

POLICIES AND PROCEDURES v1.0

1.0 INTRODUCTION

As a Ripple Maker of the Global GameChangers community, your time and talents are deeply valued and appreciated. In fact, YOUR contributions and passion to impact others are the lifeblood of our entire movement! Please understand that the corporate team exists to serve you in helping all of us to become a powerful Global Force for Good. The following Co-Creation Agreement ensures full transparency for you to have peace of mind in aligning your reputation and gifts as a Ripple Maker. We realize it can take a lifetime to build TRUST, and only one poor decision to ruin it. We look forward to locking arms and minds in co-creating one of the world's greatest Success Stories, as we transform many lives together!

As a Ripple Maker, you are Co-Creating the Global GameChangers Community WITH the Corporate Leadership Team. In partnership, the Company has established a unique and distinct "Co-Creation Agreement" for all active Ripple Makers (also available on website and approved marketing tools as a stand-alone document). In partnership, you have the right:

- I. To Our Loyalty and Priority
- II. To Share in the Profits and Be Paid on Time, Every Time
- III. To Recommend Strategic Charity Partners
- IV. To Suggest LifeChangers Vacations
- V. To Help Decide Our Future
- VI. To Fun and Rewarding Incentives
- VII. To Real Business Ownership and Protection
- VIII. To be Our Voice, Eyes, and Ears in the Field
- IX. To Reasonable Notice of Any Major Decisions
- X. To Life-Long Adherence to Our Core Values

1.1 Mutual Commitment Statement

Global GameChangers, LLC ("hereafter as "Global GameChangers" or just the "Company") recognizes that the relationship between the Company and its business owners ("Ripple Makers") is integral to long-term success and the service of retail customers ("Customers"). To accomplish mutual goals and objectives, the Company and its Ripple Makers must acknowledge and respect the true nature of the relationship between one another.

- A. The Company hereby commits to providing you as a Ripple Maker with:
 - I. Prompt, professional and courteous service and communications;
 - II. A value-driven membership community that focuses on high peak experiences, memories, service, connections, and contributions;
 - III. The opportunity to grow personally and professionally with Global GameChangers;
 - IV. An exchange or refund in accordance with the Global GameChanger Refund Policy (described herein);
 - V. Successful and prompt delivery of products and services outlined;
 - VI. Accurate and timely commission payments in accordance with the Compensation Plan;
 - VII. The introduction of new offerings only after meticulous planning and input from you; and
 - VIII. The support, protection and defense of the integrity of the Global GameChangers business.

- B. In return, Global GameChangers expects all Ripple Makers to:
 - I. Conduct themselves in a professional, honest, and considerate manner;
 - II. Present Global GameChangers product and service information in an accurate and professional manner;
 - III. Present the Compensation Plan in a complete and accurate manner;
 - IV. Refrain from making any exaggerated income claims;
 - V. Make reasonable effort(s) to support and train Customers and downline Ripple Makers;
 - VI. Refrain from cross-line recruiting, unhealthy competition or unethical business practices;
 - VII. Accurately complete and submit the Ripple Maker Agreement and any requested supporting documentation in a timely manner; and
 - VIII. Above all else, support, protect, and defend the integrity of the Global GameChangers business;

1.2 Global GameChangers Policies and Compensation Plan Incorporated into the Ripple Maker Agreement

Throughout these Policies, when the term “Agreement” is used, it collectively refers to the Ripple Maker Agreement, these Policies and Procedures, and the Global GameChangers Compensation Plan.

1.3 Purpose of Policies

- A. Global GameChangers is a relationship marketing company that markets purpose-driven products and travel services through a network of business owners. To define the relationship that exists between you and the Company and to explicitly set a standard for acceptable business conduct, Global GameChangers has established these Policies and Procedures.
- B. Ripple Makers must comply with: (i) all of the terms and conditions set forth in the Ripple Maker Agreement, which Global GameChangers may amend from time to time in its sole and absolute discretion; (ii) all federal, state, and/or local laws governing a Global GameChangers business; and (iii) these Policies and Procedures.
- C. Global GameChangers Ripple Makers must review the information in these Policies and Procedures carefully. Should you have any questions regarding a policy or rule, you should first seek an answer from your upline Sponsor. If further clarification is needed, you should contact the Global GameChangers Customer Service Department.

1.4 Changes, Amendments, and Modifications

- A. Because federal, state, and local laws (as well as the business environment) periodically change, Global GameChangers reserves the right to amend the Agreement and the prices of its product and service offerings in its sole and absolute discretion. Notification of amendments shall appear in Official Company Materials. ***Please note: This provision does NOT apply to the arbitration clause found in Section 12, which can only be modified via mutual consent.***
- B. Any such amendment, change, or modification shall be effective immediately upon notice by one of the following methods:
 - I. Posting on the official Global GameChangers website;
 - II. Electronic mail (e-mail); or
 - III. In writing through Company issued newsletters or other applicable communication channels.
- C. It is the responsibility of a Sponsoring Ripple Maker to provide the most current version of these Policies and Procedures (available on the Global

GameChangers website) and the Global GameChangers Compensation Plan to each applicant prior to any execution of a Ripple Maker Agreement.

1.5 Delays

Global GameChangers shall not be responsible for delays or failures in performance of its obligations when such failure is due to circumstances beyond its reasonable control. This includes, without limitation, strikes, labor difficulties, transportation difficulties, riot, war, fire, and/or weather, curtailment of a source of supply, or government decrees or orders.

1.6 Effective Date

These Policies and Procedures shall become effective as of June 1, 2018 (“Effective Date”).

2.0 BASIC PRINCIPLES

2.1 Becoming A Global GameChangers Ripple Maker

- A. To become a Ripple Maker, you must meet and fulfill the following qualifications and requirements:
 - I. Be of the age of majority (not a minor) in your country or state of residence;
 - II. Reside or have a valid address in the United States or other country where Global GameChangers LLC conducts business.
 - III. Have a valid taxpayer identification number (i.e. Social Security Number, Federal Tax ID Number, ITIN, etc.) or other appropriate country identification number
 - IV. Submit a properly completed and signed (or electronically signed as detailed herein) Ripple Maker Agreement;

2.2 Enrollment as a New Ripple Maker

- A. A potential new Ripple Maker may self-enroll on a Sponsor’s replicated website. In such event, instead of the submission of a physically signed Ripple Maker Agreement, the Company will accept a Ripple Maker’s “electronic signature” as an alternative. The “electronic signature” signifies the new Ripple Maker’s acceptance of the terms and conditions of the Ripple Maker Agreement. Please note that such electronic signature constitutes a legally binding agreement between you and the Company.
- B. Even in lieu of the electronic signature, Global GameChangers reserves the right to require signed paperwork for any account, regardless of origin. If requested, the signed Ripple Maker Agreement should be submitted to the Company within five (5) business days from the date of enrollment.

- C. Signed documents, including, but not limited to, the Ripple Maker Agreement, are legally binding contracts which must not be altered, tampered with or changed in any manner after they have been signed. False or misleading information, forged signatures or alterations to any document, including business registration forms, made after a document has been signed may lead to sanctions, up to and including involuntary termination of the Ripple Maker's business.

2.3 Rights Granted

Global GameChangers hereby grants you the non-exclusive right, based upon the terms and conditions contained within the Ripple Maker Agreement and these Policies and Procedures, to:

- I. Purchase a Global GameChangers LifeChangers membership and other related amenities;
- II. Promote and sell these Global GameChangers products and services; and
- III. Sponsor Customers and Ripple Makers in the United States and in countries where Global GameChangers may become established after the Effective Date of these Policies and Procedures.

2.4 Identification Numbers

- A. Each Ripple Maker must provide their Social Security Number, or Federal Tax Identification Number, if located in the United States or any of its territories, to Global GameChangers. The Company reserves the right to withhold commission payments from any Ripple Maker who fails to provide such information or who provides false information.
- B. Upon enrollment, the Company will provide a Ripple Maker with a Global GameChangers Identification Number. This number will be used to place orders, structure organizations, and track commissions and bonuses.

2.5 Renewals and Expiration of the Ripple Maker Agreement

- A. If a Ripple Maker allows their Ripple Maker Agreement to expire, the Ripple Maker will lose any and all rights to their downline organization unless re-activation occurs within sixty (60) days following expiration. If the former Ripple Maker re-activates within this 60-day time limit, the Ripple Maker will resume the rank and position held immediately prior to expiration. However, such Ripple Maker's paid as level will not be restored unless he, she and/or it (an entity) qualifies at that payout level in the new month. The Ripple Maker is not eligible to receive commissions for the time during which the Ripple Maker's business was expired.

- B. A Ripple Maker who fails to renew during the 60-day grace period may not re-apply for a Global GameChangers business for the following twelve (12) months from the date of expiration.
- C. The downline of the expired Ripple Maker will roll up to the immediate, active upline Sponsor.

2.6 Business Entities

- A. A corporation, partnership, LLC, trust, or other international business entity (collectively referred to as a “Business Entity” or simply “it”) may apply to be a Global GameChangers Ripple Maker. This Ripple Maker business and position will remain *temporary* until the submission of proper documents, including but not limited to: Certificate of Incorporation, Articles of Organization, Partnership Agreement or appropriate Trust documents. Global GameChangers must receive these documents within thirty (30) business days from the date of enrollment.
- B. A Global GameChangers Ripple Maker may change their status under the same Sponsor from an individual to a Business Entity.

2.7 Independent Business Relationship; Indemnification for Actions

- A. As a Ripple Maker, you understand you are an independent contractor, and not a purchaser of a franchise or business opportunity. As a result, your success depends entirely upon your own individual and independent efforts.
- B. The Agreement between you and the Company does not create an employer/employee relationship, agency, partnership, or joint venture.
- C. You will not be treated as an employee of Global GameChangers for any purposes, including, without limitation, for federal, state, or international tax purposes. All Ripple Makers are responsible for paying local, state and federal (and the international equivalent) taxes due from all compensation earned as a Global GameChangers Ripple Maker. Any other compensation received by a Ripple Maker from Global GameChangers will be governed by applicable U.S. tax laws (or the tax laws of any other applicable jurisdiction). You have no express or implied authority to bind Global GameChangers to any obligation or to make any commitments by or on behalf of Global GameChangers. Each Ripple Maker, whether acting as management of a Business Entity or represented as an individual, shall establish his, her or its own goals, hours, and methods of operation and sale, so long as in compliance with the terms and conditions of the Ripple Maker Agreement, these Policies and Procedures, and applicable state and federal laws.
- D. You are fully responsible for all of your verbal and written communications made regarding Global GameChangers products, services, and the Compensation Plan that are not expressly contained within Official Company Materials. Ripple Makers shall indemnify and hold harmless Global

GameChangers, its directors, officers, employees, product suppliers and agents from any and against all liability including judgments, civil penalties, refunds, attorney fees and court costs incurred by the Company as a result of the Ripple Maker's unauthorized representations or actions. This Provision shall survive the termination of the Global GameChangers Ripple Maker Agreement.

2.8 Errors or Questions

If you have any questions as a Ripple Maker about, or believes any errors have been made regarding commissions, bonuses, business reports, orders, or charges, you must notify the Company Compliance Department in writing within thirty (30) days of the date of the error or incident in question. Any such errors, omissions or problems not reported within 30 days shall be deemed expressly waived by you.

3.0 RESPONSIBILITIES OF A RIPPLE MAKER

3.1 Correct Addresses

- A. It is the responsibility of a Customer or Ripple Maker to make sure Global GameChangers has the correct shipping address before the shipment of any order(s).
- B. A Customer or Ripple Maker should allow up to thirty (30) days for processing after any notice of address change directed to the Company.

3.2 Training and Leadership

- A. Any Ripple Maker who sponsors another Ripple Maker into Global GameChangers should ideally perform an authentic assistance and training function to ensure his, her or its downline properly operates their respective Global GameChangers business. Sponsoring Ripple Makers should strive to support their downline organizations through appropriate ongoing contact and communication.
- B. A Sponsoring Ripple Maker should do their best to monitor the Ripple Makers in their downline organization to ensure that downline Ripple Makers do not make improper product or business claims, or engage in any illegal or inappropriate conduct.
- C. Upline Ripple Makers are encouraged to motivate and train new Ripple Makers about Global GameChangers' products and services, effective sales techniques, the Company Compensation Plan and compliance with these Policies and Procedures.
- D. **Marketing the LifeChangers Membership and other amenities is a required activity in Global GameChangers and must be emphasized in all recruiting presentations. Commissions are ONLY earned on the sale of memberships and purpose-driven products in the Global GameChangers ecosystem.**

- E. We emphasize and encourage all Ripple Makers to sell Global GameChangers's products and services to Customers.
- F. Use of Sales Aids. To promote both the products and the opportunity Global GameChangers offers, Ripple Makers must use the sales aids and support materials produced by the Company. If Global GameChangers Ripple Makers develop their own sales aids and promotional materials, which includes Internet advertising, notwithstanding any good intentions, these Ripple Makers may unintentionally violate any number of statutes or regulations affecting the Global GameChangers business. These violations, although they may be relatively few in number, could jeopardize the Global GameChangers opportunity for all. Accordingly, Ripple Makers must submit all written sales aids, promotional materials, advertisements, websites and other literature to the Company for prior written approval. Unless the Ripple Maker receives specific written approval to use the material, the request shall be deemed denied. All Ripple Makers shall safeguard and promote the good reputation of Global GameChangers and its products. The marketing and promotion of Global GameChangers, the Global GameChangers opportunity, the Compensation Plan, and Global GameChangers products and services shall be consistent with the public interest, and must avoid all discourteous, deceptive, misleading, unethical or immoral conduct or practices.

3.3 Constructive Criticism; Ethics

- A. Global GameChangers desires to provide its independent Ripple Makers with the best products and services and Compensation Plan in the industry. Accordingly, Global GameChangers values constructive criticism and encourages the submission of written comments addressed to the Company Compliance Department.
- B. Negative and disparaging comments by a Ripple Maker about Global GameChangers, its products or Compensation Plan, made to the Field or at Global GameChangers meetings, events, or LifeChangers Vacations, or disruptive behavior at Global GameChangers meetings, events, or LifeChangers Vacations, serve no purpose other than to dampen the enthusiasm of other Global GameChangers Ripple Makers. Ripple Makers must not belittle Global GameChangers, other Global GameChangers Ripple Makers, Global GameChangers products or services, the Compensation Plan, or Global GameChangers directors, officers, or employees, product suppliers or agents. Such conduct represents a material breach of these Policies and Procedures and may be subject to sanctions as deemed appropriate by the Company.
- C. **Global GameChangers endorses the following code of ethics:**
 - I. Ripple Makers must show fairness, tolerance, and respect to all people associated with Global GameChangers, regardless of race, gender, social class or religion, thereby fostering a "positive atmosphere" of teamwork, good morale and community spirit.

- II. Ripple Makers shall strive to resolve business issues, including situations with upline and downline Ripple Makers, by emphasizing tact, sensitivity, good will and taking care not to create additional problems.
 - III. Ripple Makers must be honest, responsible, professional and conduct themselves with integrity.
 - IV. Ripple Makers shall not make disparaging statements about Global GameChangers, other Ripple Makers, Company employees, product suppliers or agents, products, services, sales and marketing campaigns, or the Compensation Plan, or make statements that unreasonably offend, mislead or coerce others.
- D. Global GameChangers may take appropriate action against a Ripple Maker if it determines, in its sole discretion, that the Ripple Maker's conduct is detrimental, disruptive, or injurious to the Company or other Ripple Makers.

3.4 Reporting Policy Violation

- A. A Ripple Maker who observes a policy violation by another Ripple Maker should submit a written and signed letter (e-mail will not be accepted) of the violation directly to the Global GameChangers Corporate office. The letter shall set forth the details of the incident as follows:
- I. The nature of the violation and specific facts to support allegations;
 - II. Number of occurrences and dates of occurrences;
 - III. Persons involved; and
 - IV. Any other supporting documentation
- B. Once the matter has been presented to Global GameChangers, it will be researched thoroughly by the Company Compliance Department and appropriate action will be taken if necessary.
- C. This section refers to the general reporting of policy violations as observed by other Ripple Makers for the mutual effort to support, protect, and defend the integrity of the Global GameChangers business and opportunity. If a Ripple Maker has a grievance or complaint against another Ripple Maker which directly relates to his, her or its Global GameChangers business, the procedures set forth in these Policies must be followed.

3.5 Sponsorship

- A. The Sponsor is the person who introduces a Customer or Ripple Maker to Global GameChangers, helps them complete their enrollment, and supports and trains those in their downline.

- B. The Company recognizes the Sponsor as the name(s) shown on the first:
 - I. Physically signed Global GameChangers Ripple Maker Agreement on file; or
 - II. Electronically signed Ripple Maker from a website or a Global GameChangers Ripple Maker's replicated website.
- C. A Ripple Maker Agreement that contains notations such as "by phone" or the signatures of other individuals (i.e. Sponsors, spouses, relatives, or friends) is not valid and will not be accepted by Global GameChangers.
- D. Global GameChangers recognizes that each new prospect has the right to ultimately choose their own Sponsor, but the Company will not allow Ripple Makers to engage in unethical sponsoring activities.
- E. All active Ripple Makers in good standing have the right to sponsor and enroll others into Global GameChangers. While engaged in sponsoring activities, it is not uncommon to encounter situations when more than one Ripple Maker will approach the same prospect. It is the accepted courtesy that the new prospect will be sponsored by the first Ripple Maker who presented a comprehensive introduction to the Company products or opportunity.

3.6 Cross Sponsoring Prohibition

- A. "Cross sponsoring" is defined as the enrollment into a different line of sponsorship of an individual, or Business Entity, that already has a signed Ripple Maker Agreement. Actual or attempted cross sponsoring is not allowed. If cross sponsoring is verified by Global GameChangers, sanctions up to and including termination of a Ripple Maker's business may be imposed.
- B. The use of a Spouse's or relative's name, trade names, assumed names, DBA names, corporation, partnership, trust, Federal ID numbers, or fictitious ID numbers to evade or circumvent this policy is not permitted.
- C. This policy does not prohibit the transfer of a Global GameChangers business in accordance with Global GameChangers Sale or Transfer Policy set forth in these Policies.

3.7 Adherence to the Global GameChangers Compensation Plan

- A. A Ripple Maker must adhere to the terms of the Global GameChangers Compensation Plan as set forth in these Policies and Procedures as well as in Official Company Materials. Deviation from the Compensation Plan is prohibited.
- B. A Ripple Maker shall not offer the Global GameChangers opportunity through, or in combination with, any other system, program, or method of marketing other than that specifically set forth in Official Company Materials.

- C. A Ripple Maker shall not require or encourage a current or prospective Customer or Ripple Maker to participate in Global GameChangers in any manner that varies from the Compensation Plan as set forth in Official Company Materials.
- D. A Ripple Maker shall not require or encourage a current or prospective Customer or Ripple Maker to make a purchase from or payment to any individual or other entity as a condition to participating in the Global GameChangers Compensation Plan, other than such purchases or payments required to naturally build their business.

3.8 Adherence to Laws and Ordinances

Many cities and counties have laws regulating certain home-based businesses. In most cases, these ordinances do not apply to Ripple Makers because of the nature of the business. However, Ripple Makers must check their local laws and obey the laws that do apply to them. Nonetheless, A Ripple Maker shall comply with all federal, state and local laws and regulations in their conduct of a Global GameChangers business.

3.9 Compliance with Applicable Income Tax Laws

- A. Global GameChangers will automatically provide a complete 1099 Miscellaneous Income Tax form (nonemployee compensation) to each US Ripple Maker whose earnings for the year is at least \$600, or who received trips, prizes or awards valued at \$600 or more. If earnings and purchases are less than stated above, IRS forms will be sent only at the request of the Ripple Maker, and a minimum charge of \$20 may be assessed by Global GameChangers.
- B. A Ripple Maker accepts sole responsibility for and agrees to pay all federal, state and local taxes on any income generated as an independent Ripple Maker, and further agrees to indemnify Global GameChangers from any failure to pay such tax amounts when due.
- C. If a Ripple Maker's business is tax exempt, the Federal Tax Identification number must be provided to Global GameChangers in writing.
- D. Global GameChangers encourages all Ripple Makers to consult with a tax advisor for additional information for their business.

3.10 Ripple Makers in Same Household

Individuals of the same family unit may each enter into or have an interest in their own separate Global GameChangers businesses. A "family unit" is defined as spouses and dependent children living at or doing business at the same address.

3.11 Actions of Household Members or Affiliated Parties

If any member of your immediate household engages in any activity which, if performed by you, would violate any provision of the Agreement, such activity will be deemed a violation by YOU and Global GameChangers may take disciplinary action against you pursuant to these Policies and Procedures. Similarly, if any individual associated in any way with a corporation, partnership, LLC, trust or other entity (collectively "Business Entity") violates the Agreement, such action(s) will be deemed a violation by the Business Entity, and Global GameChangers may take disciplinary action against the Business Entity. Likewise, if a Ripple Maker enrolls in Global GameChangers as a Business Entity, each Affiliated Party of the Business Entity shall be personally and individually bound to, and must comply with, the terms and conditions of the Agreement.

3.12 Solicitation for Other Companies or Products

- A. A Global GameChangers Ripple Maker may participate in other direct sales, multilevel, network marketing or relationship marketing business ventures or marketing opportunities. However, during the term of this Agreement and for one (1) year thereafter, you may not recruit another active Global GameChangers Customer or Ripple Maker for any other direct sales or network marketing business, unless that Customer or Ripple Maker was personally sponsored by you.
- B. The term "recruit" means actual or attempted solicitation, enrollment, encouragement, or effort to influence in any other way (either directly or through a third party), another Customer or Ripple Maker to enroll or participate in any direct sales or network marketing opportunity. This conduct represents recruiting even if the Ripple Maker's actions are in response to an inquiry made by a Customer or another Ripple Maker.
- C. During the term of this Agreement and for a period of twelve (12) months thereafter, you must not sell, or entice others to sell, any competing products or services, including training materials, to Global GameChangers Customers or Ripple Makers, unless they were personally sponsored by you. Any product or service in the same category as a Global GameChangers product or service is deemed to be competing (i.e., any competing product or service regardless of differences in cost or quality).
- D. However, you may sell non-competing products or services to Global GameChangers Customers or Ripple Makers that you personally sponsored.
- E. You may not display or bundle Global GameChangers products or services, in sales literature, on a website or in sales meetings, with any other products or services to avoid confusing or misleading a prospective Customer or Ripple Maker into believing there is a relationship between the Global GameChangers and non-Global GameChangers products and services.

- F. You may not offer any non-Global GameChangers opportunity, products or services at any Global GameChangers related meeting, seminar or convention, or immediately following a Global GameChangers event.
- G. A violation of any of the provisions in this section shall constitute unreasonable and unwarranted contractual interference between Global GameChangers and you and would inflict irreparable harm on the Company. In such event, Global GameChangers may, at its sole discretion, impose any sanction it deems necessary and appropriate against such Ripple Maker or such Ripple Maker's business, including termination, or seek immediate injunctive relief without the necessity of posting a bond.

3.13 Presentation of the Global GameChangers Opportunity

- A. In presenting the Global GameChangers opportunity to potential Customers and Ripple Makers, you are required to comply with the following provisions:
 - I. You shall not misquote or omit any significant material fact about the Compensation Plan.
 - II. You shall make it clear that the Compensation Plan is based upon sales of Global GameChangers products and services and upon the sponsoring of others.
 - III. You shall make it clear that success can be achieved only through substantial independent efforts.
 - IV. You shall not make unauthorized income projections, claims, or guarantees while presenting or discussing the Global GameChangers opportunity or Compensation Plan to prospective Customers or Ripple Makers.
 - V. You may not make any claims regarding products or services of any products offered by Global GameChangers, except those contained in Official Company Materials.
 - VI. You may not use Official Company Materials to promote the Global GameChangers opportunity in any country where the Company has not established a "presence."
 - VII. You must submit the most updated copy of the Income Disclosure Statement ("IDS") to all prospective Ripple Makers. In an effort to conduct best business practices, Global GameChangers has developed the IDS to convey truthful, timely, and comprehensive information regarding the income that one may earn.

A copy of the IDS must be presented to a prospective Ripple Maker anytime the Compensation Plan is presented or discussed, or any type of income claim or earnings representation is made.

The terms “income claim” and/or “earnings representation” (collectively “income claim”) includes the following: (i) statements of average earnings; (ii) statements of non-average earnings; (iii) statements of earnings ranges; (iv) income testimonials; (v) lifestyle claims; and (vi) hypothetical claims. Examples of “statements of non-average earnings” includes, “Our number one Ripple Maker earned over a million dollars last year,” or “Our average-ranking Ripple Maker makes six thousand per month.” An example of a “statement of earnings ranges” is, “The monthly income for our higher- ranking Ripple Makers is twelve thousand dollars a month on the low end to twenty-five thousand dollars a month on the high end.”

3.14 Sales Requirements are Governed by the Compensation Plan

The Global GameChangers program is built on sales to the ultimate consumer. Global GameChangers encourages its Ripple Makers to only purchase products or services that they and their family will personally consume or used as a sales tool. Ripple Makers must never attempt to influence any other Ripple Maker to buy more products or services than they can reasonably use or sell.

4.0 ORDERING

4.1 General Order Policies

- A. “Bonus Buying” is strictly and absolutely prohibited. Bonus Buying includes any of the following: (i) the enrollment of individuals or entities without the knowledge of and/or execution of an Agreement by such individuals or Business Entities; (ii) the fraudulent enrollment of an individual or entity as a Customer or Ripple Maker; (iii) the enrollment or attempted enrollment of non-existent individuals or Business Entities as Customers or Ripple Makers (“phantoms”); (iv) purchasing Global GameChangers products or services on behalf of or under another Customer or Ripple Maker’s ID number as to qualify for commissions or bonuses; (v) purchasing excessive amounts of products or services that cannot reasonably be used; and/or (vi) any other mechanism or artifice to qualify for rank advancement, incentives, prizes, commissions, or bonuses that is not driven by bona fide product or service purchases by end user consumers.

A Ripple Maker shall not use another Customer’s or Ripple Maker’s credit card or debit checking account to enroll in Global GameChangers or purchase products or services without the account holder’s *written permission*. Such documentation must be kept by the Ripple Maker indefinitely in case the Company needs to reference this.

- B. Regarding an order with an invalid or incorrect payment, Global GameChangers will attempt to contact the Ripple Maker by phone, mail or e-mail in order to obtain another form of payment. If these attempts are unsuccessful after ten (10) business days, the order will be canceled.
- C. A Customer or Ripple Maker who is a recipient of an incorrect order must notify Global GameChangers within thirty (30) calendar days from receipt of the order and follow the procedures as set forth in these Policies.

4.2 Insufficient Funds

- A. Any outstanding balance owed by a Ripple Maker's downline Customers or Ripple Makers to the Company from credit or debit cards, or insufficient fund fees (ACH) will be withheld by the Company from said Ripple Maker's future bonus and commission checks.
- C. All transactions involving returned insufficient funds through ACH or credit or debit card, which are not resolved in a timely manner by the Ripple Maker, constitute grounds for disciplinary sanctions.
- D. If a credit card order or automatic debit is declined the first time, the Customer or Ripple Maker will be contacted for an alternate form of payment. If payment is declined a second time, the Customer or Ripple Maker may be deemed ineligible to purchase Global GameChangers products or services.

5.0 PAYMENT OF COMMISSIONS & BONUSES

5.1 Bonus and Commission Qualifications

- A. A Ripple Maker must be active and in compliance with Global GameChangers Policies and Procedures to qualify for bonuses and commissions. So long as a Ripple Maker complies with the terms of the Ripple Maker Agreement, the Company shall pay commissions in accordance with the Compensation Plan.
- B. Global GameChangers reserves the right to postpone bonus and commission payments until such time the cumulative amount exceeds \$20.

5.2 Computation of Commissions and Discrepancies

- A. A Ripple Maker must review his, her or its monthly statement and bonus/commission reports promptly and report any discrepancies within thirty (30) days of notification. If no concerns are raised within this 30-day "grace period," additional requests will most likely not be considered for commission recalculations. Special circumstances are always listened to and addressed in an understanding fashion.
- B. For additional information on payment of commissions, please review the Global GameChangers Compensation Plan.

5.3 Adjustments to Bonuses and Commissions for Returned Products or Global GameChanger Memberships.

- A. A Ripple Maker receives bonuses and commissions based on the actual sales of products and services to end consumers. When a product or service is returned to Global GameChangers for a refund from the end consumer, the

bonuses and commissions attributable to the returned product or service will be deducted from the Ripple Maker who received bonuses or commissions on such sales. Deductions will occur in the month in which the refund is given and continue every pay period thereafter until the bonus/and or commission is recovered.

- B. In the event that a Ripple Maker terminates their business, and the amounts of the bonuses or commissions attributable to the returned products or services have not yet been fully recovered by the Company, the remainder of the outstanding balance may be offset against any other amounts that may be owed by the Company to the former Ripple Maker.

6.0 SATISFACTION GUARANTEED AND RETURN OF SALES AIDS

Global GameChangers offers a one hundred percent (100%) ten (10) day money back guarantee for both Customers and Ripple Makers. If a Customer purchased a product or service and is not satisfied with the product or service, the Customer may request a refund from the Company.

7.0 PRIVACY POLICY

7.1 Introduction

This Privacy Policy is to ensure that all Customers and Ripple Makers understand and adhere to the basic principles of confidentiality.

7.2 Expectation of Privacy

- A. Global GameChangers recognizes and respects the importance its Customers and Ripple Makers place on the privacy of their financial and personal information. Global GameChangers will make reasonable efforts to safeguard the privacy of, and maintain the confidentiality of its Customers' and Ripple Makers' financial and account information and nonpublic personal information.
- B. By entering into the Ripple Maker Agreement, a Ripple Maker authorizes Global GameChangers to disclose their name and contact information to upline Ripple Makers solely for activities related to the furtherance of the Global GameChangers business. A Ripple Maker hereby agrees to maintain the confidentiality and security of such information and to use it solely for the purpose of supporting and servicing his, her or its downline organization and conducting the Global GameChangers business.

7.3 Employee Access to Information

Global GameChangers limits the number of employees who have access to Customers' and Ripple Makers' nonpublic personal information.

7.4 Restrictions on the Disclosure of Account Information

Global GameChangers will not share non-public personal information or financial information about current or former Customers or Ripple Makers with third parties, except as permitted or required by laws and regulations, court orders, or to serve the Customers' or Ripple Makers' interests or to enforce its rights or obligations under these Policies and Procedures, or Ripple Maker's Agreement or with written permission from the accountholder on file.

8.0 PROPRIETARY INFORMATION AND TRADE SECRETS

8.1 Business Reports, Lists, and Proprietary Information

By completing and signing the Ripple Maker Agreement, you acknowledge that Business Reports, lists of Customer and Ripple Maker names and contact information and any other information, which contain financial, scientific or other information both written or otherwise circulated by the Company pertaining to the business of Global GameChangers (collectively, "Reports"), are confidential and proprietary information and trade secrets belonging exclusively to the Company.

8.2 Obligation of Confidentiality

During the term of the Ripple Maker Agreement and for a period of five (5) years after the termination or expiration of the Ripple Maker Agreement between you and Global GameChangers, you shall not:

- I. Use the information in the Reports to compete with Global GameChangers or for any purpose other than promoting your Global GameChangers business;
- II. Use or disclose to any person or entity any confidential information contained in the Reports, including the replication of the genealogy in another network marketing company.

8.3 Breach and Remedies

You acknowledge that such proprietary information is of such character as to render it unique and that disclosure or use thereof in violation of this provision will result in irreparable damage to the Company and to independent Global GameChangers businesses. The Company and its Ripple Makers will be entitled to injunctive relief or to recover damages against any specific Ripple Maker who violates this provision in any action to enforce its rights under this section. The prevailing party shall be entitled to an award of attorney's fees, court costs and expenses.

8.4 Return of Materials

Upon demand by Global GameChangers, any current or former Ripple Maker will return the original and all copies of all "Reports" to the Company together with any Global GameChangers confidential information in such person's possession.

9.0 ADVERTISING, PROMOTIONAL MATERIAL, USE OF COMPANY NAMES AND TRADEMARKS

9.1 Labeling, Packaging, and Displaying Products

- A. A Global GameChangers Ripple Maker may not re-label, re-package, refill, or alter labels of any Company product or service information, materials or program(s) in any way. The Company products and services must only be marketed and sold in their native format from Global GameChangers. Any attempted re-labeling violates federal and state laws, which may result in criminal or civil penalties or liability.
- B. A Ripple Maker may sell Global GameChangers products and services and display the Global GameChangers trade name at any appropriate display booth (such as trade shows) upon *prior written approval* from the Company.
- C. The Company reserves the right to refuse authorization to participate at any function that it does not deem a suitable forum for the promotion of its products and services, or the Global GameChangers opportunity.

9.2 Use of Company Names and Protected Materials

- A. A Ripple Maker must safeguard and promote the good reputation of Global GameChangers and the products and services it markets. The marketing and promotion of Global GameChangers, the Global GameChangers opportunity, the Compensation Plan, and Global GameChangers products and services will be consistent with the public interest, and must avoid all discourteous, deceptive, misleading, unethical or immoral conduct and practices.
- B. All promotional materials supplied or created by Global GameChangers must be used in their original form and cannot be changed, amended or altered except with prior written approval from the Company Compliance Department.
- C. The name of Global GameChangers, each of its product and service names and other names that have been adopted by the Company in connection with its business are proprietary trade names, trademarks and service marks of Global GameChangers, LLC. As such, these marks are of great value to Global GameChangers and are supplied to Ripple Makers for their use only in an expressly authorized manner.
- D. A Ripple Maker's use of the name "Global GameChangers" is restricted to protect Global GameChangers proprietary rights, ensuring that the Global GameChangers protected names will not be lost or compromised by unauthorized use. Use of the Global GameChangers name on any item not produced by Global GameChangers is prohibited except as follows:
 - I. [Ripple Maker's name] Global GameChangers Ripple Maker

- II. [Ripple Maker's name] Independent Ripple Maker of Global GameChangers products and services.
- E. Further procedures relating to the use of the Global GameChangers name are as follows:
- I. All stationary (i.e., letterhead, envelopes, and business cards) bearing the Global GameChangers name or logo intended for use by the Ripple Maker (not purchased from approved Company vendors) must be approved in writing by the Company Compliance Department.
 - II. Ripple Makers may list "Global GameChangers Ripple Maker" or simply "Ripple Maker" in relevant information distribution channels under their own name.
 - III. Ripple Makers may not use the name Global GameChangers or Global GameChangers, LLC, in answering the telephone, creating a voice message or using an answering service, such as to give the impression to the caller that they have reached the corporate office. They may state, "Global GameChangers Ripple Maker."
- F. Certain photos and graphic images used by Global GameChangers in its advertising, packaging, and websites are the result of paid contracts with outside vendors that do not extend to Ripple Makers. If you want to use these photos or graphic images, you may negotiate individual contracts with the vendors for a fee.
- G. A Ripple Maker shall not appear on or make use of television, radio, or any other media to promote or discuss Global GameChangers or its programs, products or services without prior written permission from the Company Compliance Department.
- H. A Ripple Maker may not produce for sale or distribution any Company event or speech, nor may a Ripple Maker reproduce Global GameChangers audio or video clips for sale or for personal use without prior written permission from the Company Compliance Department.
- I. Global GameChangers reserves the right to rescind its prior approval of any sales aid or promotional material to comply with changing laws and regulations and may request the removal from the marketplace of such materials without financial obligation to the affected Ripple Maker.
- J. A Ripple Maker shall not promote non-Company products or services in conjunction with Global GameChangers products or services on the same websites or same advertisement without prior approval from the Company Compliance Department.

9.3 E-mail Limitations

- A. Except as provided in this section, a Ripple Maker may not use or transmit unsolicited email, mass email distribution, or “spamming” that advertises or promotes the operation a Global GameChangers business. The exceptions are:
 - I. E-mailing any person who has given prior permission or invitation;
 - II. E-mailing any person with whom the Ripple Maker has established a prior business or personal relationship.
- B. In all states where prohibited by law, a Ripple Maker may not transmit, or cause to be transmitted through a third party, (by telephone, facsimile, computer or other device), an unsolicited advertisement to any equipment, which has the capacity to transcribe text or images from an electronic signal received over a regular telephone line, cable line, ISDN, T1 or any other signal carrying device, except as set forth in this section.
- C. All e-mail or computer broadcasted documents subject to this provision shall not include any of the following:
 - I. Use of any third-party domain name without permission;
 - II. Sexually explicit materials.

9.4 Internet and Third-Party Website Restrictions

- A. A Ripple Maker may not use or attempt to register any of Global GameChangers's trade names, trademarks, service names, service marks, product names, URLs, advertising phrases, the Company's name or any derivative thereof, for any purpose including, but not limited to, Internet domain names (URL), third party websites, e-mail addresses, web pages, or blogs.
- B. A Ripple Maker may not sell Global GameChangers products, services or offer the Business Opportunity using “online auctions,” such as eBay® or “online marketplaces,” such as Amazon.
- C. A Ripple Maker may not use third-party sites that contain materials copied from corporate sources (such as Global GameChangers brochures, CDs, videos, tapes, events, presentations, and corporate websites). This policy ensures brand consistency, allows Customers and Ripple Makers to stay up-to-date with changing products, services and information, facilitates enrollment under the correct Sponsor, and assists in compliance with government regulations.
- D. Social Media sites may not be used to sell or offer to sell Global GameChangers products or services. **PROFILES A RIPPLE MAKER GENERATES IN ANY SOCIAL COMMUNITY WHERE GLOBAL GAMECHANGERS IS DISCUSSED OR MENTIONED MUST CLEARLY IDENTIFY THE RIPPLE MAKER AS AN INDEPENDENT GLOBAL GAMECHANGERS RIPPLE MAKER, and when a Ripple Maker participates in those communities, they must avoid inappropriate conversations, comments,**

images, video, audio, applications or any other adult, profane, discriminatory or vulgar content. The determination of what is inappropriate is at Global GameChangers's sole discretion, and offending Ripple Makers will be subject to disciplinary action. If a link is provided, it must link to the posting Ripple Maker's replicated website or the Company websites.

- E. Anonymous postings or use of an alias on any Social Media site is prohibited, and offending Ripple Makers will be subject to disciplinary action.
- F. Ripple Makers may not use blog spam, spamdexing or any other mass-replicated methods to leave blog comments. Comments Ripple Makers create or leave must be useful, unique, relevant and specific to the blog's article.
- G. Ripple Makers must disclose their full name on all Social Media postings, and conspicuously identify themselves as an independent Ripple Maker for Global GameChangers. Anonymous postings or use of an alias is prohibited.
- H. Postings that are false, misleading, or deceptive are prohibited. This includes, but is not limited to, false or deceptive postings relating to the Global GameChangers income opportunity, Global GameChangers's products and services, and/or your biographical information and credentials.
- I. Ripple Makers are personally responsible for their postings and all other online activity that relates to Global GameChangers. Therefore, even if a Ripple Maker does not own or operate a blog or Social Media site, if a Ripple Maker posts to any such site that relates to Global GameChangers or which can be traced to Global GameChangers, the Ripple Maker is responsible for the posting. Ripple Makers are also responsible for postings which occur on any blog or Social Media site that the Ripple Maker owns, operates, or controls.
- J. As a Global GameChangers Ripple Maker, it is important to not converse with any person who places a negative post against you, other Ripple Makers, or Global GameChangers. Report negative posts to the Company Compliance Department. Responding to such negative posts often simply fuels a discussion with someone carrying a grudge that does not hold themselves to the same high standards as Global GameChangers, and therefore damages the reputation and goodwill of the Company.
- K. If your Global GameChangers business is cancelled for any reason, you must discontinue using the Global GameChangers name, and all of Global GameChangers's trademarks, trade names, service marks, and other intellectual property, and all derivatives of such marks and intellectual property, in any postings and all Social Media sites that you utilize. If you post on any Social Media site on which you have previously identified yourself as a Global GameChangers Ripple Maker, you must conspicuously disclose that you are no longer a Ripple Maker of the Company.
- L. Failure to comply with these policies for conducting business online may result in the Ripple Maker losing their right to advertise and market Global

GameChangers products, services and Global GameChangers's business opportunity online in addition to any other disciplinary action available under the Policies and Procedures.

9.5 Advertising and Promotional Materials

- A. **You may not advertise any Global GameChangers products or services at a price *LESS* than the highest company published, established retail price plus shipping, handling and applicable taxes.** No special enticement advertising is allowed. This includes, but is not limited to, offers of free membership, free shipping, or other such offers that grant advantages beyond those available through the Company.
- B. Advertising and all forms of communications must adhere to principles of honesty and propriety.
- C. All advertising, including, but not limited to, print, Internet, computer bulletin boards, television, radio, etc., are subject to prior written approval by the Company Compliance Department. Similarly, all requests for approvals with respect to advertising must be directed in writing to the Global GameChangers Compliance Department.
- E. Global GameChangers reserves the right to rescind its prior approval of submitted advertising or promotional materials in order to comply with changing laws and regulations, and may require the removal of such advertisements from the marketplace without obligation to the affected Ripple Maker.

9.6 Testimonial Permission

By signing the Ripple Maker Agreement, you give Global GameChangers permission to use your testimonial or image and likeness in corporate sales materials, including but not limited to print media, electronic media, audio and video. In consideration of being allowed to participate in the Global GameChangers opportunity, you waive any right to be compensated for the use of your testimonial or image and likeness even though Global GameChangers may be paid for items or sales materials containing such image and likeness. In some cases, a Ripple Maker's testimonial may appear in another Ripple Maker's advertising materials. If you do not wish to participate in Global GameChangers sales and marketing materials, you should provide a written notice to the Company Compliance Department to ensure that your testimonial or image and likeness will not be used in any corporate materials, corporate recognition pieces, advertising or recordings of annual events.

9.7 Telemarketing Limitations

- A. A Ripple Maker must not engage in telemarketing in relation to the operation of the Global GameChangers business. The term "telemarketing" means the placing of one or more telephone calls to an individual or entity to induce the purchase of Global GameChangers products or services, or to recruit them for the Global GameChangers opportunity.

- B. The Federal Trade Commission (“FTC”) and the Federal Communications Commission (“FCC”) each have laws that restrict telemarketing practices. Both federal agencies, as well as a number of states and countries have “do not call” regulations as part of their telemarketing laws.
- C. While a Ripple Maker may not consider themselves a “telemarketer” in the traditional sense, these regulations broadly define the term “telemarketer” and “telemarketing” so that the unintentional action of calling someone whose telephone number is listed on the Federal “Do Not Call” registry could cause the Ripple Maker to violate the law. These regulations must not be taken lightly, as they carry significant penalties.
- D. “Cold calls” or “state-to-state calls” made to prospective Customers or Ripple Makers that promote either Global GameChangers products, services or the Global GameChangers opportunity is considered telemarketing and is prohibited.
- E. Exceptions to Telemarketing Regulations

A Global GameChangers Ripple Maker may place telephone calls to prospective Customers or Ripple Makers under the following limited situations:

- I. If the Ripple Maker has an established business relationship with the prospect;
 - II. In response to the prospect’s personal inquiry or application regarding a product or service offered by the Global GameChangers Ripple Maker, within three (3) months immediately before the date of such a call;
 - III. If the Ripple Maker receives written and signed permission from the prospect authorizing the Ripple Maker to call;
 - IV. If the call is to family members, personal friends, and acquaintances.
 - V. Global GameChangers Ripple Makers engaged in calling “acquaintances,” must make such calls on an occasional basis only and not as a routine practice.
- F. A Ripple Maker shall not use automatic telephone dialing systems in the operation of his, her or its Global GameChangers businesses.
 - G. Failure to abide by Global GameChangers policies or regulations as set forth by the FTC and FCC regarding telemarketing may lead to sanctions against the Ripple Maker’s business, up to and including termination of the business.
 - H. By signing the Ripple Maker Agreement, or by accepting commission checks, other payments or awards from Global GameChangers, you give permission to Global GameChangers and other Ripple Makers to contact them as permitted under the Federal Do Not Call regulations.

- I. In the event a Ripple Maker violates this section, Global GameChangers reserves the right to institute legal proceedings to obtain monetary or equitable relief.

10.0 CHANGES TO A RIPPLE MAKER'S BUSINESS

10.1 Modification of the Ripple Maker Agreement

A Ripple Maker may modify his or her existing Ripple Maker Agreement (i.e., change a social security number to a Federal ID number, add a spouse or partner to the account, or change the form of ownership from an individual to a Business Entity owned by the Ripple Maker) by submitting a written request, accompanied by a new Ripple Maker Agreement and the Business Registration Form, if applicable, completed with fresh signatures (not a “crossed out” or “white-out” version of the first Agreement), and any appropriate supporting documentation.

10.2 Change Sponsor or Placement for Active Ripple Makers

- A. Maintaining the integrity of the organizational structure is mandatory for the success of Global GameChangers and our independent Ripple Makers. As such, a request to change placement may only be made within the first 48 hours of initial enrollment as a Ripple Maker. Furthermore, such changes may only occur within the same organization. Under exceptional circumstances at the discretion of the Company, on a case-by-case basis, the Company may agree to placement changes that benefit the affected Ripple Makers.
- B. Sponsors may make “Placement changes” and “Sponsor changes” from one Ripple Maker to another for personally Sponsored Ripple Makers during the first 48 hours of enrollment.
- C. To change or correct the Sponsor change or Placement change, a Ripple Maker must comply with following procedures:
 - I. Submit a Sponsor Placement Transfer Form and/or Sponsor Change Form;
 - II. Submit a Global GameChangers Ripple Maker Agreement showing the correct Sponsor and Placement, and any appropriate supporting documentation, or electronically signed web agreement;
 - III. The Ripple Maker Agreement must be a new, completed document bearing “fresh” signatures, not a “crossed-out” or “white-out” version of the first Agreement, or electronically signed web agreement.
- D. Upon approval, the Ripple Maker's downline, if any, will transfer with the Ripple Maker.

- G. Global GameChangers retains the right to approve or deny any requests to change Sponsor or Placement, and to correct any errors related thereto at any time and in whatever manner it deems necessary.

10.3 Change Sponsor or Placement for Inactive Ripple Makers

- A. At the discretion of Global GameChangers, Ripple Makers who have neither bought/sold products or services nor paid the monthly administrative fee for at least six (6) months, and who have not tendered a letter of resignation, are eligible to re-enroll in Global GameChangers under the Sponsor/Placement of their choice.
- B. Upon written notice to Global GameChangers that a former Ripple Maker wishes to re-enroll, Global GameChangers will “compress” (close) the original account. A new Global GameChangers ID number will then be issued to the former Ripple Maker.
- C. Such Ripple Maker does not retain former rank, downline, or rights to commission checks from his, her or its former organizations.
- D. Global GameChangers reserves the right to correct Sponsor or Placement errors at any time and in whatever manner it deems necessary.

10.4 Change Organizations

- A. If a Global GameChangers Ripple Maker wishes to transfer organizations, they must submit a letter of resignation to the Company Customer Service Department and remain inactive (neither purchase or sell) with or in Global GameChangers for six (6) months from the receipt of the letter before being eligible to re-enroll under a different Sponsor/Placement.
- B. Global GameChangers retains the right to approve or deny any request to re-enroll after a Ripple Maker’s resignation.
- C. If re-enrollment is approved, the former Ripple Maker will be issued a new Global GameChangers ID number and will be required to submit a new Ripple Maker Agreement. The Ripple Maker will not be entitled to keep any former rank, downline, or rights to commission checks from any prior organization.

10.5 Unethical Sponsoring

- A. Unethical sponsoring activities include, but are not limited to, enticing, bidding or engaging in unhealthy competition in trying to acquire a prospect or new Ripple Maker from another Ripple Maker or influencing another Ripple Maker to transfer to a different sponsor.
- B. Allegations of unethical sponsoring must be reported in writing to the Global GameChangers Compliance Department within the first 90 days of enrollment.

If the reports are substantiated, Global GameChangers may transfer the Ripple Maker or the Ripple Maker's downline to another sponsor, Placement or organization without approval from the current up-line Sponsor or Placement Ripple Makers. Global GameChangers remains the final authority in such cases.

- C. Should Ripple Makers engage in solicitation and/or enticement of members of another direct sales company to sell or distribute Global GameChangers products and services to, they bear the risk of being sued by the other direct sales company. If any lawsuit, arbitration, or mediation is brought against a Ripple Maker alleging that they engaged in inappropriate recruiting activity of another company's sales force or Customers, Global GameChangers will not pay any of Ripple Maker's defense costs or legal fees, nor will Global GameChangers indemnify the Ripple Maker for any judgment, award, or settlement.

10.6 Sell, Assign or Delegate Ownership

- A. In order to preserve the integrity of the hierarchical structure, it is necessary for Global GameChangers to place restrictions on the transfer, assignment, or sale of a business.
- B. A Global GameChangers Ripple Maker may not sell or assign his or her rights or delegate his or her position as a Ripple Maker without *prior written approval* by Global GameChangers, which approval will not be unreasonably withheld. Any attempted sale, assignment, or delegation without such approval may be voided at the discretion of Global GameChangers.
- C. Should the sale be approved by Global GameChangers, the Buyer assumes the position of the Seller at the current qualified title, but at the current "paid as" rank, at the time of the sale and acquires the Seller's Downline.
- D. To request corporate authorization for a sale or transfer of a Global GameChangers business, the following items must be submitted to the Company Compliance Department:
 - I. A Sale/Transfer of Business Form properly completed, with the requisite signatures.
 - II. A copy of the Sales Agreement signed and dated by both Buyer and Seller.
 - III. A Global GameChangers Ripple Maker Agreement completed and signed by the Buyer.
 - IV. Payment of the \$100 administration fee.
 - V. Any additional supporting documentation requested by Global GameChangers.

- D. Any debt obligations that either Seller or Buyer may have with Global GameChangers must be satisfied prior to the approval of the sale or transfer by Global GameChangers.
- E. A Global GameChangers Ripple Maker who sells his or her business is not eligible to re-enroll as a Global GameChangers Ripple Maker in any organization for six (6) full calendar months following the date of the sale except as otherwise expressly set forth in these Policies and Procedures.

10.7 Separating a Global GameChangers Business

- A. Pending a divorce or dissolution of a partnership or other business entity, the parties must adopt one of the following methods of operation:
 - I. One of the parties may, with the written consent of the other(s), operate the Global GameChangers business whereby the relinquishing spouse, shareholders, partners, members or trustees authorize Global GameChangers to deal directly and solely with the other spouse, non-relinquishing shareholder, partner, member or trustee;
 - II. The parties may continue to operate the Global GameChangers business jointly on a “business as usual” basis, whereupon all compensation paid by Global GameChangers will be paid in the name designated as the Ripple Makers or in the name of the entity to be divided, as the parties may independently agree between them. If no name is stipulated, Global GameChangers will pay compensation to the name on record and in such event, the Ripple Maker named on the account shall indemnify Global GameChangers from any claims from the other business owner(s) or the other spouse with respect to such payment.
- B. Global GameChangers recognizes only one Downline organization and will issue only one commission check per Global GameChangers business per commission cycle. Under no circumstances will the Downline of an organization be divided, nor will Global GameChangers split commission and/or bonus checks.
- C. If a relinquishing Spouse, partner or owner of the business has completely relinquished (“Relinquishing Party”), in writing, all rights to the original Global GameChangers business, he or she may immediately thereafter re-enroll under the Sponsor and Placement of his or her choice. In such cases, however, the Relinquishing Party shall have no rights to, and shall not solicit, any Ripple Maker or active Customer in the former organization, and must develop a new business in the same manner as any other new Global GameChangers Ripple Maker. A Ripple Maker in the Relinquishing Party’s former Downline who wishes to transfer to the Relinquishing Party’s new organization or to any other organization, must comply with the requirements in Section 12.5.

10.8 Succession

- A. Upon the death or incapacity of a Ripple Maker, the Ripple Maker's business may be passed on to his or her legal successors in interest (successor). Whenever a Global GameChangers business is transferred by will or other testamentary process, the successor acquires the right to collect all bonuses and commissions of the deceased Ripple Maker's sales organization. The successor must:
 - I. Complete and sign a new Global GameChangers Ripple Maker Agreement;
 - II. Comply with the terms and provisions of the Ripple Maker Agreement; and
 - III. Meet all of the qualifications for the last rank achieved by the former Ripple Maker.
- B. Bonus and commission checks of a Global GameChangers business transferred based on this section will be paid in a single check to the successor. The successor must provide Global GameChangers with an "address of record" to which all bonus and commission Payments will be sent. Payments will be based on the current performance of the Ripple Maker business, not the highest rank or volume achieved.
- C. If the business is bequeathed to joint devisees (successors), they must form a business entity and acquire a Federal taxpayer identification number or country equivalent. Global GameChangers will issue all bonus and commission payments and one 1099 Miscellaneous Income Tax form (if residing in the United States) to the managing business entity only.
- D. Appropriate legal documentation must be submitted to the Company Compliance Department to ensure the transfer is done properly. To affect a testamentary transfer of a Global GameChangers business, the successor must provide the following to Company Compliance Department:
 - I. A certified copy of the death certificate; and
 - II. A notarized copy of the will or other appropriate legal documentation establishing the successor's right to the Global GameChangers business.
- E. To complete a transfer of the Global GameChangers business because of incapacity, the successor must provide the following to the Global GameChangers Compliance Department:
 - I. A notarized copy of an appointment as trustee;

- II. A notarized copy of the trust document or other appropriate legal documentation establishing the trustee's right to administer the Global GameChangers business; and
- III. A completed Ripple Maker Agreement executed by the trustee.
- F. If the successor is already an existing Ripple Maker, Global GameChangers will allow such Ripple Maker to keep his or her own business plus the inherited business active for up to six (6) months. By the end of the 6-month period, the Ripple Maker must have compressed (if applicable), sold or otherwise transferred either the existing business or the inherited business.
- G. If the successor wishes to terminate the Global GameChangers business, he or she must submit a notarized statement stating the desire to terminate the business, along with a certified copy of the death certificate, appointment as trustee, and/or any other appropriate legal documentation.
- H. Upon written request, Global GameChangers may grant a one (1) month bereavement waiver and pay out at the last "paid as" rank.

10.9 Resignation/Voluntary Termination

- A. A Ripple Maker may immediately terminate his or her business by submitting electronic notice or email to the Global GameChangers Compliance Department, support@exploreandserve.com. The written notice must include the following:
 - I. The Ripple Maker's intent to resign;
 - II. Date of resignation;
 - III. Global GameChangers Identification Number;
 - IV. Reason for resigning; and
 - V. Signature.
- B. A Global GameChangers Ripple Maker may not use resignation as a way to immediately change Sponsor and Placement. Instead, the Ripple Maker who has voluntarily resigned is not eligible to reapply for a business or have any financial interest in a or any Global GameChangers business for six (6) months from the receipt of the written notice of resignation.

10.10 Involuntary Termination

- A. Global GameChangers reserves the right to terminate a Ripple Maker's business for, but not limited to, the following reasons:
 - I. Violation of any terms or conditions of the Ripple Maker Agreement;

- II. Violation of any provision in these Policies and Procedures;
 - III. Violation of any provision in the Compensation Plan;
 - IV. Violation of any applicable law, ordinance, or regulation regarding the Global GameChangers business;
 - V. Engaging in unethical business practices or violating standards of fair dealing; or
- B. Global GameChangers will notify the Ripple Maker in writing *by mail* at his or her last known address of its intent to terminate the Ripple Maker's business and the reasons for termination. The Ripple Maker will have seven (7) calendar days from the date of mailing of such notice to respond in writing to the allegations or claims constituting cause for termination as stated in the notice.
- C. If a decision is made by Global GameChangers to terminate the Ripple Maker's business, Global GameChangers will inform the Ripple Maker in writing that the business is terminated effective as of the date of the written notification. The former Ripple Maker shall thereafter be prohibited from using the names, marks or signs, labels, stationery, advertising, or business material referring to or relating to any Global GameChangers products or services. Global GameChangers will notify the active Upline Sponsor within ten (10) days after termination. The organization of the terminated Ripple Maker will "roll up" to the active Upline Sponsor on record.
- F. The Global GameChangers Ripple Maker who is involuntarily terminated by Global GameChangers may not reapply for a business, either under his or her present name or any other name or entity, without the *express written consent of an officer of Global GameChangers*, following a *review by the Global GameChangers Compliance Committee*. In any event, such Ripple Maker may not re-apply for a business for twelve (12) months from the date of termination.

10.11 Effect of Cancellation

- A. Following a Ripple Maker's cancellation for inactivity or voluntary or involuntary termination (collectively, a "cancellation") such Ripple Maker:
- I. Shall have no right, title, claim or interest to any commission or bonus from the sales generated by the Ripple Maker's former organization or any other payments in association with the Ripple Maker's former independent business;
 - II. Effectively waives any and all claims to property rights or any interest in or to the Ripple Maker's former Downline organization;
 - III. Shall receive commissions and bonuses only for the last full pay period in which he or she was active prior to cancellation, less any amounts

withheld during an investigation preceding an involuntary cancellation, and less any other amounts owed to Global GameChangers.

11.0 DISCIPLINARY SANCTIONS

11.1 Imposition of Disciplinary Action - Purpose

It is the spirit of Global GameChangers that integrity and fairness should pervade among its Ripple Makers, thereby providing everyone with an equal opportunity to build a successful business. Therefore, Global GameChangers reserves the right to impose disciplinary sanctions at any time, when it has determined that a Ripple Maker has violated the Agreement or any of these Policies and Procedures or the Compensation Plan as they may be amended from time to time by Global GameChangers.

11.2 Consequences and Remedies of Breach

- A. Disciplinary actions may include one or more of the following:
 - I. Monitoring a Ripple Maker's conduct over a specified period of time to assure compliance;
 - II. Issuance of a written warning or requiring the Ripple Maker to take immediate corrective action;
 - III. Imposition of a fine (which may be imposed immediately or withheld from future commission payments) or the withholding of commission payments ("Commission Hold") until the matter causing the Commission Hold is resolved or until Global GameChangers receives adequate additional assurances from the Ripple Maker to ensure future compliance;
 - IV. Suspension from participation in Company or Ripple Maker events, rewards, or recognition;
 - V. Suspension of the Global GameChangers Ripple Maker Agreement and business for one or more pay periods;
 - VI. Involuntary termination of the Ripple Maker's Agreement and business;
 - VII. Any other measure which Global GameChangers deems feasible and appropriate to justly resolve injuries caused by the Ripple Maker's policy violation(s) or contractual breach(es); OR
 - VIII. Legal proceedings for monetary or equitable relief.

12.0 DISPUTE RESOLUTION

12.1 Grievances

- A. If a Global GameChangers Ripple Maker has a grievance or complaint against another Ripple Maker regarding any practice or conduct relating to their respective Global GameChangers businesses, he or she is encouraged to resolve the issue directly with the other party. If an agreement cannot be reached, it must be reported directly to the Company Compliance Department as outlined below in this Section.
- B. The Company Compliance Department will be the final authority on settling such grievance or complaint and its written decision shall be final and binding on the Ripple Makers involved.
- C. Global GameChangers will confine its involvement to disputes regarding Global GameChangers business matters only. Global GameChangers will not decide issues that involve personality conflicts or unprofessional conduct by or between Ripple Makers outside the context of a Global GameChangers business. These issues go beyond the scope of Global GameChangers and may not be used to justify a Sponsor or Placement change or a transfer to another Global GameChangers organization.
- D. Global GameChangers does not consider, enforce, or mediate third party agreements between Ripple Makers, nor does it provide names, funding, or advice for obtaining outside legal counsel.
- E. Process for Grievances:
 - I. The Global GameChangers Ripple Maker should submit a written letter of complaint (e-mail will not be accepted) directly to the Company Compliance Department. The letter shall set forth the details of the incident as follows:
 - a. The nature of the violation;
 - b. Specific facts to support the allegations;
 - c. Dates;
 - d. Number of occurrences;
 - e. Persons involved; and
 - f. Supporting documentation.
 - II. Upon receipt of the written complaint, Global GameChangers will conduct an investigation according to the following procedures;
 - a. The Compliance Department will send an acknowledgment of receipt to the complaining Ripple Maker;
 - b. If need be, the Compliance Department will provide a verbal or written notice of the allegation to the Ripple Maker under investigation.

- c. The Compliance Department will thoroughly investigate the complaint, consider all the submitted information it deems relevant, including information from collateral sources. Due to the unique nature of each situation, determinations of the appropriate remedy will be on a case by case basis, and the length of time to reach a resolution will vary.
 - d. During the course of the investigation, the Compliance Department will only provide periodic updates simply stating that the investigation is ongoing. No other information will be released during this time. Ripple Maker calls, letters, and requests for “progress reports” during the course of the investigation will not be answered or returned.
- E. Global GameChangers will make a final decision and timely notify the Ripple Makers involved.

12.2 Arbitration

- A. **Any controversy or claim arising out of or relating to the Global GameChangers Ripple Maker agreement, these Policies and Procedures, or the breach thereof, the Ripple Maker’s business or any dispute between the Ripple Maker and the Company, shall be settled by binding and confidential arbitration administered by the American Arbitration Association under its commercial arbitration rules, and judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof.** Any such arbitration shall be held in Zionsville, Indiana. There shall be one arbitrator, who shall have expertise in business law transactions and who shall be knowledgeable in the direct selling industry, selected from a panel provided by the American Arbitration Association.
- B. The prevailing party in any such arbitration shall be entitled to receive from the losing party, all costs and expenses of arbitration, including reasonable attorney’s fees and filing fees. The decision of the arbitrator shall be final and binding on the parties and may, if necessary, be reduced to judgment in any court of competent jurisdiction.
- C. This agreement to arbitration shall survive any termination or expiration of the Ripple Maker Agreement.
- D. Nothing in these Policies and Procedures shall prevent Global GameChangers from applying for or 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 Global GameChangers interests or its Confidential Information prior to, during or following the filing of an arbitration or other proceeding, or pending the rendition of a decision or award in connection with any arbitration or other proceeding.
- E. **NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION OR PRIVATE ATTORNEY GENERAL ACTION OR JOINDER OR CONSOLIDATION OF**

ANY CLAIM WITH A CLAIM OF ANOTHER PERSON OR CLASS OF CLAIMANTS SHALL BE ALLOWABLE.

- F. These Policies and Procedures and any arbitration involving a Ripple Maker and Global GameChangers shall be governed by and construed in accordance with the laws of the state of Indiana, without reference to its principles of conflict of laws.

12.3 Severability

If any provision of these Policies and Procedures is found to be invalid, or unenforceable for any reason, only the invalid provision shall be severed. The remaining terms and provisions hereof shall remain in full force and shall be construed as if such invalid or unenforceable provision never had comprised a part of these Policies and Procedures.

12.4 Waiver

- A. Only an officer of the Company can, in writing, affect a waiver of the Global GameChangers Policies and Procedures. Global GameChangers's waiver of any particular breach by a Ripple Maker shall not affect Global GameChangers's rights with respect to any subsequent breach, nor shall it affect the rights or obligations of any other Ripple Maker.
- B. The existence of any claim or cause of action of a Ripple Maker against Global GameChangers shall not constitute a defense to Global GameChangers's enforcement of any term or provision of these Policies and Procedures.

12.5 Successors and Claims

The agreement shall be binding upon and inure to the benefit of the parties and their respective successors and assigns.

13.0 GOVERNING LAW

These Policies and Procedures shall be governed by and construed in accordance with the Laws of the State of Indiana and the exclusive jurisdiction of the United States courts.

14.0 GLOBAL GAMECHANGERS GLOSSARY OF TERMS

ACTIVE RIPPLE MAKER: A Ripple Maker who satisfies the minimum volume requirements, as set forth in the Compensation Plan, to ensure that they are eligible to receive bonuses and commissions.

AGREEMENT: The contract between the Company and each Ripple Maker, which includes the Ripple Maker Agreement, the Global GameChangers Policies and Procedures, and the Global GameChangers Compensation Plan, all in their current form and as amended by Global GameChangers in its sole discretion. These documents are collectively referred to as the "Agreement."

CANCEL: The termination of a Ripple Maker's business. Cancellation may be either voluntary, involuntary, or through non-renewal.

COMPENSATION PLAN: The guidelines and referenced literature for describing how Ripple Makers can generate commissions and bonuses.

CUSTOMER: A Customer who purchases Global GameChangers products and does not engage in building a business or retailing product.

RIPPLE MAKER: An individual who purchases product, generates retail sales and business building commissions.

LINE OF SPONSORSHIP (LOS): A report generated by Global GameChangers that provides critical data relating to the identities of Ripple Makers, sales information, and enrollment activity of each Ripple Maker's organization. This report contains confidential and trade secret information which is proprietary to Global GameChangers.

ORGANIZATION: The Customers and Ripple Makers placed below a particular Ripple Maker.

OFFICIAL GLOBAL GAMECHANGERS MATERIAL: Literature, audio or video tapes, and other materials developed, printed, published, and distributed by Global GameChangers to Ripple Makers.

PLACEMENT: Your position inside your Sponsor's organization.

RECRUIT: For purposes of Global GameChangers's Conflict of Interest Policy, the term "Recruit" means the actual or attempted solicitation, enrollment, encouragement, or effort to influence in any other way, either directly, indirectly, or through a third party, another Global GameChangers Customer or Ripple Maker to enroll or participate in another multilevel marketing, network marketing, or direct sales opportunity.

SPONSOR: A Ripple Maker who enrolls a Customer or another Ripple Maker into the Company, and is listed as the Sponsor on the Ripple Maker Agreement. The act of enrolling others and training them to become Ripple Makers is called "sponsoring."

UPLINE: This term refers to the Ripple Maker or Ripple Makers above a particular Ripple Maker in a sponsorship line up to the Company. It is the line of sponsors that links any particular Ripple Maker to the Company.