claims, unethical or illegal business practices, or violations of the 7k Policies.

A member of a 7k Support Team may be subject to discipline under SECTION 10 and SECTION 11 for violations committed by those in their 7k Marketing Organization if 7k Compliance finds that the Support Team member has failed to adequately train, monitor, and correct apparent violations of these Policies or if the non-compliant behavior was demonstrated or taught by the Support Team.

4.5.3 Leadership and Accountability. As 7k Associates advance in rank and influence, they accept greater leadership and responsibility to demonstrate proper sales techniques, product knowledge, and understanding of the 7k Share Plan and company culture. 7k Leaders have greater responsibility to understand and abide by applicable law and 7k Policies.

4.6 CONFLICTS OF INTEREST AND OTHER PROHIBITED CONDUCT.

7k Associates accept certain contractual duties, including the duty of good faith and fair dealing, confidentiality, non-disparagement, and a duty to avoid conflicts of interest. 7k Associates must immediately and fully disclose conflicts to 7k and take appropriate actions, as may be reasonably requested by 7k, to correct, mitigate, or eliminate such conflicts. The obligations of this SECTION 4.6 survive termination of the 7k Agreement. Violation of this SECTION 4.6 may result in suspension or termination of the 7k Agreement and could result in legal action. As contemplated in SECTION 12.4, for any breach of this SECTION 4.6, 7k is entitled to pursue all legal and equitable remedies, including injunctive relief; recovery of damages, attorney fees and costs; and restitution, which may include commissions paid after the time of breach.

4.6.1 Competing Products. Without the express, prior written approval of 7k’s CEO, 7k Associates may not offer, promote, recommend, sell, or attempt to sell to any person, any directly competing, non-7k product or service that is similar to or in the same generic category as the products or services offered by 7k, regardless of differences in cost, quality, or other distinguishing factors (a “Competing Product”). For clarity and without limitation, Competing Products include collectible (numismatic) coins and other collectible and non-collectible coins, rounds, bars, notes, shot/granules, jewelry, and other products made or comprised of precious metals, such as gold, silver, copper, platinum, palladium, rhodium, ruthenium, iridium, osmium, and similar metals.

4.6.2 Participation in Other Business Opportunities. Because the 7k Share Plan is intended solely as a part-time, supplemental income opportunity, 7k Associates are encouraged to maintain separate employment and required to maintain their 7k activities as a separate trade or business. Accordingly, Associates are free to participate in non-7k business activities, subject to the following:

(a) The Associate must not promote any direct selling, social selling, or affiliate, multi-level, or network marketing business ventures (each a “Competing Business Opportunity”) if the Competing Business Opportunity offers a Competing Product, in violation of SECTION 4.6.1;

(b) If an Associate chooses to promote, participate in, or engage in sales and marketing activities for a

Competing Business Opportunity, they must keep such non-7k activities substantially separate from their 7k marketing activities and consistent with all of the provisions of SECTION 4.6;

(c) While participating in any Competing Business Opportunity, 7k reserves the right to limit or restrict the Associate from (i) receiving 7k recognition or awards or appearing in 7k publications and social media; (ii) publicly displaying or disclosing their 7k rank or achievement level; (iii) hosting, speaking, or presenting at 7k events or trainings; (iv) attending or participating in special 7k advisory panels or committees; (v) attending, participating in, or winning 7k sales promotions, contests, and trips; or (vi) receiving access to or using 7k confidential information, such as business reports, customer lists, and Associate contact information;

(d) Associates are expressly prohibited from publicly offering or promoting any Competing Business Opportunity or other speculative investment that targets retirees or senior citizens or other vulnerable populations, guarantees a return, promotes a “get rich quick” scheme, advocates lavish lifestyles, suggests extraordinary earning potential, or any multi-level marketing company with products of questionable value or lacking genuine consumer demand, or which offers commissions based primarily on the recruitment of others or based on the sale of intangible assets like crypto- or virtual currency, or unregistered securities offered in violation of applicable Blue Sky and securities laws.

(e) 7k shall have the right, in its sole and absolute discretion, to terminate a 7k Associate if it determines that the non-7k business activities of the Associate (or members of their Household) are (i) interfering with 7k’s contractual relationships with any 7k customer, Associate, employee, vendor, supplier, or service provider (each a “7k Contact”); (ii) adversely affecting 7k or any 7k Contact; (iii) causing or resulting in confusion or controversy among 7k Contacts; or (iv) otherwise causing harm or negatively affecting the brand or reputation of 7k.

4.6.3 No Co-Marketing 7k with Non-7k Products or Services. 7k Associates may not co-market or bundle 7k products or services with or alongside non-7k products or services. This includes promoting non-7k products, services, training, or Competing Business Opportunities at the same time or during the same event, meeting, seminar, convention, webinar, teleconference, or in the same message, post, video, or otherwise in connection with 7k, 7k products and services, or the 7k Share Plan.

4.6.4 No Crossline Recruiting (Raiding). During the term of the 7k Agreement and any renewal or extension, and for six (6) months following any voluntary or involuntary termination, current or former 7k Associates (and their Household Members, agents, employees, and representatives) may not engage in or facilitate “Raiding” or “Crossline Recruiting,” which means to “Solicit” (as defined below) another current or former (within the prior 6 months) 7k Associate who is/was not within their immediate downline 7k Marketing Organization, to (a) enroll with, join, or otherwise participate in any non-7k, Competing Business Opportunity, in violation of SECTION 4.6.1; (b) dissociate with or change their 7k Sponsor or 7k Support Team, or (c) join another or different 7k Marketing Organization (or line of sponsorship other than the one in which they were originally sponsored). Any attempt to circumvent the prohibition on Crossline Recruiting through the use of pseudonyms, assumed names, a spouse’s or relative’s name, trade names, DBAs or Business Entities is strictly prohibited.

4.6.5 Cross-Marketing (Non-Solicitation). During the term of the 7k Agreement and any renewal or extension, and for a period of six (6) calendar months following any voluntary or involuntary termination, current or former 7k Associates (and their Household Members, agents, employees, and representatives) may not “Solicit” any “7k Contact” to (a) terminate or alter their business or contractual relationship with 7k, or (b) investigate, affiliate with, or become a customer, consultant, distributor, contractor, employee, or sales or marketing representative of any Competing Business Opportunity that offers or promotes a Competing Product, in violation of SECTION 4.6.1. This prohibition applies to the promotion of any non-7k, Competing Products at or in conjunction with any 7k meeting, livestream, video conference, or conference call, or through any chat or social media account or group (including the use of 7k-associated hashtags) which is or has been used in the past six (6) months to promote 7k or to manage a 7k Marketing Organization. This restriction applies in any state, province, or country in which 7k does business or in which 7k Associates are located. In addition to its plain meaning, for purposes of SECTION 4.6, “Solicit” also means actual or attempted contacting, communicating with, or responding to any inquiry from a 7k Contact in any manner, directly or indirectly, publicly or through any private means of communication, on their own behalf or on behalf of any other individual or entity, with the intent or having the effect of marketing, promoting, or recommending a Competing Product or a Competing Business Opportunity.

4.6.6 Non-disparagement. 7k welcomes constructive feedback, comments, and complaints to help improve 7k’s products and services. All such feedback should be submitted in writing to 7k’s Member Support at support@7kmetals.com. 7k Associates (and their Household members and representatives) agree that they will not directly or indirectly make any negative, disparaging, demeaning, or defamatory publication or communication to any third person about 7k, its employees, officers, directors, and owners, 7k products and services, the 7k Share Plan, or other 7k Associates.

4.6.7 Non-Disclosure of Confidential Information. Without 7k’s prior, written approval, 7k Associates are prohibited from using, disclosing, or otherwise disseminating 7k’s Confidential Information. 7k Associates may use the Confidential Information to support, motivate, and train their 7k Marketing Organization and to manage their 7k business. 7k Associates may not use this information for any other purpose. “Confidential Information” includes but is not limited to 7k Back Office or account passwords; 7k Genealogy or Activity Reports; the identities or contact

information of 7k customers (including Preferred Customers/members), and 7k Associates; 7k Associates' personal and group sales volumes; 7k Associate ranks and/or achievement levels; the names and contact information for 7k Associates, employees, vendors and suppliers; and other 7k financial and business plans and information. Confidential Information shall not include the names and contact information for family or household members of a 7k Associate or those whom the 7k Associate personally sponsored into 7k, but it shall expressly include the names and contact information of any 7k customer, Preferred Customer/member or Associate who was not personally sponsored by the 7k Associate or who was introduced to or became known primarily because of their involvement with 7k. Immediately upon non-renewal, cancellation, or termination of the 7k Agreement, 7k Associates must discontinue all use of Confidential Information and, if requested by 7k, promptly return (at their own expense and within five (5) business days) all Confidential Information in their possession.

4.6.8 Honoring Third-Party Obligations. 7k Associates must honor and fulfill ongoing contractual obligations to third parties when promoting 7k, including duties of confidentiality and non-solicitation. 7k does not encourage, condone, incentivize, or entice 7k Associates to use, disclose, or misappropriate confidential or proprietary information belonging to third parties, and it strongly discourages targeting, cross-marketing, soliciting, or recruiting the customers or sales force members of other companies, if doing so would violate the 7k Associate's ongoing contractual obligations.

KNOWINGLY VIOLATING OR INDUCING OTHERS TO BREACH A CONTRACTUAL DUTY MAY PUT 7k ASSOCIATES AT RISK OF BEING SUED, FACING CONTRACTUAL OR TORT LIABILITY, AND PAYING CIVIL DAMAGES. 7k IS NOT RESPONSIBLE FOR AND WILL NOT DEFEND OR INDEMNIFY A 7k ASSOCIATE IF AN ACTION IS BROUGHT AGAINST THEM BY A THIRD PARTY. 7k WILL NOT PAY ANY OF THE 7k ASSOCIATE'S DEFENSE COSTS, LEGAL FEES, JUDGMENTS, AWARDS, OR SETTLEMENTS, AND THE 7k ASSOCIATE WILL INDEMNIFY AND HOLD 7k HARMLESS FOR ANY LOSSES OR EXPENSES INCURRED BY 7k AS A RESULT OF THE 7k ASSOCIATE'S VIOLATION OF THIS SECTION.

4.6.9 No Unauthorized Communication or Public Representation

(a) **7k Vendors/Suppliers:** 7k Associates must not contact 7k vendors, suppliers, or advisors with questions, proposals, or ideas. These contacts constitute confidential and proprietary information belonging to 7k. Unauthorized communication with 7k vendors, suppliers, and advisors without the Company's prior written consent is strictly prohibited and may constitute tortious interference with 7k's contracts. Questions or concerns regarding any of these vendors, suppliers, or advisors may be directed to 7k Support at support@7kmetals.com.

(b) **Government Agencies and Civic Groups:** 7k Associates are not authorized to speak, represent, or present on 7k or its affiliates to any Government official, agency, or board, or to any Civic Group, such as a Chamber of Commerce, Rotary Club, or other community organization. Government inquiries regarding 7k must be immediately communicated to 7k's Corporate Office. Before accepting any opportunity to speak to or present on 7k before any government body or community organization, 7k Associates must seek 7k's prior written permission, which may be denied in 7k's absolute discretion.

(c) **Media Inquiries:** 7k Associates may not respond to media inquiries regarding 7k, its products and services, the 7k Share Plan, or any other aspect of 7k's business. All media inquiries must be immediately referred to the 7k Corporate Communications Team at marketing@7kmetals.com. Additionally, 7k Associates may not solicit or promote their own media opportunities regarding 7k without first obtaining written permission from the 7k Corporate Communications Team.

IMPORTANT NOTE: The purpose of this policy is to ensure that information about 7k is accurately communicated to the public in a compliant and consistent manner. If a 7k Associate is authorized by 7k to communicate with media regarding 7k, they must only provide 7k's corporate contact information and refer inquiries to official 7k websites and should not provide the media with their own personal website or contact information. For additional advertising and media guidelines, refer to SECTION 5 (MARKETING GUIDELINES).

4.7 ANTI-BRIBERY AND CORRUPTION.

4.7.1 Corrupt Payments Prohibited. 7k prohibits employees and independent contractors, including Associates, or anyone acting on its behalf from providing any payment or benefit to any person or entity in order to improperly influence a government official or to gain an unfair business advantage. Breach of any of provision of this section will result in 7k taking corrective measures and/or disciplinary action, including possible suspension or termination, as outlined in SECTION 11 (ERRORS, GRIEVANCES, AND POLICY VIOLATIONS). Specifically, 7k Associates must not make, directly or indirectly, in connection with or related to 7k, any promise, payment or gift of money or anything of value to or for the benefit of any Government Official for the purpose of: (a) influencing any act or decision in their official capacity; or (b) inducing such Government Official to use their influence or position to influence any act or decision; (c) obtaining any improper advantage for 7k or 7k Associates.

7k ASSOCIATES SHALL INDEMNIFY AND HOLD HARMLESS 7k AND ITS OFFICERS, DIRECTORS, OWNERS, EMPLOYEES, AGENTS, AFFILIATES, SUCCESSORS, AND ASSIGNS (COLLECTIVELY, "7k") AGAINST ANY AND ALL LOSSES, DAMAGES, LIABILITIES, DEFICIENCIES, CLAIMS, ACTIONS, JUDGMENTS, SETTLEMENTS, INTEREST, AWARDS, PENALTIES, FINES, COSTS, OR EXPENSES OF WHATEVER KIND, INCLUDING ATTORNEYS' FEES, THAT ARE INCURRED BY 7k ARISING OUT OF THE VIOLATION OF ANY ANTI-CORRUPTION POLICY BY 7k ASSOCIATES OR ANY OF THEIR 7k ASSOCIATE REPRESENTATIVES.

4.7.2 Anti-Money Laundering and Anti-Terrorism Financing Policy. 7k Associates are prohibited from engaging in any activity that facilitates money laundering, or the funding of terrorist or criminal activities.

4.7.3 Extraordinary Gifts and Kickbacks Prohibited. 7k employees are not permitted to receive gifts, services, perks, entertainment, or other items of more than token or nominal monetary value from 7k Associates, customers, vendors, or suppliers. 7k Associates and their Representatives must not make, receive, provide, or offer extraordinary gifts, entertainment, payments, loans, or other consideration to or from 7k officers, employees, vendors/suppliers, or advisors to influence any corporate decision, incur favor, or to act in any way contrary to the best interests of 7k. 7k Associates wishing to give a gift to recognize the extraordinary efforts of a 7k employee should first make a written request to 7k Compliance at policy@7kmetals.com.

4.7.4 Commercial Bribery Prohibited. 7k Associates and those acting on their behalf may not directly or indirectly: make, promise, or authorize the making of a corrupt payment or provide anything of value to any person to induce that person to provide an unlawful business advantage for 7k or any 7k Associate; or solicit, agree to accept, or receive a payment or anything of value as an improper inducement in connection with 7k or their 7k business activities.

4.7.5 Reporting Suspected or Actual Violations. 7k Associates and those acting on their behalf must promptly report concerns to 7k about potential violations of these Anti-Corruption policies or applicable law. Such reports can be made to 7k's Compliance Department by emailing policy@7kmetals.com or by phone at +1 (208) 314-2587.

4.8 BUSINESS RECORDS 7k Associates must comply strictly with applicable tax and record keeping requirements in any jurisdiction in which they conduct business. 7k Associates must maintain complete and accurate business records. 7k provides various sales activity reports and other information digitally and through various means to help 7k Associates manage and lead their 7k Marketing Organization, including personal and group sales volume (or any part thereof) and Member sponsorship activity (collectively "Activity Reports"). When published, 7k intends and believes such Activity Reports to be correct, but such reports are provided only as a courtesy, for informational purposes only, and "AS IS" with no guarantee, representation, or warranty, express or implied, as to the accuracy of such Reports. If a 7k Associate is dissatisfied with the accuracy or quality of any Information Provided by 7k, the sole and exclusive remedy is to discontinue use of and access to 7k's online reporting services (the "7k Back Office"). 7k reserves the right to charge one dollar (\$1.00) per page when fulfilling any request for copies of invoices, applications, sales team activity reports, or other records, to cover the time required to research, compile, scan/copy, and/or mail such requested records. 7k shall have up to thirty (30) business days to fulfill any records request.

4.9 VARIANCES. Requests for policy exceptions must be directed and pre-approved by 7k's Compliance Department by emailing policy@7kmetals.com. Variances are rarely approved and will only be considered in extenuating circumstances after demonstrating a compelling need.

SECTION 5 MARKETING GUIDELINES

Speech made with a financial interest or in connection with the marketing or sale of a product or service is "Commercial speech" and is subject to regulation in the United States and all foreign countries. Commercial Speech must be true, substantiated (by scientific or statistical evidence), and not misleading or deceptive. Advertising laws can be complicated and nuanced. Adherence to these Policies and the use of current, official 7k marketing materials will help 7k Associates comply with applicable laws and regulations.

5.1 LEGAL AND ETHICAL MARKETING PRACTICES REQUIRED. 7k Associates have a financial incentive to promote 7k and its products, and therefore their statements, posts, opinions, claims, advertisements, or other marketing materials (collectively "Claims") are considered "commercial speech" and are subject to regulation and applicable advertising laws.

5.1.1 Ethical Business Practices Required. When promoting 7k or its products or services, 7k Associates must use ethical business practices, follow these Policies, and comply with all applicable local, state, national or international laws, rules, regulations, codes, and guidelines relating to the advertising and promotion of 7k products (especially precious metals), services, and participation in the 7k Share Plan.

5.1.2 Truthful, Typical, and Substantiated Claims Only. All Claims made by 7k Associates must (i) be truthful (not false, deceptive, or misleading), (ii) depict typical or reasonably expected outcomes, and (iii) be substantiated by objective and credible scientific or statistical evidence at the time made.

IMPORTANT NOTE: Personal experiences, opinions, anecdotal information, and testimonials, even if true, can still be misleading and are not considered scientific or statistical evidence unless they describe typical outcomes, supported by credible scientific or statistical evidence at the time made.

5.1.3 General Advertising Policy. 7k Associates must appropriately use 7k trademarks and safeguard and promote the good reputation of 7k when placing advertising or making any Claims in print, radio, television, Internet, e-mail, Social Media, mobile applications, electronic or any other media. When creating their own marketing materials, or before publicly placing any advertisement, 7k Associates should submit the proposed materials in writing to 7k's Compliance Department for review no less than two (2) weeks prior to publishing the materials by email to policy@7kmetals.com. To facilitate a compliance review, 7k Associates must provide detailed scripts, content, and/or designs of the proposed materials. Once approved, no changes or amendments may be made, without an additional 7k

Compliance review. 7k reserves the right to refuse authorization for advertising of any form or in any media, which it does not deem suitable for the promotion of 7k, 7k products, services, or the 7k Share Plan. 7k Associates must promptly edit/remove any Claims identified by 7k Compliance to be illegal, non-compliant, or otherwise negatively affecting the image, reputation, or integrity of 7k.

THE PUBLICATION OR PUBLIC DISSEMINATION OF ANY FALSE, MISLEADING, DECEPTIVE, ILLEGAL OR OTHERWISE NON-COMPLIANT CLAIM OR ADVERTISEMENT MAY SUBJECT A 7k ASSOCIATE TO LEGAL OR REGULATORY ENFORCEMENT ACTION OR OTHER DISCIPLINE, INCLUDING AS PROVIDED IN SECTION 11.

5.2 PRODUCT CLAIMS.

5.2.1 Required Product “Risk” Disclaimer. Anytime a 7k Associate promotes or references buying or selling precious metals or numismatic coins, they must prominently disclose or warn that

- (i) The 7k Associate is “not a financial advisor;”
- (ii) “Results vary and past performance is no guarantee of future value;”
- (iii) “Buying or selling precious metals carries risk and you can lose money;” and
- (iv) “People should consult their own financial, tax, and legal advisors before buying or selling precious metals.”

5.2.2 No Predictions of Future Value. 7k Associates must not predict or give any opinion (including endorsing the opinions of others) concerning future prices or performance of precious metals (e.g., silver or gold) or numismatic coins, or of potential income available under the 7k Share Plan. Predictions on future values are inherently speculative, cannot be substantiated, and are therefore considered misleading.

5.2.3 Product Claims Relating to Historical Performance. Anytime a 7k Associate discusses or references the historical performance of precious metals, they must only use factually accurate information from credible sources, and they must give the Product Disclaimer referenced in Section 5.2.1 above.

IMPORTANT NOTE: The historical performance of precious metals may be compared to the historical performance of currency and other tangible assets like art, collectibles, real estate, or vehicles, but must never be compared to any security, including the stock market, mutual funds, 401Ks, traditional IRAs, or other investments. See SECTION 5.4, below.

5.3 INCOME AND LIFESTYLE CLAIMS.

5.3.1 Promoting the 7k Share Plan.

7k generally discourages 7k Associates from marketing or promoting the 7k Share Plan or touting the supplemental income available through the 7k Share Plan broadly to the public, especially through any public, online or Social Media channel or forum. 7k Associates should not make income claims or disclose actual 7k earnings without concurrently providing appropriate context, disclaimers, and a current copy of the official 7k Income Disclosure Statement.

5.3.2 Hypothetical Projections Prohibited. Hypotheticals and projections of potential future income, even if based on reasonable assumptions, logical extrapolations, and accurate calculations are inherently speculative, cannot be substantiated, and are therefore considered misleading.

5.3.3 Atypical Income Claims Require Disclaimers. Atypical or general Income Claims must be given appropriate context (e.g., time, effort, and skill required), disclaimers (e.g., the percentage of 7k Associates who achieved the same results) and must be accompanied by a link to the official 7k Income Disclosure Statement (<https://www.7kmetals.com/resources/income-disclosures>).

5.3.4 Extraordinary Income Claims Prohibited. Extraordinary, atypical Claims that are rare or unlikely to be achieved (e.g., because very few achieve similar results) are considered misleading, even if true. Current legal guidance provides that such extraordinary claims cannot be cured with a disclaimer and are therefore prohibited.

5.3.5 Sharing Images Showing Checks or Back Office Earnings Prohibited.

7k Associates must never publicly share, publish, or disseminate (especially online) any pictures of commission or bonus checks, the amount of lifetime 7k earnings, any image showing the earnings or earnings history from the 7k Back Office, or any information or image of earnings, assets, or vaulted holdings.

5.3.6 Limitations on Income and Lifestyle Claims. 7k discourages the promotion of 7k primarily by marketing the possibility of making large incomes, paying off substantial debt, making large purchases, going on dream vacations or incentive trips, or achieving a desirable lifestyle. Lifestyle claims (such as statements or pictures involving large homes, luxury cars, exotic vacations, or other items suggesting or implying wealth) are generally prohibited.

5.3.7 Context for Income Claims Required. Anytime a 7k Associate promotes or references the 7k Share Plan or the potential to earn supplemental income, they should focus on helping others earn modest, supplemental income. While some make much more, half of 7k Associates make less than \$500 per year.

5.3.8 Income Disclosure Statement Required. Anytime a 7k Associate promotes or references the 7k Share Plan or the potential to earn supplemental income to a prospective 7k Associate, the 7k Associate must include a link to

or present a copy of the current 7k Income Disclosure Statement, available at www.7kmetals.com.

5.4 SPECIAL MARKETING REQUIREMENTS.

5.4.1 No Investment, Tax, or Legal Advice. 7k Associates are **prohibited** from giving legal, tax, or investment advice in connection with their promotion of 7k or any products and services offered by 7k or its affiliates. 7k Associates must not refer to the purchase of 7k products as an “investment.” 7k products are valuable assets, but they are not securities nor traditional investments. 7k does not offer investments or provide investment, legal, or tax advice.

5.4.2 Comparison to Securities Prohibited. 7k Associates may not promote 7k products by comparing the benefits or current, projected, or historical value of precious metals and collectibles against the current, projected, or historical performance of the stock market, bonds, mutual funds, 401ks, traditional IRAs, or other securities. Making this comparison or promoting physical gold or silver as an alternative to traditional investment products is regulated investment advice and is expressly prohibited. 7k Associates may promote 7k products and generally advocate for the purchase of physical gold, silver, or collectible coins as valuable assets. So long as Associates do not compare or disparage traditional IRAs or 401ks, they may generally advocate having a self-directed IRA backed by precious metals. These general statements are not considered investment advice.

IMPORTANT NOTE: 7k Associates who are licensed or registered investment advisors, financial planners, brokers, bankers, attorneys, CPAs, or other tax professionals are separately governed and regulated by specific laws and professional and ethical standards of conduct. To the extent a 7k Associate is a licensed professional, they may be free to privately give professional advice to their individual clients, but they must not give such advice to the general public online or via social media in connection with 7k, especially by using any social media platform also used to promote 7k.

5.4.3 No Marketing Insurance. 7k Preferred Customer benefits may sometimes include access to 7k’s group pricing and certain health care options for additional purchase from licensed third-parties, but 7k does not offer health care or insurance plans for purchase. 7k Associates may generally inform prospective 7k Preferred Customers about such benefits, but they may not market, offer, sell, negotiate, or solicit prospects to purchase or discuss the details of coverage, pricing, or suitability of any 7k products that may require special licensing, such as insurance.

5.4.4 No Predatory or High-Pressure Sales Tactics. 7k Associates must not use fear tactics, engage in high pressure sales, or target vulnerable consumers, such as senior citizens, retirees, or other vulnerable populations on fixed or limited incomes, when promoting 7k, its products, services, or the 7k Share Plan, including when making general statements about precious metals. 7k Associates must avoid making any Claims or using any marketing tactics that could appear to be taking advantage of local, national, or global emergencies, pandemics, or economic crises (collectively “crises”), or predicting or creating fear or apprehension about future or impending crises to persuade or influence consumers to purchase 7k products, services, or customer Memberships, or to apply to become a 7k Associate. 7k Associates must never use fictitious deadlines or false claims of scarcity/limited supply, and never encourage or suggest that a customer go into debt or spend more than they can reasonably afford to purchase precious metals.

5.4.5 No Targeting Retirees or Senior Citizens. 7k Associates must not use any marketing tactic that does or could appear to target Retirees, Senior Citizens, minors, or other vulnerable populations, especially by using fear tactics to suggest they convert or roll-over traditional “retirement” accounts into ones backed by or involving precious metals. 7k Associates should avoid using the word “retirement” and avoid references to protecting or preserving “retirement accounts” or “retirement savings” in connection with the promotion of 7k or precious metals.

5.4.6 No Suggestions of Government Approval and/or Third-Party Endorsement. Governments and regulatory agencies do not endorse private companies, including direct selling programs, products or services. 7k Associates may not claim or suggest that 7k, or its products, services, programs, or the 7k Share Plan have been approved, evaluated or endorsed by any government agency. Unless expressly authorized in writing by 7k, or communicated in current and official 7k marketing materials, literature, or communications, 7k Associates may not accept, publish, or share endorsements by any third parties or make or repeat any claim that a third party has endorsed 7k’s products, services, programs, or the 7k Share Plan.

5.5 SPECIAL INDEMNIFICATION FOR UNAUTHORIZED CLAIMS. 7k Associates are solely responsible for the Claims they make regarding 7k, 7k Products, Services, and the 7k Share Plan if such Claims are not expressly contained in current, official 7k marketing materials. This includes Claims made through any medium, including person-to-person, live meetings, online videos, chats, email, text messages, social media posts, print, or any other means of communication. 7k Associates shall indemnify and defend 7k and its officers, directors, owners, employees, and agents, and hold them harmless from all liability including judgements, civil penalties, refunds/chargebacks, attorney fees, court costs, or lost business incurred by 7k because of the 7k Associate’s breach of the 7k Agreement and any unauthorized, false, misleading, deceptive, or illegal Claims they make in connection with their promotion of 7k. This provision shall survive the termination of the 7k Agreement.

5.6 TRADEMARKS AND COPYRIGHTS.

5.6.1 All Rights Reserved; Prohibited Uses. 7k reserves all rights on its tradenames, trademarks, registered trademarks, designs/logos, copyrights, patents, intellectual property, and all other confidential or proprietary information it owns, creates, or licenses at any time (collectively “7k Marks”). 7k Associates are not permitted to use, publish, or modify any 7k Marks without express, prior authorization, including but not limited to the name “7k” (“Seven

K”) or “7k Metals”. Except as provided below, 7k Associates shall not use 7k Marks to produce marketing materials or to market or promote 7k or its products, services, programs, events, programs, or vendors.

(a) Except as provided below, 7k Associates are expressly prohibited from

(i) using 7k Marks in their own marketing or promotional materials, including but not limited to social media posts, websites, domain names (URLs), social media account names/tags, email addresses, videos (including live streams), mobile applications, software, presentation slides, overheads, charts, brochures and other printed publications, or training materials.

(ii) creating, manufacturing, or contracting to manufacture, publishing, distributing, selling, or sharing any merchandise displaying any 7k Mark or derivatives or abbreviations (especially 7k designs, art, logos, or symbols), including but not limited to t-shirts, caps, mugs, pins, bookmarks, magnetic signs, banners, posters, literature, or any article of clothing, souvenir, or other novelty.

(b) 7k Associates may not use “7k” or “Seven K,” in any form, in a team name, tagline, external website name, personal website URL address or any extension, in an email address, as a personal name, or as a nickname.

(c) 7k Associates may not create or publish any marketing materials, promotional items, or literature or make any Claim, post, advertisement or other communication that appears to be or could be misconstrued to be produced or published by 7k or could be perceived to be sanctioned by or representing 7k.

5.6.2 Company Sponsored Events. The content of all 7k-sponsored events is copyrighted material. 7k Associates may not record, reproduce, publish, disseminate, or use such content (including speeches or presentations made from stage) without express, written permission from 7k. Associates may not reproduce for sale any recording of a 7k-sponsored event, speech, or recording.

5.6.3 Limited License to Use Authorized 7k Marks. So long as a 7k Associate is active and in good standing, 7k grants each 7k Associate a limited, non-exclusive, and fully revocable license to use only “Authorized 7k Marks” (defined below) and solely in the furtherance or operation of their 7k Associate, and only consistent with these 7k Policies and Procedures. 7k Associates may not use 7k Marks in any way that disparages, or portrays in any negative light, or adversely affects 7k, its affiliates, owners, directors, executives, managers, employees or other representatives, or any 7k product, service, or vendor. 7k Associates are liable to 7k for any damages arising out of their misuse of 7k’s Marks, in any form, except as explicitly authorized below or as otherwise approved in writing by 7k Compliance.

5.6.4 Domain Names and Addresses. 7k Associates are not allowed to use or register any Internet domain, email address, online aliases, social media, online platform, electronic media, new channel and/or new technology Platform if it includes “7k” or “Seven K”, or any of the trade names, trademarks, service marks, copyrights, product names belonging to 7k or any of its affiliates, or any derivatives or abbreviation foregoing, or the names or identities of any 7k founders, owners, directors, or executives.

5.6.5 Authorized Use of 7k Marks. 7k Associates may not state or suggest they are employed by 7k, or present themselves as an employee, agent, representative, or officer of 7k. When referencing 7k generally, especially online/social media, or in written communications, 7k Associates must disclose that they are an “Associate.”

5.6.6 Use of 7k Associate Logo. 7k Associates may only use current, approved 7k logos that clearly indicate that the logo is presented by an “Independent 7k Associate”, which are available through the Associates’ 7k Back Office. Use of any other 7k logo, including 7k’s corporate logo or “house mark” requires prior written approval. The following 7k Associate logos are currently approved for Associate use:



(a) The following logos are **not approved** for use by 7k Associates;



5.7 USE OF APPROVED MARKETING MATERIALS.

5.7.1 Use of Current and Official 7k Marketing Materials. 7k Associates should use only marketing materials, sales aids, business tools, and support materials available for free in the 7k Back Office or for purchase on 7k's website, or which have been expressly approved by 7k Compliance. Before using marketing materials they create, Associates should seek guidance and review from 7k Compliance at policy@7kmetals.com. Advertising laws can be complicated and nuanced. Use of current, official 7k materials will help 7k Associates comply with all applicable local, state, national or international laws and regulations.

5.7.2 7k Back Office and Replicated Website. 7k Associates get a subscription to the 7k Back Office, which provides valuable tools to manage account profiles, maintain current address and methods of payment, and to manage customers and other Associates in their 7k Marketing Organization. 7k Associates additionally receive a subscription to an official, 7k Replicated Website that gives them a unique URL/link tied to their account, to facilitate online marketing and to offer a curated shopping experience for the customers they enroll and the prospective Associates they hope to sponsor. Access may require payment of applicable license fees, which may be deducted from commissions, and which may change from time to time.

5.7.3 Rules Applicable to Replicated Websites. 7k Replicated Websites reside on 7k's company web domains, and 7k reserves the right to compile and review analytics and information regarding the usage of each 7k Replicated Website.

(a) By default, the URL for a 7k Replicated Website is www.7kMetals.com/<distributorID#>. 7k Associates may change this default ID and choose a uniquely identifiable website name so long as it cannot:

- (i) Be confused with other portions of the 7k corporate Website;
- (ii) Mislead visitors into thinking they have landed on the 7k Corporate Page;
- (iii) Be confused with any 7k name, trademark, or corporate page or domain; and
- (iv) Contain any discourteous, misleading, or off-color words or phrases that may reflect negatively on 7k's image or reputation.

(b) In addition, 7k Associates must abide by the following guidelines regarding their Replicated Sites:

- (i) 7k Associates must not change or modify the branding, artwork, look, feel or functionality of the 7k Replicated Website;
- (ii) 7k Associates must not use their 7k Replicated Website (or any other Platform approved to promote 7k) to promote, market or sell non-7k programs, products, services or income opportunities;
- (iii) 7k Associates must not hyperlink their 7k Replicated Website to any other Third-Party websites, regardless if such sites offer or promote 7k or other non-7k programs, products, services or opportunities; and
- (iv) 7k Associates must not monetize their 7k Replicated Website or their registered external website through affiliate programs, pay-per-click or cost-per-impression advertising, selling ad space, accepting donations, accepting sponsored posts or articles, AdSense, or similar programs.

5.7.4 Third Party Materials. Without the prior, written consent of 7k Compliance, 7k Associates must not use marketing materials created or prepared by the 7k Associates or any other person ("Third-Party Materials"), including without limitation Third-Party Materials containing trademarks or copyrighted materials belonging to 7k or others that are obtained directly from 7k. Trademarks and copyrighted materials can only be used commercially with the express permission of the rights holder. Use of the intellectual property belonging to others without a license or express permission can result in significant legal liability. If a 7k Associate receives written approval or authorization to use Third-Party Materials, 7k Associates may make copies of such approved materials available to other 7k Associates at no cost, but 7k Associates may not sell any Third-Party Materials to other 7k Associates.

5.7.5 7k Compliance Review. Before using Third-Party Materials, 7k Associates must submit the proposed materials to 7k's Marketing Department (marketing@7kmetals.com) **and** to the 7k Compliance Department (policy@7kmetals.com) for review, consideration and approval/allowance. Third Party Materials include, but are not

limited to advertisements, billboards, brochures, business cards, pamphlets, presentations, training products, sales or leadership curriculum or aids, sales systems or programs, audio or video recordings, email content, websites, blogs, newsletters, scripts, articles, banners, displays, mobile/phone applications or others applications of any kind, physical or electronic, whether or not such contents or materials are produced by the 7k Associate, another person or entity, or contain any trademarks, service marks or copyrights of 7k, which are not produced by 7k. 7k's delay or failure to respond to a request for Compliance Review does not constitute approval and does not authorize use. Unless explicitly approved or allowed in writing by 7k Compliance, use of Third-Party Materials are not approved. 7k shall not be liable nor be required to, nor will it defend or hold harmless any 7k Associate using unauthorized marketing materials or Third-Party Materials, in any form or forum. Please read these provisions carefully. Full compliance with them is not only expected, but also necessary to avoid breach of any applicable local, state, national or international laws, rules, regulations, codes and guidelines in the jurisdiction that 7k operates in.

5.7.1 Allowance of Not-Specifically Approved Content; Revocation of Prior Approval. Because legal requirements and regulatory guidance change, when reviewing marketing materials proposed by 7k Associates, 7k reserves the right to allow but not specifically approve or authorize marketing materials created by 7k Associates. At any time and for any reason, 7k may in its sole and absolute discretion deny, revoke, or rescind any prior allowance or approval, without liability or recourse for expenses incurred by the 7k Associate in creating, distributing, or taking down such material. Once notified, 7k Associate must immediately discontinue any use of such material and remove any active content accessible by the public.

5.7.2 Business Cards. 7k Associates may use business cards that are designed or approved by 7k Compliance. 7k Associates may also order business cards through 7k or print them on their own from approved templates if available in the 7k Back Office. Designs must be submitted to 7k's Compliance Department (policy@7kmetals.com) for review and approval. 7k Associate business cards must follow guidelines on the use of the 7k name and logos. 7k Associates may not use/present unapproved business card or use any design that includes non-7k businesses, products, or services.

5.8 SOCIAL MEDIA, ONLINE AND MOBILE PLATFORMS.

5.8.1 Online and Mobile Platforms. 7k recognizes the importance of the Internet, Social Media, and similar on-line platforms, mobile applications, and new and emerging channels and/or technologies (collectively "Platforms") to share 7k products and services with others, and to facilitate building, managing, and communicating with a 7k Marketing Organization. HOWEVER, 7k PRODUCTS, SERVICES, AND THE 7k SHARE PLAN MAY BE MARKETING AND SOLD ONLY THROUGH 7k-APPROVED WEBSITES AND PLATFORMS. 7k prohibits using Associate or Third-Party websites and any new Platforms to promote 7k without prior 7k review and the express approval of 7k Compliance. When using any online Platform, 7k Associates must comply with all Platform rules and community standards, in addition to applicable laws.

5.8.2 Online Sales on 7k Replicated Site Only. All sales activities must be directed to the official link to a 7k Replicated Website -- no product sales or Member enrollments may occur on any Social Media site or non-7k Platform. When using any Platform or Social Media site to discuss or promote 7k, content on such Platforms must comply with SECTION 4.6, and should only link to the Associate's 7k Replicated Website. 7k Associates should use photos and marketing assets provided by 7k in the Back Office for Social Media posts or "pins" of 7k products.

5.8.3 Use of Sites and Social Media Channels Associated with 7k. If an Associate uses a URL, email list, chat group, Social Media channel, or Platform account or group to promote 7k or to build, manage, and communicate with their 7k Marketing Organization, or if they create an account or business profile page that includes 7k customers (members) or Associates that is used to promote 7k (a "7k-Associated Channel"), such 7k-Associated Channels must be used exclusively to promote 7k, and must not be used to promote any other non-7k product or Competing Business Opportunity. If a 7k Associate account is terminated for any reason, or if the Associate becomes inactive, the Associate agrees and must promptly deactivate, cancel, or abandon the use of the 7k-Associated Channel for any business purpose.

5.8.4 Social Media Influencer Guidelines. When using Social Media or any online Platform to promote 7k products, services, or the 7k Share Plan, 7k Associates must disclose that they have a relationship with 7k and may receive compensation for purchases made by customers. Where space is limited, they may add a tag (hashtag) such as #Ad, #7kAssociate, #PaidEndorsement. See Guidance for Social Media Influencers at <https://www.ftc.gov/influencers>.

5.8.5 Digital Media Submission. 7k Associates may upload or publish original, 7k-related video, audio or photo content that they develop and create so long as it aligns with 7k's values, contributes to the greater good of the 7k community, and is in compliance with these Policies and Procedures. All submissions must comply with Social Media Influencer guidelines and must not violate or infringe on the trademark, copyright or legal rights of others. Content shared online must state that the 7k Associate is solely responsible for the content. 7k Associates may not upload, publish, or share 7k content that 7k has not officially released for use or redistribution by 7k Associates (e.g., video, audio, presentation, any digital or electronic files from 7k events, field calls, or training). 7k Associates must not share, publish, or distribute audio, video, or images captured at official 7k events or on premises owned, rented, or operated by 7k, without prior written permission from 7k.

5.8.6 Third Party E-Commerce Sites. 7k Associates do not purchase inventory for resale, and therefore have no need to market or promote 7k products on any e-commerce, auction, classified ad or social networking internet site and/or any mobile applications ("E-Commerce Sites"). 7k requests that 7k Associates do not promote the 7k Share Plan or any other 7k Program, training, or event on any E-Commerce Site. As noted in Section 4.4.1 (No Inventory Purchase or

Resale Requirements), if a 7k Associate chooses to resell a 7k Product they purchased as a customer or 7k Member, such secondary sale is not subject to and will not generate any commission under the 7k Share Plan, although 7k Associates are still expected to comply with all legal and ethical requirements, including those in Sections 4.4.

5.9 MASS MARKETING GUIDELINES. 7k STRICTLY PROHIBITS 7k ASSOCIATES FROM SENDING UNSOLICITED MESSAGES, EMAILS, OR COMMUNICATIONS OF ANY FORM. 7k ASSOCIATES MUST ABIDE BY ALL APPLICABLE LOCAL, STATE, NATIONAL OR INTERNATIONAL LAWS, RULES, REGULATIONS, CODES AND GUIDELINES PERTAINING TO PERSONAL DATA PROTECTION AND ANTI-SPAMMING THROUGH ALL MODES OF COMMUNICATION, OR TRANSMISSION MEDIA.

5.9.1 Mass Marketing Subject to Special Restrictions. Because of the complex legal requirements involving mass marketing communications, 7k Associates must not: (a) Directly or indirectly send unsolicited messages, emails or contents to anyone without their prior expressed consent to receive such content, regardless if they have or may not have a prior or existing personal or business relationship; (b) Attempt to offer or solicit contact information and consent under pretext of data collection, surveys, research studies, contests, or lucky draws, when the true intention is to promote 7k program, products and/or services; (c) Distribute content by use of any distribution list involving any person who has not given specific permission to receive communications -- spamming or distribution of chain letters or junk mails are strictly prohibited; or (d) Distribute content that is unlawful, inappropriate, profane, defamatory, infringing, harassing, libelous, slanderous, abusive, threatening, harmful, vulgar, obscene or otherwise objectionable material or which may give rise to civil liability or otherwise violate applicable laws or regulations.

5.9.2 Data Privacy. If 7k Associates use a third-party website to collect customer or prospect information, they must: (a) Keep consumers informed of the intended use of collected information at a prominent location on their website or in any data collection form; (b) Provide individual consumers with an opportunity to limit the dissemination of such information, and to opt out of receiving communications or having their information shared with others; (c) Provide individual consumers with the option to cease further communication if the consumer desires to do so. Upon receiving such requests, the 7k Associates shall immediately cease all communication.

5.9.3 Messages Sent to or on Behalf of 7k Associates. By entering into the 7k Agreement, 7k Associates agree that 7k may send them text, email or telephone message with news, product, and promotional information. 7k Associates also authorize 7k to periodically send messages on behalf of 7k Associates to customers in their 7k Marketing Organization, and that 7k may include the 7k Associate's physical, email or social media addresses in such communications. 7k gives recipients of all mass email or text communications the ability to opt-out of receiving future messages from 7k. Communications from the 7k Compliance Department or 7k Support are exempt from any opt-out requests.

5.9.4 Use of Telephone and Telephone Directory Listings. 7k Associates may list themselves as an "Independent 7k Associate" in the white or yellow pages of the telephone directory, or with online directories, under their own name. If an Associate wishes to list his or her name in a telephone or online directory provided it includes "Independent 7k Associate". Additionally, 7k Associates must observe and may not answer the telephone by saying "7k", "7k Incorporated", or in any other manner that would lead the caller to believe that he or she has reached 7k Corporate Offices.

5.9.5 No Telemarketing Techniques. 7k Associates must not engage in telemarketing in the operation of their 7k business. The term "telemarketing" for 7k's purposes means the placing of one or more unsolicited "cold calls" to an individual or entity to induce the purchase of a 7k product or service, or to recruit them for the 7k opportunity. "Cold calls" made to prospective customers (members) or Associates that promote either 7k's products or services or the 7k opportunity constitute telemarketing and are prohibited. 7k Associates shall not use automatic telephone dialing systems or software relative to the operation of their 7k business or place or initiate any outbound telephone calls that deliver any pre-recorded message (a "robocall") regarding or relating to the 7k products, services or opportunity, to any person. When making unsolicited calls to a contact with no prior relationship, the Associates must ensure that they prospect is not on the "do not call" registry.

5.9.6 No Mass Market Advertising. 7k Associates may not place billboard, television, telephone, online directory display, Google or Facebook advertisements without 7k Compliance prior, written consent. If approved, such ads may not use the term "7k" (or Seven K) or any 7k Marks, especially including trademarks, service marks, copyrights, logos, product names, or any derivatives or abbreviation.

5.10 MEDIA AND MEDIA INQUIRIES. To ensure accuracy of information provided to the public and to maintain 7k's brand and reputation, all inquiries from the media must be immediately referred to the 7k Marketing Department at marketing@7kmetals.com or by calling the Corporate Office at 208-314-2587. 7k Associates may not, for any reason, contact or discuss their 7k business with the media, nor act as a spokesperson for 7k, nor discuss or talk to the media regarding 7k, its program, Share Plan, products, and services.

5.11 NAME, IMAGE, AND LIKENESS; CONSENT TO PUBLICATION. By accepting the 7k Agreement or by participating in any 7k Event, Associates grant 7k an irrevocable license and right to photograph and record them at 7k events and activities, and to utilize, modify, and reproduce such images and recordings without royalties for business and marketing purposes. 7k Associates must inform guests attending a 7k event, that they may be photographed or recorded and that by attending they irrevocably consent to 7k using their name, image, likeness, voice testimony, biographical information, image, and other information (collectively the "Likeness") without compensation.

SECTION 6 CANCELLATION, REFUNDS, AND BUYBACKS

6.1 VOLUNTARY CANCELLATION OF 7k AGREEMENT. 7k Associates may cancel their 7k Agreement at any time, online through the 7k Back Office or by contacting 7k Support at support@7kmetals.com. If an Associate cancels within the applicable “rescission” or “cooling off” period provided by law, they are eligible for a full refund of the Sales Center License fee paid (if any), less any commissions or credits paid, and less bank fees, credit card charges, and other transactional fees imposed by third-parties, which are non-refundable.

IMPORTANT NOTE: Cancellation/termination of a 7k Agreement does not automatically cancel a 7k Preferred Customer account or any applicable 7k Autosaver, which are separately governed by the 7k Customer/Member Privileges & Conditions.

6.2 ASSOCIATE RETURNS. 7k Associates are not required or allowed to purchase inventory for resale, and therefore should have no need to return product purchases. If an Associate makes product purchases as a 7k guest or Preferred Customer (member), returns and refunds are separately governed by the 7k Customer/Member Privileges & Conditions. If a 7k Associate voluntarily terminates the 7k Agreement or is involuntarily terminated by 7k, they may return any 7k sales aids or marketing materials that they purchased directly from 7k at 90% of their original purchase price, provided the items are in good and “Resalable” condition and so long as they were purchased directly from 7k within the 12 months immediately preceding the date of termination. Refunds are processed within 24 hours of return to the same method of payment used for the original purchase, and exclude shipping, insurance, and handling costs, which are non-refundable. If commissions, credits, rebates, or other compensation were paid to an Associate based on a product that is subsequently returned for a refund, 7k will offset and deduct from the refund all compensation or credits.

Inventory Contingency: In the unlikely event that 7k authorizes a 7k Associate (in writing) to purchase jewelry or numismatic coins as inventory for resale, and if that Associate’s 7k Agreement is terminated for any reason, 7k will re-purchase from the Associate any inventory still in its original packaging and in good and resalable condition, if purchased directly from 7k within the immediately preceding 12 months, at 90% of the original purchase price, less taxes, shipping, and handling, BUT if involving Bullion, process will be according to 7k’s Bullion Buyback Policy in the 7k Customer/Membership Privileges & Conditions.

6.3 CHARGEBACKS. Before a 7k Associate initiates a chargeback for an order placed for sales aids or marketing materials (or for product purchases as a guest or Preferred Customer), they must first contact 7k Support and give 7k at least 30 days to resolve any dispute or process a requested refund. If a 7k Associate fails to first contact 7k Support, 7k may suspend their account and treat a chargeback as a voluntary cancellation of the 7k Agreement.

6.4 RECEIPTS AND SECONDARY SALES. 7k provides customers a digital receipt for sales made through 7k’s e-commerce web site. 7k does not authorize 7k Associates to resell 7k products in a direct sales or door-to-door setting. 7k Associates who engage in secondary sales outside the 7k Share Plan are solely and separately responsible to provide required receipts and process refunds.

6.5 RIGHT OF RESCISSION: COOLING OFF PERIOD. 7k Associates MUST inform their prospective customers of the right to cancel and/or rescind the purchase of a 7k Preferred Customer membership or other 7k products if a purchase is made online from 7k in the presence of the 7k Associate. Under applicable law, any purchase made in the physical presence of a 7k Associate (an “Applicable Transaction”) is subject to a right of rescission with a full refund within the applicable “Cooling Off” period, which is

- three (3) business days after purchase in the United States (for items worth more than \$25 USD) (16 CFR § 429.1);
- five (5) business days for Alaska residents aged 65 and older;
- fifteen (15) business days for North Dakota residents aged 65 and older (for items worth \$50 USD or more);
- five (5) business days for Singapore and New Zealand residents;
- ten (10) business days for Australia residents and Canada residents (for items worth \$50 CAD or more);
- fourteen (14) days from purchase for residents of the European Union; and
- fourteen (14) days from purchase or the receipt of shipment for residents of the United Kingdom (for items worth £42 GBP or more).

7k ASSOCIATES MUST GIVE ACTUAL NOTICE (WRITTEN AND VERBAL) AT THE TIME A CUSTOMER ENROLLS OR MAKES AN INITIAL PURCHASE OF THEIR RIGHT TO CANCEL FOR ANY REASON WITHIN THE APPLICABLE COOLING OFF PERIOD.

Associate must advise customers who wish to cancel to send written notice to 7k Support by email to support@7kmetals.com. Once the products are timely returned to 7k, 7k will process a refund within 14 days, excluding the costs of return shipping, which will be deducted from the refund amount, including a 10% restocking fee, and any out-of-pocket shipping/handling/insurance costs. To qualify for a full refund, any returned product(s) must be sent to 7k in their original packaging, in good and resalable condition.

SECTION 7 BUILDING A 7k MARKETING ORGANIZATION

7.1 REFERRING NEW CUSTOMERS. Associates can refer Guest customers using their personal URL link to purchase products on a 7k Replicated Site, which generates direct/retail commissions and points that pay out according to the 7k Share Plan. Associates can also earn points when a customer they refer purchases a Preferred Customer membership

from 7k, as outlined in the 7k Share Plan. Personally enrolled customers are referred to as “Personal Customers.”

7.2 SPONSORING 7k ASSOCIATES; ONLINE APPLICATION. 7k Associates can build and lead a 7k Marketing Organization by working with their Personal Customers to refer other Preferred Customers, and to personally “sponsor” them to become 7k Associates and participate in the 7k Share Plan. Associates earn additional commissions based on 7k’s actual product sales to the customers in their downline Marketing Organization, as provided in the 7k Share Plan.

HOWEVER, ASSOCIATES CANNOT EARN COMMISSIONS PURELY BY SPONSORING OTHER 7k ASSOCIATES.

To sponsor a Prospect’s 7k Associate application, the Prospect must apply through 7k’s official Online Enrollment Process at <https://enroll.7kmetals.com/> and indicate the Sponsor’s 7k Associate ID where prompted. A Sponsor may assist the Prospect, but the Prospect must personally review and complete the online 7k Associate Application for themselves to review and accept the applicable terms, conditions, policies and procedures. In addition to identifying the Sponsor, 7k reserves the right to also ask the Prospect to identify the Associate who presented 7k to them (e.g., the main presenter at a 7k business presentation meeting) (the “Presenter”).

IMPORTANT: The Sponsor may not fill out the online 7k Independent Associate Application and Agreement on behalf of the applicant OR agree to the terms and conditions on behalf of the applicant.

7.3 DISCLOSURE OF POLICY. When promoting the 7k Share Plan and prior to sponsoring a 7k Associate application for any prospective 7k Associate (a “Prospect”), the sponsoring 7k Associate (the “Sponsor”) must:

- Present the Prospect with a copy of or link to the current and up to-date version of the 7k Income Disclosure Statement;
- Refer the Prospect to the official, online 7k Independent Associate Application and Agreement, which provides access to the current 7k Policies & Procedures and the current 7k Share Plan;
- Inform the Prospect that they can cancel their 7k Associate account at any time by contacting 7k Support; and
- Emphasize in all presentations that success as a 7k Associate requires time, hard work, and skill; results vary, and success isn’t guaranteed; and that no 7k Associate is compensated solely for sponsoring new 7k Associates.

7.4 CHANGE OF PLACEMENT OR SPONSORSHIP PROHIBITED. When a 7k Associate personally enrolls a new Preferred Customer (member), the customer is linked to their Sponsor and “placed” in the 7k database in a new position below their enroller, as provided in the 7k Share Plan. Changes to Placement or Sponsorship are **not permitted**. If 7k grants an exception, it may assess a change fee, require consent from affected Associates or the upline Support Team, and/or impose special terms and conditions on the change. Requests for minor corrections to unintentional misplacement (errors) will be considered only if submitted in writing to 7k within three (3) business days from the date of enrollment and before any commission cycle is paid, and only if the new enrollee has fewer than five (5) others placed below them in the Placement Tree.

7.5 CANCELLATION AND RE-ENROLLMENT. If a cancelled or inactive Associate or Preferred Customer decides to re-enroll with 7k, they must re-activate their prior account within the 7k Genealogy and maintain their prior placement and sponsorship. Except where an Associate has engaged in Cross-Line Recruiting, in violation of SECTION 4.6.4, if an account has been cancelled and/or inactive (i.e., no commissions earned, no referrals made, and no products purchased) for at least six (6) months, (the “Wait Period”), they may subsequently re-enroll with 7k in a new account, under a new Sponsor. Guest Customers who have never purchased a 7k Preferred Customer Membership or applied to become a 7k Associate are free to enroll under a new sponsor at any time and for any reason.

7.6 NO COMPRESSION/ROLL-UP & INHERITANCE. When a vacancy occurs in a Marketing Organization due to the termination or cancellation of a 7k Account, the 7k Associate or Member in the first level immediately below the terminated account on the date of the termination will not be moved to the first level (“front line”) of the terminated account’s sponsor. The position occupied by the terminated account shall remain permanently vacant. Personally sponsored Associates and Preferred Customers of the vacant account are left without a Sponsor (“orphaned”) and there is no automatic compression of Sponsorship for orphaned accounts.

7.7 EXCEPTIONS. Except in extraordinary and compelling circumstances, 7k will deny all requests for changes of placement, sponsorship, or inheritance of direct personal enrollees of any cancelled/terminated account. 7k reserves sole and absolute discretion on whether to approve changes, grant exceptions, reject or approve any request for inheritance, or to shorten or waive any applicable Wait Period.

SECTION 8 SALE, TRANSFER, OR ASSIGNMENT OF A 7k ACCOUNT

8.1 TRANSFERS & SALES. 7k Associate accounts are not generally transferrable/assignable, but 7k may approve transfers/sales under special circumstances. Accounts in good standing and demonstrating real value as a going concern may request approval of a requested transfer by submitting a written request to 7k at policy@7kmetals.com, no less than thirty (30) business days prior to the proposed transfer and by adequately responding to all 7k inquiries. 7k will consider whether the proposed transfer/sale (1) is consistent with applicable law and 7k Policies, (2) has an adverse effect on 7k or other 7k Associates, and (3) is in the best interest of 7k. 7k may adopt transfer evaluation criteria, require payment of a transfer application fee, and reserves sole and absolute discretion to approve or reject for any or no reason, or impose special terms and conditions on any transfer application. Attempts to circumvent this policy are voidable at 7k’s option and may result in the suspension or termination of the 7k Agreement. 7k Associates in good

standing and operating in their individual name may apply to transfer ownership of their 7k account to a Business Entity owned and controlled by them. If approved, the transferring 7k Associate remains personally responsible for the account and compliance with 7k Policies. 7k will require each beneficial owner, manager/director, and officer of a Business Entity to accept the 7k Agreement and complete required KYC due diligence.

8.2 SUCCESSION ON DEATH OR INCAPACITY. Upon the event of death or incapacitation of a 7k Associate, the 7k business may be transferred, assigned, or inherited by a single successor (individual or legal entity) who is not currently enrolled with 7k, pursuant to a written approval of 7k and a valid will, trust, durable power of attorney, court order, or in accordance with the intestacy laws of the country, state or jurisdiction in which the 7k Associate resides. Before 7k will approve a transfer upon death, the successor must provide 7k with (i) a certified copy of the death certificate (or durable power of attorney); (ii) certified copies of the will, trust, letters testamentary or another instrument (e.g. court order); and (iii) written instructions from the authorized personal representative (executor) or attorney-in-fact specifying to whom the 7k business and income should be transferred. 7k reserves the right to cancel the account if notice of death or incapacity is not delivered within ninety (90) days of the death/incapacity.

A 7k Associate who is a natural person (not a trust or business entity) may appoint a single joint owner, with rights of survivorship, or a single designated, 100% contingent beneficiary, and a single designated, 100% secondary (alternative) contingent beneficiary that will be operative upon the death of the 7k Associate. Contact 7k Support to request a copy of the Beneficiary Designation Form. 7k will not recognize any assignment or transfer until the successor has submitted required legal documentation and accepted and signed the 7k Agreement. The successor shall bear all costs involved (if any).

IMPORTANT: 7k Associates should consult their own attorney to assist in preparation of all legal documents and to ensure that any will, trust, power of attorney, or designation of beneficiary will be effective, comply with applicable laws, and address the individual goals, needs, and objectives of any existing estate plan. The successor will be responsible for all costs and fees relating to the succession of any 7k Account.

8.3 DIVORCE OR DISSOLUTION; NO DIVISION OF A 7k BUSINESS. In the event of divorce or dissolution, 7k will only transfer or assign the 7k account to a single successor, and only if the transfer can be accomplished so as not to adversely affect 7k or the interests and income of other 7k Associates. 7k can impose terms or conditions on such a transfer, in the best interest of 7k, or suspend or terminate the 7k Agreement if continuation of the business is not feasible or could adversely affect 7k. 7k will not, under any circumstances, divide a Marketing Organization or split (issue multiple) commission payments. 7k will generally waive the Waiting Period for a divorced spouse wanting to re-enroll with 7k under a new Sponsor, but in the event of a business entity dissolution, former owners/officers must adhere to the Waiting Period before re-enrolling. In either case, the former spouse or business associate shall have no rights to any customers or 7k Associates in their former organization.

SECTION 9 COMPENSATION PAYMENTS, OFFSETS, ADJUSTMENTS

9.1 QUALIFICATIONS FOR COMPENSATION. 7k Associates must comply with the 7k Agreement and meet the 7k Share Plan requirements to be eligible to earn commissions and bonuses.

9.2 COMMISSION PAYMENT. 7k pays commissions via hard-copy commission checks, ACH transfers, to in-house accounts receivable (e.g., "7k Cash"), or through third-party payment processors for direct deposit. Commissions in amounts less than twenty-five dollars (\$25.00) USD can only be paid and held in an in-house account. Before commissions can be paid, 7k Associates must provide 7k with a valid tax ID or other information required for reporting purposes. Where required by law, 7k will deduct and remit any required tax withholdings from the 7k Associate's commission checks. If an Associate fails to provide a correct tax identification number associated with their legal name (e.g., does not submit a valid W-9 or similar form), 7k may suspend or cancel the 7k account, and/or withhold and offset against earnings any fines or costs associated with tax compliance.

9.3 OFFSETS, ADJUSTMENTS, DEDUCTIONS AND CONTROLS. 7k is authorized to deduct, offset, and make adjustments to commission payments against amounts an Associate may owe to 7k from time to time, including but not limited to adjustments for returns, cancellations, refunds/chargebacks, errors, or other costs/fees assessable against any account owned or controlled by the 7k Associate or members of their Household, including a twenty-five dollar (\$25.00) USD fee for NSF/returned checks. 7k reserves the right to make adjustments and implement controls on gross, aggregate commissions paid, and to reduce pro rata the total commissions paid to Associates in any period as required to comply with applicable laws and regulations or as necessary or helpful for 7k's business purposes.

If 7k determines that an Associate has participated in, facilitated, aided/abetted, directed, or benefited from any fraudulent activity or scheme to manipulate or game any 7k promotion, contest, or compensation incentive, 7k reserves the right to deduct and offset against any in-house accounts receivable, or pending or future commissions the value of any rewards 7k Instant GoldPay purchased and/or sent by 7k to the Associate or to the Associate's private vault account, for any 7k Preferred Customer option/membership that results in a chargeback or a cancellation and customer refund.

SECTION 10 INACTIVITY AND TERMINATION

10.1 FORFEITURE OF RIGHTS TO COMMISSIONS AND BONUSES UPON TERMINATION. Upon termination/non-renewal for any reason (including for inactivity or termination), a former 7k Associate automatically waives, relinquishes, and forfeits all right, title, claim or interest to the 7k Marketing Organization and any commission/bonus from the sales generated by the organization. Commissions and bonuses earned through the last full commission cycle prior to 7k Associate Policies & Procedures, 21

termination/non-renewal are payable only upon written request. In the case of policy violation, 7k shall be entitled to deduct and offset its actual or imputed costs incurred as part of its legal or compliance investigation(s) preceding a termination. Following termination, the former 7k Associate shall not hold themselves out as a 7k Associate and shall not have the right to market or promote 7k products or services. In the case of an involuntary termination, 7k reserves the right to suspend or cancel any customer accounts associated with the former Associate.

10.2 VOLUNTARY TERMINATION. 7k Associates may cancel and terminate the 7k Agreement at any time and for any or no reason. Such voluntary termination must be submitted in writing to 7k via email at support@7kmetals.com, or by written letter to 3640 S Yellowstone Hwy, Idaho Falls, ID 83402. A 7k Associate may also voluntarily cancel their 7k Agreement by failing to pay the annual Sales Center License fee when due (fee is waived for active Preferred Customers).

10.3 TERMINATION DUE TO INACTIVITY. If an Associate (i) fails to personally generate at least fifteen (15) PV (personal volume)/retail volume or personally refer a new Preferred Customer for three (3) consecutive months or (ii) fails to qualify for a commission for twelve (12) consecutive months, the 7k Agreement shall automatically be canceled for inactivity. Notwithstanding, 7k reserves the right to deem the Associate Agreement cancelled after six (6) consecutive months of inactivity.

10.4 INVOLUNTARY TERMINATION. 7k may, in its sole and absolute discretion, terminate the 7k Agreement for a violation of applicable law, breach of contract, or violation of these Policies, including any amendments. 7k may also terminate any or all Associate Agreements upon thirty (30) days written notice in the event that 7k: (i) ceases or winds-up business operations; (ii) terminates the marketing or distribution of its products via a direct selling, multi-level or network marketing business model; or (iii) is acquired, merges, or dissolves as a corporate entity.

10.5 EXCEPTIONS TO ACTIVITY REQUIREMENTS. 7k reserves the right to temporarily excuse or waive Activity Requirements, if requested in writing by an Associate within 30 days of the start of a qualifying event, which may be (i) an emergency circumstance requiring hospitalization or terminal or serious, debilitating illness that requires an extended period of attention, (ii) an expecting parent with special concerns from three (3) months prior to and up to four (4) months following the birth or adoption of a child, or the assumption of guardianship, and (iii) military deployment. The 7k Associate must notify the 7k Compliance Department in writing at policy@7kmetals.com to request a conditional waiver under this subsection.

10.6 RE-ACTIVATION OF CANCELLED OR INACTIVE ACCOUNTS. A cancelled/inactive Associate account may only be restored within six (6) months of cancellation by requesting re-activation in writing from 7k Support and paying the annual Sales Center License fee.

SECTION 11 ERRORS, GRIEVANCES, AND POLICY VIOLATIONS

Disputes and grievances by or among 7k Associates and/or 7k shall be resolved confidentially and in accordance with this SECTION 11 and SECTION 12, which shall survive termination or cancellation of the 7k Agreement.

11.1 ERRORS, OMISSIONS, AND OBJECTIONS. 7k Associates must notify 7k Support immediately by email to support@7kmetals.com within sixty (60) calendar days of the date of any purported error, omission, incident, or objection to any 7k corporate action or omission. This includes objections to any policy change, compliance determination or action, or any other circumstance regarding commissions, bonuses, rank advancement, sales promotions or contests, sponsorship or placement of Members, genealogy lists, Activity Reports, orders, or charges. Failure to timely notify 7k Support constitutes a waiver and release of claims. 7k will have no obligation, responsibility, liability, or duty to correct any errors, omissions, or problems not reported within sixty (60) calendar days of the occurrence or when such occurrence could have reasonably been discovered. 7k shall have no obligation to address or resolve problems that are not timely reported as provided above.

11.2 INFORMAL RESOLUTION. For any grievance or complaint by a 7k Associate (the "Complaining Party") with or involving any other 7k Associate or Preferred Customer (member) regarding any practice, act, or omission of another 7k Associate, the Complaining Party should first report the problem to their Sponsor, who should exercise good faith and business judgment in trying to resolve the matter informally and amicably with the other party's Support Team Sponsor.

11.3 MANDATORY REPORTING. 7k Associates are required to report any grievance or complaint concerning alleged legal or policy violations by any 7k Associate, 7k, or its officers, directors, managers, employees, consultants, or vendors, or requiring an interpretation of 7k policies, in writing to 7k's Compliance Department. Complaints must be submitted in writing and should include important details, such as dates, number of occurrences, other witnesses or people involved, and include or submit supporting or corroborating evidence (e.g., links, screenshots, emails/text messages, video/audio recordings, photographs, etc.). Actions, omissions, non-actions, and/or delays in 7k's enforcement of its policies (including delay or failure to take action) in a particular case creates no precedent in any other case, and the failure to enforce a policy in a particular case shall not constitute a waiver or amendment of any policy. Complaints must be submitted to:

Email: policy@7kmetals.com
Phone: 208-314-2587

Mailing Address:
3640 S Yellowstone Hwy
Idaho Falls, ID 83402

11.4 DISCLAIMER OF LIABILITY. As permitted by law, 7k and its affiliates, officers, directors, employees and other 7k Associates disclaim and shall not be liable for, and aggrieved 7k Associates shall have no claims for loss of profits,

indirect, direct, incidental, special, consequential or exemplary damages and/or any other loss that may arise out of any claims whatsoever relating to 7k's performance, non-performance, act or omission with respect to the operation of the 7k Associate's business, including without limitation, the enrollment and acceptance of a 7k Associate into the 7k Share Plan, or the payment of commissions or bonuses, or any other matter between the 7k Associates and 7k whether in contract, tort or strict liability.

11.5 CORRECTIVE MEASURES AND REMEDIES. 7k reserves the right to immediately terminate a 7k Associate for any breach of the 7k Agreement or any violation of the law (even if not related to the Associate's 7k business activities). When addressing credible, corroborated, or substantiated allegations of any breach of the 7k Agreement, violation of these Policies, or a violation of law or legal duty, 7k may do any of the following, in its sole discretion: (a) Take no action; (b) Issue an informal warning or guidance; (c) Require immediate corrective measures; (d) Require remedial training; (e) Issue a formal written warning; (f) Assessment of investigation costs (fines), which may be withheld from commissions / bonus checks; (g) Suspension of the 7k account and/or 7k website access, which may result in the loss of rights to commissions; (h) Permanent or temporary loss of, or reduction in, the current and/or lifetime rank of an Associate (which may subsequently be re-earned by the 7k Associate); (i) Transfer or removal of some or all of an Associate's sales team from the offending 7k Associate's sales team organization; (j) Involuntary termination of the offender's 7k Agreement; or (k) Any other corrective or disciplinary measure allowed by law to equitably resolve injuries caused partially or exclusively by the 7k Associate's policy violation or contractual breach. 7k may additionally institute legal or arbitration proceedings for monetary and/or equitable relief. 7k may withhold from an Associate all or part of the 7k Associate's commissions during the period that 7k is investigating any conduct allegedly violative of the 7k Agreement. If an Associate's business is canceled for disciplinary reasons, the 7k Associate will not be entitled to recover commissions withheld during any investigation.

SECTION 12 DISPUTE RESOLUTION

All disputes arising among/between 7k Associate(s) and/or 7k, including any 7k officer, director, manager, employee, agent, or vendor, must be confidentially resolved, according to the following dispute resolution provisions.

12.1 INFORMAL RESOLUTION. Before taking or filing any other action, all grievances or complaints by any 7k Associate or Member with 7k, any 7k officer, director, manager, employee, agent, vendor, or any other 7k customer (member) or Associate, regarding any matter arising out of or relating to 7k, must first be reported, in writing, to 7k Compliance by emailing policy@7kmetals.com, or by writing 7k Compliance at 3640 S Yellowstone Hwy, Idaho Falls, ID 83402. 7k will strive to resolve all disputes or grievances informally.

12.2 MEDIATION. If informal resolution is not effective, prior to instituting an arbitration, the parties shall conference in good faith and attempt to resolve any dispute arising from or relating to these terms and policies, through non-binding mediation. One individual who is mutually acceptable to the parties shall be appointed as mediator. The mediation shall occur within sixty (60) days from the date on which the mediator is appointed. The mediator's fees and costs, as well as the costs of holding and conducting the mediation, shall be divided equally between the parties. Each party shall pay its portion of the anticipated shared fees and costs at least ten (10) days in advance of the mediation. Each party shall pay its own attorneys' fees, costs, and individual expenses associated with conducting and attending the mediation. Unless required by the jurisdiction where the 7k Associate resides, Mediation shall be held in the United States and in the State of Idaho, or such dispute resolution venue as mutually agreed by the parties. For parties residing in the United States, and U.S. Territories, mediation shall be held in the city of Idaho Falls, Idaho. The mediation will last no more than 2 business days.

12.3 INDIVIDUAL ARBITRATION MANDATORY; CLASS WAIVER. If not otherwise resolved by mutual agreement, all disputes, claims or causes of action relating to, arising out of, or involving 7k, shall be settled totally and finally according to the dispute resolution provisions of the 7k Associate Application and Agreement, which provides for confidential mediation and binding individual arbitration in Idaho Falls, Idaho, in accordance with the Federal Arbitration Act and the Commercial Arbitration Rules of the American Arbitration Association and as provided further below.

THE PARTIES WAIVE ALL RIGHTS TO TRIAL BY JURY OR TO ANY COURT. ANY CLAIM OR COUNTERCLAIM FILED AGAINST 7k SHALL BE FILED ONLY ON AN INDIVIDUAL BASIS AND NOT WITH ANY OTHER PARTY OR AS PART OF A CLASS ACTION OR REPRESENTATIVE ACTION OR AS A PRIVATE ATTORNEY GENERAL.

(a) There shall be one arbitrator, who shall be an attorney or retired judge with expertise in business law transactions, with preference being an arbitrator knowledgeable in affiliate marketing or the direct selling industry. The Parties delegate to the arbitrator any dispute regarding the scope or enforceability of this arbitration agreement, including any claims that the agreement to arbitrate is unenforceable, unconscionable, void, or voidable. Any order made by the arbitrator pertaining to permissible discovery shall be made consistent with the intent of the Parties that arbitration be an efficient, speedy and cost-effective process by which the Parties will resolve their disputes. Unless otherwise limited by the Arbitrator, the scope of discovery is as follows: (i) Parties may obtain discovery regarding any nonprivileged matter that is relevant to any party's claim or defense and proportional to the needs of the case, considering the importance of the issues at stake in the action, the amount in controversy, the parties' relative access to relevant information, the parties' resources, the importance of the discovery in resolving the issues, and whether the burden or expense of the proposed discovery outweighs its likely benefit; (ii) Information within this scope of discovery need not be admissible in evidence to be discoverable, if the discovery appears reasonably calculated to lead to the discovery of admissible evidence; (iii) The Parties shall be entitled to bring motions under Rules 12 and/or 56 of the

Federal Rules of Civil Procedure; (iv) The arbitration shall occur within one hundred and eighty (180) days from the date on which the arbitrator is appointed, and shall last no more than five (5) business days; and (v) The Parties shall be allotted equal time to present their respective cases, including cross-examinations.

(b) Such arbitration shall be confidential; the Parties shall not make public any claims being asserted, any discovery or testimony in the arbitration proceeding, or the result, except to the extent necessary to compel compliance with this provision or to confirm or enforce the award in a court proceeding. The decision of the arbitrator shall be final and binding on the parties and may, if need be, be reduced to a judgment in any court of competent jurisdiction.

(c) Each party to the arbitration shall be responsible for its own costs and expenses of arbitration, including legal and filing fees. If 7k is the plaintiff or petitioner in any arbitration proceeding and the defendant/responding 7k Associate does not assert any counterclaims, at the written request of the defendant/responding 7k Associate, 7k shall advance the arbitration fees for the defendant/responding 7k Associate.

(d) Notwithstanding the foregoing, nothing in these Policies and Procedures shall prevent either party from applying to and obtaining from any court having jurisdiction a writ of attachment, a temporary injunction, preliminary injunction, permanent injunction, or other relief available to safeguard and protect its intellectual property rights, unauthorized disclosure of confidential or proprietary information, and/or to enforce its rights under the non-solicitation provision of the 7k Agreement.

12.4 ACTIONS PERMITTED – SPECIAL LIMITATIONS PERIOD.

EXCEPT FOR ACTIONS FOR BREACH OF 7k'S PROPRIETARY RIGHTS, NO ACTION FOR ANY ACT OR OMISSION, REGARDLESS OF FORM, ARISING OUT OF OR RELATING TO THIS AGREEMENT MAY BE BROUGHT BY EITHER PARTY MORE THAN ONE (1) YEAR AFTER THE CAUSE OF ACTION HAS ACCRUED. FAILURE TO BRING AN ACTION WITHIN ONE YEAR SHALL BAR ALL CLAIMS AGAINST 7k AND THE PARTIES WAIVE ALL CLAIMS THAT ANY OTHER STATUTES OF LIMITATIONS APPLIES.

12.5 FOR INTERNATIONAL MARKETS. Unless a separate agreement applies to Associates residing in a jurisdiction outside the United States, any disputes, controversies, or claims arising out of or relating to the 7k Agreement, or the breach thereof, including any questions regarding its existence, validity or termination, if not resolved by mutual agreement or mediation, shall be referred to and finally resolved by arbitration in the country or jurisdiction in which the 7k Associate(s) operates or conducts his or her 7k business, in accordance with the Arbitration Rules of the country or jurisdiction for the time being in force, which rules are deemed to be incorporated by reference into this policy. The arbitration tribunal shall consist of one arbitrator to be appointed by the Chairman of the Country/Jurisdiction's Arbitration Center, and the language of the arbitration shall be English. To the extent permitted by law, the prevailing party in any proceeding (whether in arbitration or court proceedings or otherwise) shall be entitled to an award of legal fees and costs on an indemnity basis.

12.6 GOVERNING LAW, JURISDICTION, AND VENUE. Jurisdiction and venue of any matter not subject to arbitration shall reside exclusively in Bonneville County, State of Idaho. The Federal Arbitration Act shall govern all matters relating to arbitration. The laws of the State of Idaho shall govern all other matters relating to or arising from the 7k Agreement.

12.7 CERTAIN RESIDENTS (APPLICABLE FOR US ASSOCIATES ONLY). The following provision applies only to 7k Associates who are residents of:

Montana Residents: Montana residents may cancel their 7k Agreement within fifteen (15) days from the date of enrollment and may return any items purchased from 7k for a full refund within such time period.

Louisiana Residents: Further to Section 12.3 on Arbitration, residents of the State of Louisiana shall be entitled to bring an action against 7k in their home forum and pursuant to Louisiana law.

SECTION 13 IMPORTANT LEGAL PROVISIONS AND DEFINITIONS

13.1 INTERPRETATION. Capitalized terms used in the 7k Policies and Procedures have special meanings and are defined and/or shall be interpreted in context. Words importing the singular shall include the plural, *vice versa*, words importing the masculine gender shall include the feminine gender and vice versa. Headings are inserted for ease of reference and shall not affect the construction or interpretation of any provisions herein. In the 7k Policies and Procedures, "7k", "7k Metals" or "Company" as it is used herein, along with other literature, is to be considered synonymous, and can be used interchangeably. References to "writing" or "written" include both transitory and non-transitory forms of visible reproduction of words (including electronic mail). References to "termination" or "cancellation" of the 7k Agreement include the expiration of the Agreement. References to "you" are references to an Associate. The expression "person" means any individual, corporation, sole proprietorship, partnership, association, limited liability company, trust, governmental or quasi-governmental authority or body or other entity or organization.

13.2 INCORPORATION OF TERMS AND AGREEMENT. The 7k Agreement, the 7k Share Plan, the website Terms & Conditions, the 7k Privacy Policy, and any other agreements, policies, guidelines, rules, programs and offers with or from 7k which are made available through any official literature or media of 7k, in their present form and as may hereafter be amended or supplemented by 7k, are incorporated into and form an integral part of the 7k Independent Associate Application and Agreement (collectively the "7k Agreement"). The 7k Agreement constitutes the entire agreement between 7k and each 7k Associate, with respect to the subject matter thereof, and supersedes any and all prior communications, agreements, arrangements and understandings relating to the subject matter thereof.

7k Associates shall comply with all the terms and conditions set forth in the 7k Agreement, as well as comply with all applicable local, state, national or international laws, rules, regulations, codes, and guidelines in the jurisdictions that 7k operates in. In the event of any inconsistency between the 7k Associate Application and the 7k Policies and Procedures, the latter shall prevail as clarifying or modifying the prior.

13.3 CHANGES TO THE AGREEMENT. 7k reserves the right to amend the terms of the 7k Agreement and its prices and offerings, in its sole and absolute discretion. By accepting the 7k Agreement, an Associate agrees to abide by all amendments or modifications that the Company elects to make. Amendments are effective after publication on the earlier of: (i) thirty (30) days after publication or notice of the amendment, or (ii) the continuation of an Associate's 7k business, including the acceptance of any benefits from 7k including but not limited to acceptance of commissions, placing orders, or attending or participating in any 7k event, after notice or publication, all of which shall constitute acceptance of such amendments. Amendments shall not apply retroactively to conduct that occurred prior to the effective date of the amendment but shall apply to conduct moving forward after the effective date of the amendment. EACH 7k ASSOCIATE MUST AGREE TO ABIDE BY ANY AND ALL SUCH AMENDMENTS, AND THE ONLY REMEDY FOR NOT ACCEPTING ANY SUCH AMENDMENTS IS TO IMMEDIATELY TERMINATE THE 7k AGREEMENT.

13.4 POLICIES AND PROVISIONS SEVERABLE. If under any applicable and binding laws or rules of any applicable jurisdiction, any provision of the 7k Agreement (or part thereof), in its current form or as may be amended, is found to be invalid or unenforceable for any reason, only the invalid portion(s) of the provision will be deemed ineffective only to the extent of such invalidity, or unenforceability. This shall not invalidate or render unenforceable the remainder of that provision or any other provisions of the 7k Agreement. Only the invalid portion(s) of the provision shall be severed, and the remaining terms and provisions shall remain in full force and effect. 7k reserves the right to modify the invalid or unenforceable provision(s) or portion(s) thereof to the extent required to be valid and enforceable. All 7k Associates shall be bound by any such modification(s).

13.5 WAIVER. The Company never gives up its right to insist on compliance with the 7k Agreement, policies and procedures, and with the applicable laws governing the conduct of a 7k business in the jurisdiction that 7k operates in. No failure of 7k to exercise any right or power under the 7k Agreement or to insist upon strict compliance by an Associate with any obligation or provision of the 7k Agreement, and no custom or practice of the parties at variance with the terms of the 7k Agreement, shall constitute a waiver of the Company's right to demand exact compliance with the 7k Agreement. The existence of any claim or cause of action of an Associate against 7k shall not constitute a defense to the Company's enforcement of any term or provision of the 7k Agreement.

13.6 COMPANY USE OF INFORMATION AND LIKENESS. By submitting a 7k Independent Associate Application and Agreement that is accepted by 7k, the 7k Associate consents to allow 7k, its affiliates, and any related company to:

(a) Process and utilize the information submitted in the 7k Independent Associate Application and Agreement (as amended from time to time) for 7k's business purposes;

(b) Disclose, now or in the future, Associate information to companies which 7k may, from time to time, deal with to deliver information to the 7k Associate and to improve its marketing, operational, compliance, and promotional efforts. The 7k Associate has the right to access a Member's personal information via his or her respective 7k Back Office, and to submit updates thereto. 7k Associates further release 7k from any liability or obligation that may arise as a result of sharing the Associate information; and

(c) Use, record, photograph, publish, reproduce, advertise, display, edit, and sell in any manner for all purposes, a 7k Associate's name, photograph, likeness, voice testimony, biographical information, image, and other information related to an Associate's 7k business (collectively the "Likeness") in marketing, promotional advertising and training materials, whether in print, radio or television broadcast, audio and video medias, on the internet, or in any other media within an unrestricted geographical area, for unlimited exposures, without compensation, in perpetuity or any other consideration. There shall be no time limit on the validity of this understanding and subsequent release, nor will there be geographic limitation on where these contents or materials may be distributed. 7k Associates waive the right to inspect or approve the finished product wherein his or her likeness may appear. 7k Associates further release 7k from any liability or obligation that may arise as a result of the use of his or her likeness, including without limitation, claims for invasion of privacy, infringement of right of publicity and defamation (including libel and slander).

13.7 PRIVACY POLICY. All 7k Associates must comply with all applicable local, state, national or international laws and regulations relating to privacy, data protection and security. 7k Associates must take appropriate steps to safeguard and protect all private information provided by current and prospective Members, Associates and Customers. 7k Associates recognize and acknowledge that such information must be held in strictest confidence shall never be shared without the prior expressed consent or permission of the individual. 7k Associates are responsible for the secure handling and storage of such private information.

13.8 NO ASSIGNMENT OR DELEGATION. 7k Associates shall not, either in whole or in part, assign, delegate, or subrogate any rights, duties, or obligations under this Agreement to any third party, including any subcontractor, without the express prior written consent of 7k. If 7k approves the use of a subcontractor, 7k Associates shall make such

subcontractor's performance subject to the terms and conditions of this Agreement.

13.9 FORCE MAJEURE. For the purposes of these Policies and Procedures, the term "Force Majeure Event" shall mean any event, cause or occurrence or series of events, causes or occurrences beyond the control of 7k. Such events, cause or occurrence include; natural disaster, war, telecommunication outage, civil unrest, riot, strike, terrorist act, explosion, flood, fire, hostilities, chemical or biological contamination, epidemic or pandemic, international or political crisis, and any government actions, decrees, or orders, or curtailment of a party's usual source of supply, etc. If 7k fails or delays in the performance of its obligations under the 7k Agreement due to a Force Majeure Event, to the best of our ability, 7k will notify the 7k Associate of such Force Majeure Event. Nonetheless, all parties shall still endeavor their best effort to continue to perform and fulfill their respective obligations. 7k shall not be liable to any person for any loss or damage resulting from any failure or delay in the performance of the 7k Agreement or any part thereof, or its ability to perform its obligations hereunder, if such failure or delay caused directly, in whole or in part, by any Force Majeure Event. Once the Force Majeure Event has ended, 7k will resume and perform all its obligations in accordance with the 7k Agreement. Should a Force Majeure Event continue for a period of sixty (60) days or longer after the aforesaid notice, 7k may terminate the 7k Agreement by giving at least a thirty (30) days' prior notice, provided that such termination notice shall become void if 7k is able to resume and continue to fully perform its obligations before the expiration of the mentioned thirty (30) days' termination notice.

13.10 INDEMNIFICATION. WITHOUT PREJUDICE TO ANY OTHER RIGHTS AVAILABLE UNDER THE LAW OR THIS AGREEMENT, 7k ASSOCIATES AGREE TO INDEMNIFY AND HOLD HARMLESS 7k, ITS SHAREHOLDERS, OFFICERS, DIRECTORS, EMPLOYEES, AGENTS AND SUCCESSORS IN INTEREST FROM AND AGAINST ANY CLAIM, DEMAND, LIABILITY, LOSS, COST OR EXPENSES INCLUDING , BUT NOT LIMITED TO, COURT COSTS AND ATTORNEY'S FEES, ASSERTED AGAINST OR SUFFERED OR INCURRED BY ANY OF THEM, DIRECTLY OR INDIRECTLY, ARISING OUT OF OR IN ANY WAY RELATED TO OR ALLEGEDLY OR OTHERWISE CONNECTED WITH THE 7k ASSOCIATE'S: (A) ACTIVITIES AS A 7k ASSOCIATE; (B) BREACH OF ANY TERMS OR CONDITIONS OF THE 7k AGREEMENT, OR THE 7k POLICIES AND PROCEDURES; AND/OR (C) VIOLATION OF OR FAILURE TO COMPLY WITH ANY APPLICABLE LOCAL, STATE, NATIONAL OR INTERNATIONAL LAWS OR REGULATIONS.

13.11 SURVIVING PROVISIONS. The termination of the 7k Agreement for whatever reasons, without prejudice to any other rights or remedies which 7k may be entitled to hereunder or at law and shall not affect any accrued rights or liabilities of either party nor the coming into or continuance in force of any provision which by its terms, is intended to survive termination or expiration of the 7k Agreement shall so survive, including, without limitation, the arbitration, non-competition, non-solicitation, trade secrets, confidential information covenants contained in the 7k Policies, and all policies (except Section 13.9 concerning force majeure), and the definitions, which shall remain in full force and effect notwithstanding such termination.