

## **Prohibited Representations & Code of Ethics**

### **STUDY GUIDE**

#### **Prohibited Representations**

All participants in the YOR Independent Representative (IR) opportunity are strictly prohibited, expressly or by implication, directly or indirectly, orally or in writing, from the following:

1. Misrepresenting:

- (a) the potential or likely earnings or income derived from the YOR IR opportunity.
- (b) the benefits any person participating in the YOR IR opportunity actually can receive from such activity.
- (c) the amount of sales a person actually made or can likely make through the YOR IR opportunity.
- (d) the existence of salaried or hourly positions in order to recruit IRs or participants for the YOR IR opportunity.
- (e) the sales volume, revenues, debt, investment backing, or other indicia of the financial condition of YOR and its IRs.

2. Making any false or misleading statement or misrepresentation of material fact.

3. Assisting others in the making of any false or misleading representation or omission of material fact.

4. Threatening consumers who complain to government or consumer agencies. Prohibited threats include, but are not limited to, threatening a consumer with legal action for defamation, libel or slander, and demanding that the consumer withdraw his or her complaint to the agency.

5. Misrepresenting any other fact likely to affect a consumer's decision to purchase any good or service from the IRs.

6. YOR IRs are not allowed to market the YOR IR opportunity on their own personal website. Should an IR create his/her own website for this purpose, the website must first be submitted to the YOR Corporate office for approval and monitoring.

7. It is never acceptable for YOR IRs to withhold information regarding how to obtain a refund for products and/or enrollment. YOR IRs are required to be supportive of guiding customers or new IRs so that they may request their refund promptly and easily.

8. YOR IRs must disclose the number and percentage of current participants that have not received and commissions, bonuses or overrides to all prospective participants before enrollment. This information can be found in the YOR Income Disclosure Statement (IDS).\*
9. YOR IRs must disclose the median and average amount of commissions, bonuses and overrides received by all participants of the YOR compensation plan to all prospective participants before enrollment. This information can be found in the YOR Income Disclosure Statement (IDS).\*
10. YOR IRs must disclose a true number of participants that received above and below the average amount to all prospective participants before enrollment. This information can be found in the YOR Income Disclosure Statement (IDS).\*
11. YOR IRs must disclose and issue a copy of the YOR Income Disclosure Statement (IDS)\* to a prospective participant before enrollment.

**\* Refer to Legal Documents Reference**

**YOR Code of Ethics:**

YOR has made a commitment to provide products of the finest quality. In turn, YOR expects YOR IRs to reflect that image in their relationships with consumers and other IRs.

As an IR, you are generally free to operate your business as you see fit, but it is to our mutual, long-term advantage if you accord to the highest standards of integrity and fair practice in your role as a YOR IR. The Code of Ethics, therefore, states:

As a YOR IR:

- I will conduct my business in an honest, ethical manner at all times.
- I will not represent the YOR IR Opportunity as a job or opportunity for employment.
- I will safeguard and promote the reputation of the products of YOR and YOR itself.
- I shall refrain from all conduct which might be harmful to such reputation of YOR or to the marketing of such products or inconsistent with the public interest, and shall avoid all discourteous, deceptive, misleading, unethical, illegal or immoral conduct or practices.
- I will make no claims regarding potential income, earnings, products or services, beyond what is stated in official YOR literature.

- I will not misrepresent YOR products by making any medical, diagnostic, therapeutic, or curative claims regarding YOR products or the use of YOR Products.
- I will provide support and encouragement to my customers to ensure that their experience with YOR is a successful and pleasant one. I understand that it is important to provide follow-up service and support to my Registered Retail Customers, Select Customers and IRs in my downline.
- I will motivate and actively work with members of my downline organization to help them build their YOR business.
- I will refrain from exaggerating my personal income or the income potential in general and will stress to IR candidates the level of effort required to succeed in the business.
- I will not make disparaging remarks about other products, services, IRs, or companies; likewise, I will not willfully denigrate the activities or personalities of fellow YOR IRs.
- I will honor the confidentiality of YOR, YOR Retail, Registered Retail, Select Customers, and other IRs' information received as provided to me during my relationship with YOR. This includes, but is not limited to, compensation plan information, names, home or mailing addresses, phone numbers, email addresses, and any other contact information of any individual associated with YOR.
- I will abide by all of the Policies and Procedures of YOR as included herein, or as may be amended from time to time.