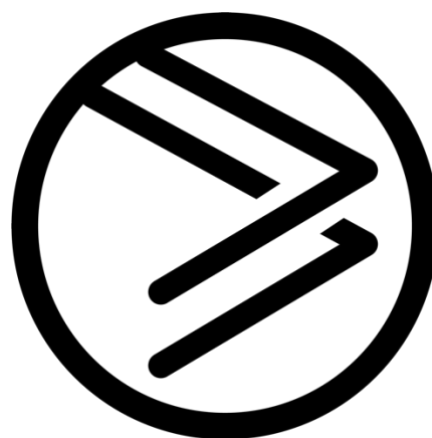


Savvi

Independent Brand Partner Policies and Procedures Manual

February 1, 2022



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INTRODUCTION

Savvi is a fast growing company that is empowering women and men to start and grow their own businesses. Savvi sells an exclusive line of exciting and unique products. For more information, you can visit www.savvi.com and www.wearandshare.com.

Savvi Culture and Values

At Savvi, culture and values are vitally important both to Savvi and to our community of customers and Independent Brand Partners. We developed these Policies and Procedures to protect our culture, and by sharing our values we hope to ensure that each community member operates by a common set of rules that is fair for everyone involved.

At Savvi, we take pride in professionalism, honesty and equality. Our constant aim is to emphasize and affirm the full participation of persons in all business activities and rewards without regard to race, color, gender, sexual orientation, disability, age, religion, political affiliation, or national origin. It is extremely important that these values are also held by our community members, including our Independent Brand Partners. Because Savvi believes strongly in inclusiveness, we actively promote diversity and fair dealing among our employees and community members—in fact, we do so in all aspects of our business. In our culture, every human being has inherent worth and dignity, so we work to ensure that our employees and community members treat each other and all other persons with kindness and respect.

General Code of Conduct

In addition to adhering to the Savvi Culture and Values described above, Independent Brand Partners agree that they will safeguard and promote the good reputation of Savvi and its products. They also agree to avoid all illegal, deceptive, misleading, unethical or immoral conduct or practices, and to exhibit high moral character in their personal and professional conduct. Independent Brand Partners shall not engage in any conduct that may damage Savvi's goodwill or reputation. While it is impossible to specify all misconduct that would be contrary to this policy, and the following list is not a limitation on the standards of conduct to which Independent Brand Partners must adhere pursuant to this policy, the following standards specifically apply to Independent Brand Partners' activities:

- Independent Brand Partners must maintain a high standard of professionalism and integrity with customers, other Independent Brand Partners, and all members of the Savvi Corporate team.
- Independent Brand Partners must conduct themselves and manage their Savvi business in a manner that will enhance their reputation and the positive reputation established by Savvi.
- Independent Brand Partners must be courteous and respectful of every person they contact regarding their Savvi activities.
- Independent Brand Partners must provide genuinely useful customer service as they develop long-term customer relationships.
- Independent Brand Partners must avoid negative comments about all members of the Savvi community including their customers, other Independent Brand Partners, all members of the Savvi Corporate team, including Savvi's officers, directors and owners, the Savvi Rewards Plan, these Policies and Procedures and Savvi's products.

- If an Independent Brand Partner Agreement is terminated for any reason, the Independent Brand Partner must discontinue using the Savvi name, and all other Savvi intellectual property, and all derivatives of such intellectual property, in postings on all social media, websites, or other promotional material.
- Deceptive conduct is always prohibited. Independent Brand Partners must ensure that their statements are truthful, fair, accurate, and not misleading.
- Independent Brand Partners may not represent or imply that any state or federal government official, agency, or body has approved or endorses Savvi, its program or products.
- Independent Brand Partners must not engage in any illegal, fraudulent, deceptive, immoral or manipulative conduct in the course of their business or their personal lives that, in Savvi's sole discretion, could damage Savvi's reputation or the positive culture that exists within the Savvi community.

Questions and Support

If you have questions about any part of the Independent Brand Partner Agreement, you can discuss them with your Sponsor. Also, you are always welcome to contact the Savvi Customer Experience team at support@Savvi.com.

SECTION 1: GETTING STARTED AS AN INDEPENDENT BRAND PARTNER

1.1 - Qualifications

You become a Savvi Independent Brand Partner once you have completed the Independent Brand Partner Agreement and it has been received and accepted by Savvi Corporate. Here are the requirements to be a Savvi Independent Brand Partner. You must:

- Be 18 years of age or older
- Have a valid SS#, EIN#, or ITIN#
- Be legally eligible to work in the United States
- Have a valid credit or debit card on file with Savvi at all times
- Pay any required fee(s)

1.2 – Team Structure

Savvi has a team structure that resembles a family tree; it shows the relationship between Independent Brand Partners, customers and their Sponsors. Your Sponsor is the person who enrolled you when you first entered Savvi as an Independent Brand Partner. If you did not sign up under a Sponsor, one will be assigned to you. Most of your training and information will be available to you either through your Savvi Office and through your Sponsor and their upline leaders.

1.3 - No Inventory Requirements

Independent Brand Partners are not required to buy or keep inventories of any specific amount of Savvi's products. If you choose to buy Savvi's products for your personal use, you can order them directly from Savvi. Should you choose to purchase inventory that you wish to resell, you acknowledge that you do so of your own free will and not as a requirement of Savvi.

SECTION 2: DOING BUSINESS AS AN INDEPENDENT BRAND PARTNER

2.1 – Customer Relationships

Savvi is a direct-to-consumer business, so the bulk of your success will depend on how well you can develop positive relationships. This need to support relationship building explains why Savvi discourages customers from making one-time, impulse purchases and instead steers them toward a long-term customer relationship with you as an Independent Brand Partner. Since Savvi hosts your Savvi personal websites, presents new product offerings each week, and fulfills orders directly to customers you enroll, you agree to allow Savvi to communicate with and market directly to customers you enroll.

2.2 - Commissions Policy

With Savvi, you have the opportunity to earn income on the sale of Savvi products. Your earning capacity depends on your product sales to end customers, your active status as an Independent Brand Partner, your ability to attract and retain customers, your hard work and dedication and your monthly Paid Rank. The income you earn includes commissions from your personal customer sales volume as well as commissions from sales generated by your team of Independent Brand Partners that are earned for a given commission period. You can always view your activity and track your progress in your Savvi Office. To get more details about commissions, please read the full version of the Savvi Rewards Plan available in your Savvi Office. As an Independent Brand Partner, you agreed to the Savvi Rewards Plan when you enrolled with Savvi.

Your Sponsor may also be able to answer most of your questions about compensation or the payment timeline. Compensation will be paid in YOUR official account name through Savvi's established payment partners and *cannot be paid otherwise*. If you have any issues or discrepancies with your commission reports, please contact a Customer Experience representative right away to have it resolved.

2.3 – Adjustments to Compensation

a. Compensation from product sales will be fully available to you when the product's applicable return, repurchase, and chargeback periods have all expired. If a product is returned to Savvi for a refund, is repurchased by Savvi, or if a chargeback occurs, the compensation that would have gone to you for that sale of the returned or repurchased product(s) will be recovered by Savvi. Any compensation that has already been paid to you on products that undergo chargeback, refund, or repurchase is considered unearned compensation. Unearned compensation will be deducted from any earnings to be paid during the month in which the refund is issued or in which the chargeback occurs. If there are not enough funds to cover the full refund, deductions will continue every pay period until the compensation is recovered. These deductions will be taken from the Independent Brand Partner and from any Upline Independent Brand Partners who also received compensation for the sales of the refunded products.

b. Savvi reserves the right to withhold some or all of an Independent Brand Partner's compensation as is necessary to recover unearned compensation or to comply with any wage garnishment or court order directing Savvi to retain, hold, or redirect such compensation to a third party.

2.4 – Reporting Commission or Downline Tree Errors

If an Independent Brand Partner believes that Savvi has made an error in his/her compensation, the structure or organization of his/her Downline Tree, or any other error that impacts the Independent Brand Partner's compensation, he/she must report it to Savvi in writing within 60 days from the date on which the mistake occurred. While Savvi shall use its best efforts to correct errors reported more than 60 days after the date of the error, Savvi shall not be responsible to make changes or remunerate Independent Brand Partners for losses for errors that are reported more than 60 days after the error occurs.

2.5 - Handling Personal Information

a. As an Independent Brand Partner, you will receive personal information from and about prospective Independent Brand Partners, customers, and other individuals. It is important that you keep this information

confidential, as doing so helps ensure your compliance with laws and enables you to maintain your customers' trust. Personal information is any information that identifies individuals or permits you to contact them. It includes the mailing address, email address, phone number, credit card information, and purchase history belonging to a person. It also includes any other information associated with these details.

b. Since you are responsible for ensuring the security and confidentiality of the personal information you obtain from customers, be sure to shred or otherwise destroy credit card information immediately after entering a customer's order in the Savvi Office. Do not use or disclose the information on order forms for any purpose other than submitting an order or confirming the information with the customer.

c. You are responsible for protecting all personal or sensitive information from unauthorized access or disclosure. Do not share an individual's personal information, unless you have their consent. Do not communicate it to anyone who does not have a legitimate need for it. You must destroy personal information when it is no longer needed.

2.6 - Give the Customer Notice and Choices

Customers may want to know why you are collecting their personal information and what you plan to do with it. You should be sensitive to their concerns and tell them what information you are collecting and with whom you will share it. You should also notify customers before or at the time you collect their personal information and always make certain that you use and share personal information only in the ways you promised. You should also give each customer the chance to choose how you communicate with them. Find out if a customer wants to receive promotional and other marketing messages from you and from Savvi and whether they prefer to receive them by e-mail, phone, text or another method of communication. This should be done *before* you use the communication method. That is, they should have the choice to opt-in to marketing messages; they should not be added to any communications and then required to opt out. In all cases, you must respect the customer's choices.

2.7 – FTC Three-Day Cooling Off Rule

a. Independent Brand Partners who sell products directly to customers from their personal inventory, referred to as an "independent retail sale," must provide their retail customers with **two copies** of an official Savvi sales receipt at the time of the sale and advise them of the three-day right to rescind the transaction, which is set forth on the receipt. Independent Brand Partners must maintain all retail sales receipts for a period of two years and furnish them to Savvi at Savvi's request. A Sales receipt template can be downloaded in PDF format from the Savvi Office.

b. Although Savvi has a longer retail customer guarantee policy, all independent retail sales must still comply with the FTC Three-Day Cooling Off Rule. This rule requires that you use statutory language and notice of cancellation on the retail sales receipt. The three-day right of cancellation must be orally explained to the customer and the customer must receive two copies of the notice-of-cancellation form.

2.8 – Customer Service

You must provide follow-up service and assist customers with returns and questions whenever it is requested.

2.9 - Bulk Orders

- a. A “Bulk Order” is an order for more than \$1,500. We recognize that there may be special situations in which you or your customers may need to place a Bulk Order. We reserve the right to accept or reject Bulk Orders in our sole discretion. Before taking or making a Bulk Order, please reach out to Customer Experience for approval. The Customer Experience team will review each request on a case-by-case basis.
- b. Savvi does not offer discounts, waive shipping costs, or accept returns on Bulk Orders.
- c. To ensure that all Independent Brand Partners have equal opportunity to sample new products, Bulk Orders for newly released products may not be approved within 30 days of release.

2.10 – Sales from One Independent Brand Partner to Another

You may not sell Savvi products, branded materials or business supplies to other Independent Brand Partners.

2.11 - Bonus Buying

- a. Savvi does not allow Independent Brand Partners to personally purchase Savvi products in order to qualify for compensation levels, paid ranks, or incentive programs. This unethical, prohibited practice is referred to as “Bonus Buying” and we take this very seriously. Bonus Buying may result in immediate termination of your Independent Brand Partner Agreement.
- b. “Bonus Buying” includes, but is not limited to, the following:
 1. The enrollment of:
 - A. Individuals into a Customer Agreement or Independent Brand Partner Agreement without their knowledge;
 - B. A non-existent individual as a customer or Independent Brand Partner; or
 - C. An existing customer or Independent Brand Partner under a different account or with an alias name.
 2. The unauthorized use of a credit card or use of a fraudulent credit card.
 3. Subsidizing all or part of a customer’s purchase to count toward your volume or toward another team member’s volume.
 4. Paying for products, either through your account or a downline team member’s account to:
 - A. Qualify for contests, promotions, personal sales requirement for bonus commissions or Paid Rank;
 - B. Avoid Compression; or
 - C. Increase sales.
 5. The practice of “Inventory Loading” or encouraging others to do so. Inventory Loading refers to pressuring downline team members or customers to buy a large number of products in order to get benefits from those sales.
 6. Requiring a customer to purchase a product at a specific time in order to meet certain requirements.

c. To inhibit Bonus Buying and other potentially harmful activities, your credit card or debit card may not be used on the Account of other Independent Brand Partners or customers. Additionally, all purchases on your account must be placed on your own credit card or debit card.

d. Independent Brand Partners may on occasion run their own promotions or contests within their sales team to incentivize and motivate their team members. Such promotions must not compensate team members for enrolling customers or Independent Brand Partners but can reward them for product sales within their own customer base and sales organization. Such promotions should be short-term and not excessive. Savvi reserves the right to prohibit an Independent Brand Partner's promotions if Savvi determines in its sole discretion that an Independent Brand Partner's promotions are excessive, undesirable, or harmful in any way or violate Savvi's policies.

2.12 - Inventory Loading

You may not maintain excessive inventory of Savvi products or encourage other Independent Brand Partners to do so. This is referred to as "Inventory Loading". The Savvi business model is structured in a way that it is not required for any Independent Brand Partner to purchase and carry any inventory of products. You can conduct business successfully with no inventory at all other than your personal expertise and knowledge of Savvi products. If you have booked a booth at a short-term vendor event and decide to bring products to the event, the number of products you purchase for the event must not be excessive.

2.13 - Corporate Online Leads

Corporate Online Leads are customers or prospective customers who visit our corporate websites and Corporate social media pages to place an order, enroll as a new Independent Brand Partner or request information. Leads are asked to provide their zip code so that they can be assigned an Independent Brand Partner who lives in their vicinity. To be eligible to receive such leads, an Independent Brand Partner needs to achieve a minimum rank of Savvi Leader 6 in the Savvi Rewards Plan.

2.14 - Training and Recognition Events

Savvi's corporate executives and staff will from time to time offer training and recognition events. These events are designed to provide you with training and information that can enhance your business. At these events you will learn more about new styles, incentive and training programs and get business updates that will be of benefit to you. These events are also excellent networking opportunities, as they will allow you to connect with other Savvi Independent Brand Partners and Savvi corporate staff members. You can learn more about these events in your Savvi Office. These events are not mandatory or required for you to succeed as an Independent Brand Partner.

2.15 – Income Claims

In their enthusiasm to enroll prospective Independent Brand Partners, some Independent Brand Partners are occasionally tempted to make income claims or earnings representations to demonstrate the inherent power of direct sales and multi-level marketing. This is counterproductive because new Independent Brand Partners may become disappointed very quickly if their results are not as extensive or as rapid as the results others have achieved. Savvi believes the income potential of the Savvi Rewards Plan is great enough to be highly attractive, without reporting the earnings of yourself or others. Moreover, the Federal Trade Commission and several states have laws or regulations that regulate or even prohibit certain types of income claims and testimonials made by persons engaged in direct sales or multi-level marketing. While

Independent Brand Partners may believe it beneficial to provide copies of checks, or to disclose the earnings of themselves or others, such approaches have legal consequences that can negatively impact Savvi as well as other Independent Brand Partners unless appropriate disclosures required by law are also made contemporaneously with the income claim or earnings representation. Because Independent Brand Partners do not have the data necessary to comply with the legal requirements for making income claims, an Independent Brand Partner, when making social media posts or otherwise presenting or discussing the Savvi opportunity or Savvi Rewards Plan to a prospective Independent Brand Partner, may not make income projections, income claims, or disclose his or her Savvi income (including the showing of checks, copies of checks, bank statements, or tax records).

2.16 – Rewards Plan and Business Model Claims

When presenting or discussing the Savvi opportunity, Independent Brand Partners must make it clear to prospective Independent Brand Partners and that financial success in Savvi requires commitment, effort, and sales skill, and that financial success is never guaranteed. Conversely, Independent Brand Partners must never represent that a person can be successful in the business without diligently applying themselves. Examples of misrepresentations in this area include, but are not limited to:

- It's a turnkey system.
- The system will do the work for you.
- Just get in and your downline will build through spillover.
- Just join and I'll build your downline for you.
- Savvi does all the work for you.
- You don't have to sell anything.
- All you have to do is buy your products every month.
- You get paid to wear clothes.

The above statements are just some examples of improper representations about the Rewards Plan and Savvi's business model. It is important that Independent Brand Partners do not make these, or any other representations, that could lead a prospect to believe that they can be successful as an Independent Brand Partner without commitment, effort, and sales skill.

SECTION 3: BUILDING A TEAM

Making retail sales to customers is the basis of the Savvi opportunity. However, building a team of Independent Brand Partners is also an integral strategy for increasing business success and income. Building a team takes substantial effort and dedication. Independent Brand Partners must exhibit integrity and loyalty in building their Savvi businesses. Following are some guidelines and rules that apply to help ensure that Independent Brand Partners are legitimately and honestly building their businesses. These guidelines and rules are not comprehensive. Savvi prohibits any activities by Independent Brand Partners to circumvent or short cut legitimate business practices in their team building efforts and reserves the right to apply sanctions to Independent Brand Partners or to terminate an Independent Brand Partner Agreement if an Independent Brand Partner engages in dishonest, unethical or illegitimate business activities.

3.1 Changing Sponsors Discouraged

Savvi strongly discourages Independent Brand Partners from changing sponsors. If you desire to change your sponsor you must terminate your Independent Brand Partner Agreement and wait six months before enrolling with another sponsor. Exceptions to this policy are generally not permitted. However, you may change your sponsor one time within three business days of your enrollment date as long as you can provide proof of a pre-existing relationship with the new sponsor. To request such a change, you must send an email to standardsandpractices@savvi.com within the three business day window. Existing Independent Brand Partners may not use this policy to poach newly enrolled Independent Brand Partners or customers (see section titled “No Poaching” below).

Changing sponsors after your first three business days must be approved in writing by Savvi’s Exceptions Committee and is very rare. To request an exception, you must submit your request to Savvi’s Exceptions Committee and pay a \$50 change request fee. The change request fee must be paid before the Exceptions Committee will consider your change request and is not refundable regardless of whether your request is approved or denied.

The Exceptions Committee meets monthly and will review all requests for a change in sponsorship. As part of its decision, it will consider, among other factors, the following:

- Whether your current sponsor and other Independent Brand Partners upline from you have given written consent for the sponsorship change to occur;
- Whether you have been active for the past six months;
- Whether a change in sponsorship will affect your current upline’s rank or your proposed new upline’s rank;
- The extent to which a change in sponsorship will affect the present or future compensation of your current upline and proposed new upline;
- The size and activity level of your current downline and customer base;
- Whether you, your current sponsor, or your proposed new sponsor have breached Savvi’s Policies and Procedures at any time;
- The overall impact on Savvi’s business and sponsorship structure; and
- Any other facts the Exceptions Committee deems relevant.

If the Exceptions Committee chooses to review a request for a change in sponsorship, the Exception Committee’s review will result in one of three possible outcomes: (1) the request may be denied, (2) the request may be approved for only you to change your sponsor, but your current downline will remain under your current sponsor, or (3) the change may be approved for you with some or all of your current downline moving with you. All decisions of the Exceptions Committee will be final and cannot be appealed.

3.2 No Cross-Sponsoring

Cross-sponsoring is strictly prohibited. Cross-sponsoring occurs whenever an Independent Brand Partner enters into a different line of sponsorship by enrolling under another sponsor. Active Independent Brand Partners are not allowed to enroll under another sponsor and any Independent Brand Partner whose account has been terminated must wait at least six months before enrolling again under a new sponsor. Cross-sponsoring also occurs when an Independent Brand Partner uses another person’s name, an assumed name, a fictitious name or business entity to circumvent this policy. Cross-Sponsoring is a serious violation of Savvi’s Policies and Procedures and could result in an immediate termination, even for a first offense.

3.3 No Poaching

You may not poach or otherwise entice other Independent Brand Partners or their customers to join your team. Poaching occurs when you entice another Independent Brand Partner or the customer of another Independent Brand Partner to join your team or to become your customer. This may occur overtly or may be done by demeaning or discrediting another Independent Brand Partner.

SECTION 4: MARKETING AND ADVERTISING

4.1 – Conducting Your Savvi Business

You must at all times conduct yourself and your Savvi business in a manner that reflects favorably on Savvi and the good name, goodwill and reputation of Savvi and our products. You must not engage in deceptive, misleading or unethical conduct or practices that might negatively impact Savvi, our products or the public. The following policies govern marketing or advertising your business in any media. While we cannot list every medium or every social media platform currently available or coming in the future we reserve the right to apply all these policies to every type of medium and social media platform existing now or in the future.

4.2 - Clearly Represent Your Independent Brand Partner Status

As an Independent Brand Partner for Savvi, you represent yourself and your own independent Savvi business; you do not represent the Savvi corporation or the Savvi Corporate team. Therefore, you shall not misrepresent yourself in a way that causes confusion or implies that you represent the Savvi corporation or the Savvi Corporate team. If you list contact information, you must clearly identify yourself as an “Independent Brand Partner” or a “Savvi Independent Brand Partner”. You must also clearly state in all marketing materials and on public forums (including your social media pages) that you are an “Independent Brand Partner” or a “Savvi Independent Brand Partner” to make it understood that you are not an employee or agent of Savvi.

You are allowed to form your own Limited Liability Company (LLC) or other business entity for income tax purposes. If you form a limited liability company (LLC) or other business entity, you may use the business entity name in communication, marketing or advertising but must also include a link to your Savvi personal websites. The landing page of your Savvi personal websites must include your first and last name, not your business name or the name of the LLC. It must also clearly identify you as an Independent Brand Partner.

Independent Brand Partners are prohibited from selling or distributing any marketing or training materials (including recordings or digital media) which are deceptively similar in nature to those produced, published and provided by Savvi. Independent Brand Partners are also prohibited from purchasing, selling or distributing materials which imply or suggest that the materials originate from Savvi. If you create any marketing and training materials, such materials must be submitted to and approved by Savvi before you distribute the materials to other Independent Brand Partners. You may not sell or receive any compensation for such materials. Any marketing or training materials that are produced or distributed by an Independent Brand Partner should clearly identify the Independent Brand Partner who produced or is distributing the materials.

4.3 - Advertising

- a. To ensure fairness to all Independent Brand Partners, any advertising activities you engage in as an Independent Brand Partner must comply with certain restrictions. For example, Independent Brand Partners are not permitted to advertise through mass mailings, robo-dialing systems or contact centers (call centers), or any other channels deemed inappropriate by Savvi. Whatever approved methods you do use for advertising, the information the advertising contains must be accurate, professional and not misleading in any way. You are prohibited from using any platform and/or social media that interferes with Savvi intellectual property.
- b. You may only run advertisements in print, online, or via social media, radio or television that clearly identify you as an Independent Brand Partner of Savvi and that do not imply that the advertisement is run by Savvi Corporate. Savvi reserves the right to disallow any advertisements that it deems misleading or harmful.
- c. You may not run advertisements that offer blanket discounts.
- d. Any post that links to your Savvi personal websites (see the Section titled 'Your Savvi Personal Websites') in any public online forum must link to the home page. If you want to link to a specific event or a specific product, this needs to be done in a closed group, not in any online public forum.
- e. All online sales transactions of Savvi products must be conducted through your Savvi personal websites. Sales through third-party websites are strictly prohibited.
- f. All media communications are handled by our Public Relations team at the Savvi Corporate offices. Accordingly, please do not reach out directly to celebrities, national magazines, news bloggers or other media outlets on behalf of Savvi via any other social media platform or communication mode. Please see the Section titled 'Media Engagement' for more details.
- g. You may not post job postings or other online applications or forms that advertise a job opening with the intent to use information collected from the posting or form to recruit prospective Independent Brand Partners.
- h. Independent Brand Partners are solely responsible for any posts and online activity related to their Savvi businesses. If you create, operate or own a website or blog, you may not sell Savvi products, offer Savvi products, book an event or sponsor an Independent Brand Partner via the site itself. You may include links in such a blog or website to your Savvi personal websites. All links must go back to the home page of your Savvi personal websites. Any SEO or SEM for this website, blog or internet site must not include any past or present Savvi Trademarks. If you feature any other Independent Brand Partners on such platforms, you must first get their permission. You must also be sure to represent yourself as an Independent Brand Partner so that there will be no confusion regarding whether you are a Savvi corporate employee. Even if you do not own or operate a blog or website, any comments or posts you make to such sites or that can be traced to Savvi will be your personal responsibility.

4.4 - Social Media

- a. The following requirements apply to the use of social media in connection with your Savvi business:

1. We recommend starting a new social media profile or business page for your Savvi business on each given social media platform. This will help ensure that your activities as an Independent Brand Partner are kept separate from your personal social media activities.
 2. You may not use any **derivative** of the Savvi name in any social networking account names, website URLs, email addresses or your personal website extensions unless it also includes your personal name (for example, SavviByJaneDoe).
- b. You may promote your Savvi business and Savvi products on social media, but you may not use social media sites to promote Savvi products at unauthorized discount prices. You may offer samples to potential customers and Independent Brand Partners, but Savvi reserves the right to prohibit excessive use of samples.
- c. Whether you create a social media profile or business on a social media platform to promote your Savvi business or use your existing social media profile(s) or account(s) to promote your Savvi business, you must adhere to the following requirements:
1. You must comply with the policies of each social media website or network.
 2. You must never post anything that is false, misleading or deceptive. This includes, but is not limited to, false or deceptive postings about Savvi, Savvi products, the Savvi opportunity, the owners or employees of Savvi, or other Independent Brand Partners. Additionally, Independent Brand Partners should never post or link to or from any postings or other material that reflects negatively on Savvi, Savvi products, the Savvi business model, or the owners or employees of Savvi, or other Independent Brand Partners.
 3. You must never post personal information about other Independent Brand Partners or Savvi customers. See section titled Handling Personal Information.
 4. While you are an active Independent Brand Partner of Savvi and for a period of 12 months following the termination of your Independent Brand Partner Agreement, you must not use your Savvi related social media accounts to solicit anyone to join another direct selling, party plan, multilevel, or network marketing program.
 5. Any social media accounts, pages or posts you use or create must identify you as the Independent Brand Partner and must not give the impression that it is a Savvi company or corporate run page or post. You may not create job postings on LinkedIn that are linked to Savvi's corporate LinkedIn page.
 6. You must never post or include links to any posts or other material that is or may be considered:
 - sexually explicit, obscene or pornographic;
 - offensive, profane, threatening, harmful, hateful, defamatory, libelous, harassing, racist or discriminatory;
 - an encouragement or promotion of any unethical, immoral or unlawful behavior;
 - an attack on any individual, group or entity;
 - in violation of any intellectual property rights of Savvi or any other third party; or
 - inconsistent with the terms and conditions of the Independent Brand Partner Agreement or these Policies and Procedures.

d. If your Independent Brand Partner Agreement is terminated for any reason, you must immediately remove references to Savvi from any social networking profile(s) used by you within three (3) calendar days after the date of termination.

4.5 - Communications

a. Any unsolicited communications used to advertise, promote, attempt to sell Savvi products or recruit people to your Savvi business must be sent by you, individually and personally, and cannot be sent via bulk-email, faxes, automated telephone communications, bulk-text messages, paid third-party services, contact centers, or other means of automated or third-party assisted communications.

b. All electronic communications you send in connection with Savvi or your Savvi business must meet the following requirements:

1. The communication must clearly identify you as the sender of the communication and as an Independent Brand Partner of Savvi.
2. The communication must include your accurate return email address or text number.
3. The communication must include a notice that lets the receiver know that he/she may reply to the communication via the return email address or text number provided, change communication preferences, or opt-out of future communications.

c. In addition to the above requirements, you must not use deceptive subject lines or false header information, and you must promptly honor opt-out requests. Please also make sure to review the Sections titled “Handling Personal Information” and “Give the Customer Notice and Choices.”

4.6 - Marketing Materials and Restricted Use of Savvi Trademarks and Content

a. At Savvi, our goal is to provide you with the materials you need to successfully market your business. However, if you feel the need to create your own marketing materials, you must ensure they fully comply with the terms of the Independent Brand Partner Agreement and these Policies and Procedures, including the following:

- **Savvi Trademarks:** The name “Savvi” and other names or logos as may be adopted by Savvi are proprietary trade names, trademarks and service marks of Savvi (collectively, “Savvi Trademarks”). Savvi grants Independent Brand Partners a limited license to use the Savvi Trademarks in promotional media for so long as the Independent Brand Partner Agreement is in effect. Upon cancellation of an Independent Brand Partner Agreement for any reason, the license shall expire, and the Independent Brand Partner shall immediately discontinue all use of the Savvi Trademarks. Under no circumstances may an Independent Brand Partner use any of the Savvi Trademarks, or any derivative thereof, in any website domain name or non-compliant marketing materials. The use of Savvi Trademarks in a social media handle, social media name, social media group name or address, or email address is only permitted if it also contains your personal name (for example, SavviByJaneDoe).
- **Savvi Content:** Savvi commonly produces live and recorded events as well as webinars and telephone conference calls. During these events Savvi Corporate executives, Independent Brand Partners, and guests

may appear and speak. The content of such events is copyrighted material that is owned exclusively by Savvi. Independent Brand Partners may not record Savvi events or functions for any reason, whether such event is live, a webinar, via conference call, or delivered through any other medium. In addition, Savvi produced marketing materials, videos, audios, podcasts, and printed materials are copyrighted. Such copyrighted materials are collectively referred to as “Savvi Content”. Independent Brand Partners shall not copy any Savvi Content for their personal or business use without Savvi’s prior written approval. Independent Brand Partners have approval to download, print, and/or copy Savvi Content obtained from the marketing section of the Savvi Office provided no impermissible alterations are made to such materials and all copyright and trademark notifications are preserved.

b. Savvi Trademarks and Savvi Content are valuable business assets that support a unique and fair opportunity for Independent Brand Partners. Savvi Independent Brand Partners therefore have a mutual interest in protecting the integrity of the Savvi Brand. According to the terms of your Independent Brand Partner Agreement, Savvi is the sole and exclusive owner of Savvi Trademarks and Savvi Content. You have a limited right to use the Savvi Trademarks and Savvi Content solely to promote your Savvi business.

c. As an Independent Brand Partner, you may use only the current logos, Savvi Trademarks, and Savvi Content that is available in the Marketing section of your Savvi Office. Any marketing materials you create must maintain the integrity of the Savvi Brand; they must comply with the Savvi Policies and Procedures and all applicable laws.

d. In addition, Independent Brand Partners must not:

1. Edit, alter or customize any Savvi Trademark, including logos approved for use, or Savvi Content in any manner. Adding text to a logo or image is permitted as long as it is not misleading or is not a violation of Savvi’s other policies and procedures.
2. Use any trademark or service mark that is similar to or may be confused with any Savvi Trademark or Savvi Content.
3. Combine any Savvi Trademark or Savvi Content with any other trademarks or service marks.
4. Use Savvi Trademarks or Savvi Content in connection with any other business or opportunity.
5. Use Savvi Trademarks or Savvi Content in connection with any products or sales tools that are not genuine Savvi products or sold through Savvi online and offline stores.
6. Profit from the use of Savvi Brand trademarked names except as permitted by your Independent Brand Partner Agreement.
7. Use Savvi Trademarks or Savvi Content in connection with Google AdWords or other paid search engine optimization strategies. This includes the use of your Savvi personal websites since this contains branded domain names, such as “wearandshare.com” and “Savvi.com.” This reduces any confusion between your Savvi personal websites and Savvi Corporate websites.
8. Register or attempt to register any Savvi Trademarks or similar marks in any class of products or services anywhere in the world.

e. **Report Infringement of Intellectual Property:** Savvi is committed to protecting and enforcing its intellectual property rights. If an Independent Brand Partner is aware of any infringement, they should report such infringement to standardsandpractices@Savvi.com.

4.7 – Restricted Use of Third-Party Trademarks

If you create your own marketing materials, then in addition to following the policies outlined in the preceding Section, you must also avoid all use of trademark-protected names, phrases, logos or images of third parties or other brands. Without the consent of the owner, you are not to use another person's trademark-protected words, phrases, symbols, designs, or image. These are used to identify and distinguish the source of the goods or services of one party from those of others. They must not be used in conjunction with any materials used to promote Savvi's activities. You are also not allowed to combine such trademarks, words, phrases, or symbols in any way, as these trademarks may still be identifiable as belonging to a third party. Even if you feel you obtained a given image from a credible source, your use of the image can still be in violation of another person's rights. In order to avoid creating personal liability issues for yourself as well as for Savvi, you must be extremely cautious about this issue when you create your own marketing materials.

4.8 - Co-Mingling and Marketing of Brands

You may not market any Savvi products or the Savvi Brand on the same social media post, video, web page or blog post of another brand in the direct sales, network marketing or multi-level marketing space.

4.9 - Your Savvi Personal Websites

We highly encourage you to market your Savvi personal website links in order to drive online sales to your business. However, you may not use any paid type of search engine optimization or search engine marketing strategies for your Savvi personal websites, such as Google AdWords.

- You may not market your Savvi personal websites on any Savvi Corporate social media pages such as Facebook, Twitter, and Instagram or any similar service. For example, if a customer posts a comment on a Savvi Corporate social media page requesting to buy an item or host an event, you may not post your Savvi personal website link in response.
- Any personal extension you add to the URL of your Savvi personal websites must identify you clearly and accurately without creating confusion or implying that you represent Savvi Corporate. If Savvi determines that the Savvi personal website extension you selected creates confusion as to your status as an Independent Brand Partner, you will be required to change it. If you have any questions about the effectiveness of your extension or whether the extension could cause confusion, please contact Customer Experience before you invest in any marketing materials that use that extension.

4.10 - Naming: Website URLs, Email Addresses and Social Networking Accounts

You may not use an altered form of any Savvi trademark, trade name, or product name in an independent website URL. You must also avoid using these in your email address or account names for social networking sites unless it also contains your personal name (for example, SavviByJaneDoe). The marketing section of your Savvi Office includes a listing of current Savvi trademarks and service marks.

4.11 – Independent Brand Partner to Independent Brand Partner Marketing and Services Restrictions

As an Independent Brand Partner, you are not allowed to promote any non-Savvi marketing services or business aids of any kind to another Independent Brand Partner for use in such other Independent Brand Partner's Savvi business

activities. This means you cannot sell graphic design services, business coaching, photographs, videos, sales tools, marketing materials, business supplies, display items, etc. to other Independent Brand Partners for use in such other Independent Brand Partner's Savvi business activities. Independent Brand Partners may make approved sales tools available free of charge if they wish but may not charge other Independent Brand Partners for such materials. Savvi, at its sole discretion, may grant exceptions to this policy on a case by case basis. To be considered for an exception, an Independent Brand Partner must submit examples of the products or services or materials for review.

4.12 - Catalogs and Flyers

You are not permitted to advertise, promote, sell or sponsor Savvi products through third-party catalogs or flyers, whether such catalogues are online or in print. We encourage you to advertise your business via Savvi produced marketing materials.

4.13 - Sales through Third-Party Internet Sites

Independent Brand Partners are prohibited from selling Savvi products on any third-party websites (this includes, but is not limited to, eBay, Etsy, Amazon, Craigslist, Groupon, Poshmark, blogs or any other auction or Internet sites). Your agreeing to not sell Savvi products elsewhere also includes agreeing to not engage others to do so on your behalf. A violation of this policy will likely result in immediate termination of your Independent Brand Partner Agreement.

Even after your Independent Brand Partner Agreement is terminated, you cannot sell any items acquired as an Independent Brand Partner online in any online forums such as eBay, Amazon, Etsy and so forth.

4.14 - Commenting on Competitor Products Similar to Savvi

You may not use social media platforms to negatively comment on other brands or products that are competitive to Savvi products.

4.15 - Media Engagement

If a member of the news media contacts you about Savvi, you must refer them to the Savvi Public Relations team (pr@savvi.com). This includes journalists, reporters, column writers, bloggers who want to write about Savvi and are not interested in becoming an Independent Brand Partner, or any other member of the media. You must also contact the Savvi Public Relations team for approval before participating in any local or national media plans with respect to your Savvi business. The Public Relations team will initiate all television, cable TV, radio, Internet, newspaper, blogs, syndicated columns, broadcast shows, newsletter and magazine interviews, features and paid advertisements. If you are presented with an opportunity to promote your Savvi business in the media, you must do the following before you accept:

- Obtain Savvi's approval in writing before accepting the invitation.
- Obtain Savvi's approval in writing for any press releases before the release is published in the media.
- After you have received Savvi's approval for a story or segment to be published or aired in the media, you must receive coaching from Savvi's Public Relations team prior to the media event.
- For such media events, you may use only those "Talking Points" provided by the Savvi Public Relations team.

During these events and in any other forum, you must always identify yourself as an Independent Brand Partner with Savvi and not give the impression that you represent the Savvi corporation or the Savvi Corporate staff.

4.16 - Trade Shows/Expos/Booth Events

You may promote your business at exhibits, trade shows and craft fairs, as long as you comply with the following:

- You must register for the event and always refer to yourself as a Savvi Independent Brand Partner.
- You must ask the event organizer if a Savvi Independent Brand Partner has already registered for the event. You must not register for any event when another Independent Brand Partner has already registered.
- At the event, your booth must have a representative present at all times and must not be used to promote another business. Only Savvi products and the Savvi opportunity can be promoted at your booth during the event.
- Participation is restricted to events that have a duration of no more than one two-week event per calendar year.

4.17. Privacy and Recording Policy

a. As an Independent Brand Partner you agree that Savvi is authorized to use your name, photograph, Savvi-related social media posts and personal story and/or likeness in advertising or promotional materials. Independent Brand Partners waive all claims for compensation for such use.

b. Savvi events may be recorded by Savvi. Images, video and audio of people attending or participating in a Savvi related event may be used by Savvi. By registering and attending a Savvi related event, you agree to allow Savvi to use your image, video, audio and personal information in these recordings.

c. Except by the expressed written permission of Savvi, audio, video and cellular recording of Savvi related events is strictly prohibited as they are governed by an all-rights-reserved copyright policy. All audio and video recording devices are prohibited at Savvi events unless written permission is obtained from Savvi. This includes all Savvi related conferences, leadership or team meetings, training sessions, etc. Any attempt by unauthorized persons to record these events may result in the confiscation of and forfeiture of the recording device. No recording devices will be allowed into Savvi related events, and all bags, briefcases, and backpacks are subject to be searched.

4.18 - International markets

You may enroll Independent Brand Partners and customers only in countries on Savvi's approved list located in your Savvi Office. You may not export outside the United States any of Savvi's products, literature, sales aids or promotional material, nor may you sell directly or indirectly to others who export these Savvi items. All items relating to Savvi, its products or services, or its program may be marketed and sold by Independent Brand Partners only inside the United States.

SECTION 5: TAXES

a. As an independent contractor, you are not an employee of Savvi and you are responsible for paying local, state and federal taxes on any income generated as an Independent Brand Partner.

b. It is your responsibility to maintain complete records of your income and expenses. Each year, when required by law, Savvi will send you an IRS Form 1099 MISC (Non-Employee Compensation) earning statement. Cash compensation and the value of non-cash compensation you are awarded such as travel incentive trips will be included on your IRS Form 1099 MISC.

SECTION 6: REACTIVATION POLICY

a. An Independent Brand Partner whose Independent Brand Partner Agreement has been terminated may reapply to become an Independent Brand Partner. However, Savvi reserves the absolute right to deny such a request for reactivation.

b. If your re-application is accepted, you will start as a beginning Independent Brand Partner with no downline and no career sales volume.

c. Two scenarios exist that affect how your Savvi account may be reactivated:

1. **If the date your account was deactivated is less than 6 months ago (i.e., reinstatement):**

- You must reactivate with the same sponsor and enroller.
- You must pay a \$25 Reactivation Fee.
- Your original Enrollment Date will not change, and you will not have the opportunity to earn any fast start incentives as a new Independent Brand Partner. You will see two important dates on your file: an original enrollment date and a latest reactivation date.
- Since your account is being reactivated, it will not count as a new enrollment for your sponsor or enroller.

2. **If the Date Your Account was Deactivated is more than 6 months ago:**

- You will be able to enroll with any sponsor you choose.
- You will not be required to pay any reactivation fees.
- You will be required to pay any fees that are normally required of new Independent Brand Partners.
- You will receive a new ID number, a new Enrollment Date, and you will be eligible to participate in any fast start promotions as a new Independent Brand Partner.
- Since you will be treated as a new Independent Brand Partner, your reactivation will count as a new enrollment for the Sponsor and enroller.

SECTION 7: GENERAL TERMS

7.1 - Legal Compliance

As an Independent Brand Partner, laws, regulations and guidelines exist that dictate how you should run your business and you must follow them strictly. Savvi takes no responsibility for your ability or inability to comply with these laws, regulations and guidelines. The entire burden and responsibility for your business decisions and expenditures lies on you as an Independent Brand Partner. This includes calculating the appropriate income and self-employment taxes and maintaining your own insurance coverage.

7.2 - Ethical Conduct

a. As an Independent Brand Partner, you should be honest in the way that you interact with your customers, team members and other Independent Brand Partners. Honesty and integrity are essential not just in business but for your affiliation with Savvi. Therefore, you agree to not engage in any activities that may reflect negatively on Savvi's reputation or cause harm to any customer or other Independent Brand Partner. You must also not make any negative, disparaging, untrue or misleading comments about Savvi, or any of its stakeholders, including the following:

- Savvi Independent Brand Partners and customers
- Savvi products
- the Rewards Plan
- the Savvi board of directors and corporate officers, and
- Savvi's employees and the employees of Savvi's affiliates or subsidiaries

b. Savvi encourages Independent Brand Partners to provide productive input to Savvi Corporate. However, all input to Savvi Corporate must be given directly to Savvi Corporate in a professional and courteous manner rather than being given in a negative and destructive way or through third parties. Direct input is useful and can improve the experience of Savvi's stakeholders as well as Independent Brand Partners. On the other hand, negative comments only harm Savvi and the other Independent Brand Partners. Independent Brand Partners can provide input and feedback by emailing feedback@savvi.com.

7.3 – Participating in another Direct Selling Program

You may not engage in another direct selling program that sells products that compete directly in the same product categories as Savvi's products such as apparel or any other product categories offered by Savvi. If you engage in another direct selling program, you may not recruit, solicit, employ or engage any Savvi Independent Brand Partners, customers, referral sources, employees, vendors, suppliers, associates, or independent contractors to participate in the other direct selling program. You may also not market any Savvi products or the Savvi brand on the same social media post, video, web page or blog post as the other direct selling program.

7.4 - Non-Solicitation

Because it is expensive to recruit and train employees, it is critical that after the recruitment and training efforts have been made, these employees remain loyal to Savvi and even to you. Because of this, Savvi does not under any circumstances allow you to solicit, hire, or offer employment or compensation of any kind to any of its employees. In addition, you are not permitted to use any services of any Savvi employee outside of the scope of their employment during the term of their employment. You may also not solicit any Savvi employee or Independent Brand Partner to join another direct selling opportunity. While you are an active Independent Brand Partner of Savvi and for a period of 12 months following the termination of your Independent Brand Partner Agreement, you may not use your Savvi related social media accounts to solicit anyone to join another direct selling, party plan, multilevel, or network marketing program.

7.5 - Conflicts

a. Savvi does not permit any person who is a principal of another direct selling company to become an Independent Brand Partner. For the purposes of this section, principal means any of the following:

- A director, officer, or executive of another direct selling business
- Any person who is the sole proprietor, a general partner, or an owner of 10% or more of any business entity

that conducts sales through a direct sales channel or controls, shares control, or is controlled by any business entity that earns its revenue through a direct sales channel.

- b. Savvi reserves the right to restrict an Independent Brand Partner's participation in Savvi events if that Independent Brand Partner or a member of their immediate household is a principal or employee of another direct selling company.

7.6 - Inappropriate Recruiting Methods

Savvi does not condone or approve of Independent Brand Partners using unlawful, deceptive or inappropriate recruiting methods. If any lawsuit, arbitration or mediation is brought against an Independent Brand Partner by a third party because the Independent Brand Partner's recruiting is or appears to involve inappropriate recruiting methods, Savvi will not assist in the defense or indemnify or compensate the Independent Brand Partner or any other person for any judgment, award, or settlement made against the Independent Brand Partner. If a third party brings or threatens legal action against Savvi based on the conduct of the Independent Brand Partner, the Independent Brand Partner agrees to declare Savvi uninvolved in any wrongdoing and fully indemnify Savvi for all costs, expenses, attorney's fees and damages incurred as a result of such third party action.

7.7 - Business Entities

a. Business Entities may enroll as Independent Brand Partners by completing the Independent Brand Partner Agreement and submitting a Business Entity Addendum to Savvi. "Business Entity" means a corporation, partnership, limited liability company, trust or other legally recognized entity. An Affiliated Party may only have an interest, either directly or indirectly as a member of a Business Entity, in one Savvi independent business. An "Affiliated Party" is an individual, partnership, trust, limited liability company, or other entity that has an ownership interest in, or management responsibility for, a Business Entity, or is employed by the Business Entity. If a Business Entity enrolls as an Independent Brand Partner, the Business Entity and each Affiliated Party and all individuals who have an ownership interest in the Business Entity or an Affiliated Party must comply with the Independent Brand Partner Agreement. If a Business Entity and/or any Affiliated Party or individual with an ownership interest therein violates the Agreement, Savvi may take disciplinary action against the Business Entity, any of the Affiliated Parties, and/or any of the individuals with an ownership interest therein.

b. Savvi will not divide compensation among multiple parties, nor will it divide a downline organization. Consequently, if a Business Entity that operates a Savvi business dissolves, the owners of the Business Entity must instruct Savvi on the identity of the party who is to receive the Savvi business. The Savvi business must be awarded to a single individual or entity that was previously recognized by Savvi as an owner of the Business Entity. Savvi will not divide the business among multiple parties or issue separate commission payments. The single individual or entity that is awarded the Savvi business must complete and submit to Savvi a new Independent Brand Partner Agreement and Business Entity Addendum within 30 days from the date the Business Entity is dissolved or the Savvi business will be terminated.

7.8 – Marriage/Divorce

a. **Marriage/Statutory Domestic Partnership:** Only one spouse in a marriage or one partner in a statutory domestic partnership may become an Independent Brand Partner. If after having established their own individual Independent Brand Partner affiliations to Savvi, two Independent Brand Partners marry or enter into a statutory domestic partnership,

they may continue to operate their existing Independent Brand Partner positions. A spouse of an existing Independent Brand Partner may request an exception to this policy and Savvi reserves the right, in its sole discretion, to grant an exception. Savvi normally will only consider exceptions where there is a strong case that two spouses will operate their Savvi businesses independently from one another.

b. **Divorce:** Savvi will not divide commissions among multiple parties, nor will it divide a downline organization. Consequently, in divorce cases, any settlement or divorce decree must award the Savvi business in its entirety to one of the former spouses. Alternatively, if the divorcing spouses wish to continue to operate their independent Savvi business together, they must form a Business Entity and the subject Savvi business will be transferred to the Business Entity. If they do not form a Business Entity to continue operating the business, Savvi will recognize as the owner of the business the former spouse to whom the business is awarded pursuant to a legally binding settlement agreement or decree of the court. The former spouse who receives the Savvi business must also execute and submit a new Independent Brand Partner Agreement within 30 days from the date on which the divorce becomes final or the Savvi business will be terminated. Likewise, if the former spouses form a Business Entity for purposes of operating the independent Savvi business, the Business Entity must complete and submit to Savvi a new Independent Brand Partner Agreement and Business Entity Addendum within 30 days from the date the divorce becomes final or the Savvi business will be terminated.

7.9 – Transfer of an Independent Brand Partner Agreement

a. **Death:** An Independent Brand Partner may leave his/her independent Savvi business to his/her heir or heirs upon his or her death. In the event there is more than one heir to whom the Savvi business is left, the heirs must form a Business Entity to operate the business and Savvi will transfer the business and issue commissions to the Business Entity and the Business Entity will be able to continue operating the business. The beneficiary of the business must provide Savvi with certified letters testamentary and written instructions of the trustee of the estate, or an order of the court, that provides direction on the proper disposition of the Savvi business. The beneficiary, or Business Entity if there is more than one beneficiary, must complete and submit to Savvi an Independent Brand Partner Agreement within 30 days from the date on which the business is transferred by the estate to the beneficiary or beneficiaries or the business will be terminated.

b. **Disability:** Should an Independent Brand Partner become disabled to the extent that the Independent Brand Partner can no longer fulfill the required duties, the Independent Brand Partner Agreement will terminate.

c. **Sale or Transfer:** Independent Brand Partners in good standing who wish to sell or transfer their business must receive Savvi's prior written approval before the business may be transferred. Requests to transfer a business must be submitted in writing to the Standards and Practices department at standardsandpractices@Savvi.com. It is within Savvi's sole and absolute discretion whether to allow a business sale or transfer. No business that is on disciplinary probation, suspension, or under disciplinary investigation may be transferred unless and until the disciplinary matter is resolved.

d. **Right of First Refusal:** Prior to transferring a business to a third party, the Independent Brand Partner must offer Savvi the right of first refusal to purchase the business on the same written terms as negotiated with a third party. Savvi shall have ten days to exercise its right of first refusal.

7.10 – Limitations on Independent Brand Partner and Household Businesses

a. At any given time, an individual is allowed to own, operate, control, or have an interest (direct or indirect) in

only one Savvi business. An Independent Brand Partner may not own, operate or control a separate customer account.

b. Two or more Independent Brand Partners may have the same home address, or one Independent Brand Partner will be allowed to have another Independent Brand Partner in their immediate family (other than a spouse or a statutory domestic partner), only if the following conditions are met:

1. Each Independent Brand Partner runs their business entirely independently of that other Independent Brand Partner; and
2. Neither Independent Brand Partner directly or indirectly sponsors the other Independent Brand Partner.

7.II – Actions of Household Members

If a person who lives in the same household as an Independent Brand Partner does anything that would be a violation of the Independent Brand Partner Agreement, including these Policies and Procedures, if it were done by the Independent Brand Partner, the Independent Brand Partner may be held responsible for the actions of that household person .

7.I2 - Bank Accounts

As a Savvi Independent Brand Partner, you do not have permission or the right to use the trademark or trade name Savvi on bank accounts, credit applications with local suppliers, or any other business forms. Checking accounts can simply be called “Business Accounts”. However, if you need to list a business name, you are permitted to use your name and the title “Savvi Independent Brand Partner”. This guideline has been included in order to avoid misleading others into believing that an Independent Brand Partner’s business is the same as the Savvi corporation or that the Independent Brand Partner is an employee or representative of the Savvi corporation or Savvi corporate offices.

7.I3 – Severability

a. If any provision of the Independent Brand Partner Agreement, including these Policies and Procedures, in its current form or as amended, is held void or unenforceable, only the void or unenforceable portion(s) of the provision shall be severed from the Independent Brand Partner Agreement, including these Policies and Procedures, and the remaining provisions shall remain in effect. The remaining provision shall be reformed so that it is in compliance with the law and reflects the purpose of the original provision as closely as possible.

b. The existence of any claim or cause of action of an Independent Brand Partner against Savvi shall not constitute a defense to Savvi’s enforcement of any term or provision of the Independent Brand Partner Agreement, including these Policies and Procedures.

7.I4 - Grievances and Complaints

If you have an unresolvable grievance or complaint about another Independent Brand Partner regarding any practice or conduct related to the Savvi business, please submit an email describing the situation to Standards and Practices for review at standardsandpractices@savvi.com.

7.15 - Indemnification

You agree to indemnify Savvi for all costs, expenses, customer reimbursements, fines, sanctions, damages, settlements or payments of any other nature that Savvi incurs resulting from or relating to any act or omission by yourself that is illegal, fraudulent, deceptive, negligent, unethical, or in violation of the Independent Brand Partner Agreement or these Policies and Procedures. Savvi may elect to exercise its indemnification rights through withholding any compensation due the Independent Brand Partner. This right of setoff shall not constitute Savvi's exclusive means of recovering or collecting funds due Savvi pursuant to its right to indemnification.

7.16 – Assignment and Delegation by Savvi

If a controlling ownership interest in Savvi or substantially all of the assets of Savvi are transferred to a third party, Savvi may assign its rights and delegate its duties and obligations under the Independent Brand Partner Agreement to such third party as part of the sale or transfer.

7.17 - Enforcement of Judgment, Garnishments, Support Orders, Federal Tax Liens, etc. against an Independent Brand Partner.

Savvi will honor enforceable court orders, garnishments, support orders, etc. that have been properly registered in the jurisdiction where Savvi is headquartered or registered to do business as an out of state corporation. Savvi will also honor any enforceable Federal Tax Lien.

7.18 – Subpoena and Demands for Records.

Assuming proper jurisdiction, Savvi will comply with all lawfully issued subpoenas demanding financial compensation records of an Independent Brand Partner in his/her capacity as an independent contractor with Savvi. Savvi will comply fully with all requests for records accompanied by a properly prepared and signed authorization by the person whose records are being sought. Savvi will comply fully with all requests for records by government agencies with the authority to request such records and accompanied by the requisite legal documentation.

7.19 – Excessive Returns & Exchanges

Savvi understands that in the course of purchasing our products, you may wish to return or exchange items that do not fit as intended or with which you may not be completely satisfied. Savvi's provides a return policy for such situations which is available at Savvi.com. You agree to abide by Savvi's return and exchange policies. If Savvi determines that you have an excessive amount of returns and/or exchanges or that you are otherwise abusing the return policy, Savvi reserves the right to refuse any requests from you for return or exchange.