**Coast to Coast Communications, Inc**

**STATEMENT OF POLICIES**

***And***

**PROCEDURES**

***Effective 01/16/2025***

# CORPORATE MISSION STATEMENT

**Coast to Coast Communications Corporate Mission Statement**

## Coast to Coast Communications’s mission is to enrich the financial lives of individuals, businesses and families globally, while helping groups, associations and non-profits bring in additional revenue to support their work.

1. **INTRODUCTION**
   1. **Policies and Compensation Plan Incorporated into Association Agreement**

These Policies and Procedures, in their present form and as amended at the sole discretion of Coast to Coast Communications, Inc (hereafter “Coast to Coast Communications” or the “Company”), are incorporated into, and form an integral part of, the Coast to Coast Communications Association Agreement. Throughout these Policies, when the term “Agreement” is used, it collectively refers to the Coast to Coast Communications Association Application and Agreement, these Policies and Procedures, the Coast to Coast Communications Compensation Plan, and the Coast to Coast Communications Business Entity Application (if applicable). These documents are incorporated by reference into the Coast to Coast Communications Association Agreement (all in their current form and as amended by Coast to Coast Communications).

* 1. **Changes to the Agreement**

Coast to Coast Communications reserves the right to amend the Agreement and its prices in its sole and absolute discretion. By executing the Association Agreement, an Association agrees to abide by all amendments or modifications that Coast to Coast Communications elects to make. Amendments shall be effective thirty (30) days after publication of notice that the Agreement has been modified. Amendments shall not apply retroactively to conduct that occurred prior to the effective date of the amendment. Notification of amendments shall be published by one or more of the following methods: (1) posting on the Company’s official web site; (2) electronic mail (e-mail); (3) posting in Associations’ back-offices; (4) inclusion in Company periodicals; (5) inclusion in product orders or bonus checks; or (6) special mailings. The continuation of an Association’s Coast to Coast Communications business or an Association’s acceptance of bonuses or commissions constitutes acceptance of all amendments.

* 1. **Policies and Provisions Severable**

If any provision of the Agreement, in its current form or as may be amended, is found to be invalid, or unenforceable for any reason, only the invalid portion(s) of the provision shall be severed and the remaining terms and provisions shall remain in full force and effect. The severed provision, or portion thereof, shall be reformed to reflect the purpose of the provision as closely as possible.

* 1. **Waiver**

The Company never gives up its right to insist on compliance with the Agreement and with the applicable laws governing the conduct of a business. No failure of Coast to Coast Communications to exercise any right or power under the Agreement or to insist upon strict compliance by an Association with any obligation or provision of the Agreement, and no custom or practice of the parties at variance with the terms of the Agreement, shall constitute a waiver of Coast to Coast Communications’s right to demand exact compliance with the Agreement. The existence of any claim or cause of action of an Association against Coast to Coast Communications shall not constitute a defense to Coast to Coast Communications’s enforcement of any term or provision of the Agreement.

1. **BECOMING A PARTNER WITH COAST TO COAST COMMUNICATIONS**
   1. **Requirements to Become an Coast to Coast Communications Association Partner**

To become a Coast to Coast Communications Association Partner, each Association must:

* Have offices located in the United States or U.S. Territories or country that Coast to Coast Communications has officially announced is open for business;
* Provide Coast to Coast Communications with valid Federal Tax ID number;
* Submit a properly completed Association Application and Agreement to Coast to Coast Communications either in hard copy or online format;
  1. **Association Benefits**

Once an Association Application and Agreement has been accepted by Coast to Coast Communications, the benefits of the Compensation Plan and the Association Agreement are available to the new Association. These benefits include the right to:

* Offer Coast to Coast Communications products and services;
* Participate in the Coast to Coast Communications Compensation Plan (receive rebates, donations, bonuses and commissions, if eligible);
* Refer other groups as Associations into the Coast to Coast Communications business.
* Receive periodic Coast to Coast Communications literature and other Coast to Coast Communications communications;
* Participate in Coast to Coast Communications-sponsored support, service, training, motivational and recognition functions, upon payment of appropriate charges, if applicable; and
* Participate in promotional and incentive contests and programs sponsored by Coast to Coast Communications for its Associations.

1. **OPERATING A COAST TO COAST COMMUNICATIONS BUSINESS**
   1. **Association-Created Marketing Methods and Tools**

Associations must adhere to the terms of the Coast to Coast Communications Compensation Plan as set forth in official Coast to Coast Communications literature. Associations shall not offer the Coast to Coast Communications opportunity through, or in combination with, any other system, program, sales tools, or method of marketing other than that specifically set forth in official Coast to Coast Communications literature. Associations shall not require or encourage other current or prospective Customers or Associations to execute any agreement or contract other than official Coast to Coast Communications agreements and contracts in order to become a Coast to Coast Communications Association. Similarly, Associations shall not require or encourage other current or prospective Customers or Associations to make any purchase from, or payment to, any individual or other entity to participate in the Coast to Coast Communications Compensation Plan other than those purchases or payments identified as recommended or required in official Coast to Coast Communications literature.

* + 1. **General**

All Associations shall safeguard and promote the good reputation of Coast to Coast Communications and its products. The marketing and promotion of Coast to Coast Communications, the Coast to Coast Communications opportunity, the Compensation Plan, and Coast to Coast Communications products must avoid all discourteous, deceptive, misleading, unethical or immoral conduct or practices.

To promote both the products and services, and the tremendous opportunity Coast to Coast Communications offers, Associations should use the sales tools and support materials produced by Coast to Coast Communications. The Company has carefully designed its products, product labels, Compensation Plan, and promotional materials to ensure that they are promoted in fair, truthful manner, that they are substantiated, and the material complies with the legal requirements of federal and state laws.

Accordingly, Associations may only advertise or promote their Coast to Coast Communications business using approved tools, templates or images acquired through Coast to Coast Communications. No approval is necessary to use these approved tools. If you wish to design your own online or offline marketing materials of any kind, your designs must be submitted to the Coast to Coast Communications advertising department (Compliance@CTCBenefitsHQ.com) for consideration and inclusion in the template/image library. Unless you receive specific written approval from Coast to Coast Communications to use such tools, the request shall be deemed denied. Go to CTCBenefitsHQ *Library* tab in your back office for guidelines and to access the library.

Associations may not sell sales aids to other Coast to Coast Communications Associations. Therefore, Associations who receive authorization from Coast to Coast Communications to produce their own sales aids may not sell such material to any other Coast to Coast Communications Association. Associations may make approved material available to other Associations free of charge if they wish, but may not charge other Coast to Coast Communications Associations for the material.

Coast to Coast Communications further reserves the right to rescind approval for any sales tools, promotional materials, advertisements, or other literature, and Associations waive all claims for damages or remuneration arising from or relating to such rescission.

* + 1. **Trademarks and Copyrights**

The name of Coast to Coast Communications and other names as may be adopted by Coast to Coast Communications are proprietary trade names, trademarks and service marks of Coast to Coast Communications. As such, these marks are of great value to Coast to Coast Communications and are supplied to Associations for their use only in an expressly authorized manner. Coast to Coast Communications will not allow the use of its trade names, trademarks, designs, or symbols, or any derivatives of such marks, by any person, including Coast to Coast Communications Associations, in any unauthorized manner without its prior, written permission.

The content of all Company sponsored events is copyrighted material. Associations may not produce for sale or distribution any recorded Company events and speeches without written permission from Coast to Coast Communications, nor may Associations reproduce for sale or for personal use any recording of Company-produced audio or video tape presentations.

As an independent Association, you may use the Coast to Coast Communications name in the following manner

Association’s Name Independent Coast to Coast Communications Association

*Example:*

ABC Association

Independent Coast to Coast Communications Association

Associations may not use the name Coast to Coast Communicationsin any form in your team name, a tagline, an external website name, your personal website address or extension, in an e-mail address, as a personal name, or as a nickname. Additionally, only use the phrase *Independent Coast to Coast Communications Association, Association, or Partner Sales Consultant (as appropriate)* in your phone greeting or on your answering machine to clearly separate your independent Coast to Coast Communications business from Coast to Coast Communications. For example, you may not secure a domain name including any form of Coast to Coast Communications or GSVLLC, such as www.buyGlobalStrategicVision.com, nor may you create an email address including the forgoing, such as [Coast to Coast Communicationssales@hotmail.com](mailto:scentsysales@hotmail.com).

* + - 1. **Independent Coast to Coast Communications Association Logo**

If you use a Coast to Coast Communications logo in any communication, you must use the Independent Association version of the Coast to Coast Communications logo. Using any other Coast to Coast Communications logo requires written approval. Please see examples below:

Logos Approved for Association Use (we will insert)

Logos NOT Approved for Association Use(we will insert)

* + 1. **Media and Media Inquiries**

Associations must not attempt to respond to media inquiries regarding Coast to Coast Communications, its products or services, or their independent Coast to Coast Communications business. All inquiries by any type of media must be immediately referred to Coast to Coast Communications’s Association Support Department. This policy is designed to assure that accurate and consistent information is provided to the public as well as a proper public image.

* + 1. **Unsolicited Email**

Coast to Coast Communications does not permit Associations to send unsolicited commercial emails unless such emails strictly comply with applicable laws and regulations including, without limitation, the federal CAN SPAM Act. Any email sent by an Association that promotes Coast to Coast Communications, the Coast to Coast Communications opportunity, or Coast to Coast Communications products and services must comply with the following:

* There must be a functioning return email address to the sender.
* There must be a notice in the email that advises the recipient that he or she may reply to the email, via the functioning return email address, to request that future email solicitations or correspondence not be sent to him or her (a functioning “opt-out” notice).
* The email must include the Association’s physical mailing address.
* The email must clearly and conspicuously disclose that the message is an advertisement or solicitation.
* The use of deceptive subject lines and/or false header information is prohibited.
* All opt-out requests, whether received by email or regular mail, must be honored. If an Association receives an opt-out request from a recipient of an email, the Association must forward the opt-out request to the Company.
  + 1. **Unsolicited Faxes**

Except as provided in this section, Associations may not use or transmit unsolicited faxes in connection with their Coast to Coast Communications business.  The term "unsolicited faxes" means the transmission via telephone facsimile or computer of any material or information advertising or promoting Coast to Coast Communications, its products, its compensation plan or any other aspect of the company which is transmitted to any person, except that these terms do not include a fax: (a) to any person with that person's prior express invitation or permission; or (b) to any person with whom the Association has an established business or personal relationship.  The term "established business or personal relationship" means a prior or existing relationship formed by a voluntary two way communication between an Association and a person, on the basis of: (a) an inquiry, application, purchase or transaction by the person regarding products offered by such Association; or (b) a personal or familial relationship, which relationship has not been previously terminated by either party.

* + 1. **Telephone Directory Listings**

Associations may list themselves as an “Independent Coast to Coast Communications Association” in the white or yellow pages of the telephone directory, or with online directories, under their own name. No Association may place telephone or online directory display ads using Coast to Coast Communications's name or logo. Associations may not answer the telephone by saying “Coast to Coast Communications”, “Coast to Coast Communications LLC”, or in any other manner that would lead the caller to believe that he or she has reached corporate offices of Coast to Coast Communications. If an Association wishes to post his/her name in a telephone or online directory, it must be listed in the following format:

Association's Name

Independent Coast to Coast Communications Association

* + 1. **Association Web Sites**

Associations are provided with a replicated website by Coast to Coast Communications, from which they can take orders, enroll new Associations, and place customers on the Autoship program, as well as manage their Coast to Coast Communications program. Associations may use only replicated websites provided by Coast to Coast Communications to promote their Coast to Coast Communications business, and may not create their own websites to directly or indirectly promote Coast to Coast Communications’s products, services, or the Coast to Coast Communications opportunity.

* + 1. **Coast to Coast Communications Replicated Websites**

Associations receive a Coast to Coast Communications Replicated Website subscription to facilitate online buying experience for your customers and enrollments for prospects. Associations are solely responsible and liable for the content they add to their Replicated Website and must regularly review the content to ensure it is accurate and relevant.

Associations may not alter the branding, artwork, look, or feel of their Replicated Website, and may not use their Replicated Website to promote, market or sell non-Coast to Coast Communications products, services or business opportunities. Specifically, you may not alter the look (placement, sizing etc.) or functionality of the following:

1. The Coast to Coast Communications Independent Association Logo
2. Your Name
3. Coast to Coast Communications Corporate Website Redirect Button
4. Artwork, logos, or graphics
5. Original text.

Because Replicated Websites reside on the Coast to Coast Communications.com domain, Coast to Coast Communications reserves the right to receive analytics and information regarding the usage of your website.

By default, your Coast to Coast Communications Replicated Website URL is www.CTCBenefitsHQ.com/<consultant ID#>. You must change this default ID and choose a uniquely identifiable website name that cannot:

1. Be confused with other portions of CTCBenefitsHQ or Coast to Coast Communications corporate website
2. Confuse a reasonable person into thinking they have landed on a CTCBenefitsHQ or Coast to Coast Communications corporate page;
3. Be confused with any CTCBenefitsHQ or Coast to Coast Communications Team name;
4. Contain any discourteous, misleading, or off-color words or phrases that may damage CTCBenefitsHQ’s or Coast to Coast Communications’s image.
   * 1. **Registered External Website Content**

Associations are solely responsible and liable for their own Registered External Website content, messaging, claims, and information and must ensure that it appropriately represents and enhances the Coast to Coast Communications brand and adheres to Coast to Coast Communications’s Policies and Procedures. Additionally, Registered External Websites must not contain disingenuous popup ads or promotions or malicious code. Decisions and corrective actions in this area are at Coast to Coast Communications’s sole discretion.

* + 1. **Coast to Coast Communications Independent Association Disclosure**

To avoid confusion, the following three elements must be prominently displayed at the top of every page of your Registered External Website:

1. The Coast to Coast Communications Independent Association Logo
2. Your Name and Title
3. Coast to Coast Communications Corporate Website Redirect Button

Although Coast to Coast Communications brand themes and images are desirable for consistency, anyone landing on any page of an Association’s External Website must clearly understand that they are at an Independent Association site, and not a Coast to Coast Communications Corporate page.

* + 1. **Registered External Websites Must Exclusively Promote Coast to Coast Communications**

Your Coast to Coast Communications external website must contain content and information that is exclusive to Coast to Coast Communications. You may not advertise other products or services other than the Coast to Coast Communications product line and the Coast to Coast Communications opportunity.

* + 1. **No eCommerce or Stock-and-Sell Retailing**

An Association’s Registered External Website must only facilitate the entry into his/her Coast to Coast Communications Replicated Website. Associations may not *stock and sell* Coast to Coast Communications products, nor may you facilitate an eCommerce environment that would facilitate this model. All orders must be placed through your official Replicated Website or Association Workstation.

* + 1. **Registered External Website Termination**

In the event of the voluntary or involuntary cancellation of your Association Agreement, you must remove your Registered External Website from public view within three days and redirect (forward) all traffic from that domain to [www.CTCBenefitsHQ.com](http://www.R2010Plan.com). Your external website may be transferred to another Coast to Coast Communications consultant, subject to Coast to Coast Communications approval, on a case-by-case basis.

* + 1. **Team Websites**

You may use team websites for the purposes of connecting, communicating, training, education and sharing best practices among team members. Because these sites may contain sensitive and Company-specific information, these team websites must be password protected and may only be shared with members of your Sales Organization.

* + 1. **Domain Names, email Addresses and Online Aliases**

You are not allowed to use or register Coast to Coast Communications or any of Coast to Coast Communications’s trademarks, product names, or any derivatives, for any Internet domain name, email address, or online aliases. Additionally, you cannot use or register domain names, email addresses, and/or online aliases that could cause confusion, or be misleading or deceptive, in that they cause individuals to believe or assume the communication is from, or is the property of Coast to Coast Communications. Examples of the improper use of Coast to Coast Communications include, but are not limited to: utilizing the CTCBenefitsHQ name/logo), or Coast to Coast Communications showing up as the sender of an email.

* + 1. **Coast to Coast Communications Hotlinks**

When directing readers to your Registered External Website or replicated site it must be evident from a combination of the link, and the surrounding context, to a reasonable reader that the link will be resolving to the site of an independent CTCBenefitsHQ/Coast to Coast Communications Association. Attempts to mislead web traffic into believing they are going to a CTCBenefitsHQ or Coast to Coast Communications corporate site, when in fact they *land* at an Association site (replicated or registered external) will not be allowed. The determination as to what is *misleading* or what constitutes a *reasonable reader* will be at Coast to Coast Communications’s sole discretion.

* + 1. **Monetizing Registered External Websites**

Associations may not monetize their Replicated Website or their Registered External Website through affiliate programs, ad Sense or similar programs.

* + 1. **Online Classifieds**

You may not use online classifieds (including Craigslist) to list, sell or retail specific Coast to Coast Communications products or product bundles. You may use online classifieds (including Craigslist) for prospecting, recruiting, sponsoring and informing the public about the Coast to Coast Communications business opportunity, provided Coast to Coast Communications-approved templates/images are used. These templates will identify you as an Independent Coast to Coast Communications Association. If a link or URL is provided, it must link to your Replicated Website or your Registered External Website.

* + 1. **eBay / Online Auctions**

Coast to Coast Communications’s products and services may not be listed on eBay or other online auctions, nor may Associations enlist or knowingly allow a third party to sell Coast to Coast Communications products on eBay or other online auction.

* + 1. **Online Retailing**

Associations may not list or sell Coast to Coast Communications products on any online retail store or ecommerce site, nor may you enlist or knowingly allow a third party to sell Coast to Coast Communications products on any online retail store or ecommerce site.

* + 1. **Banner Advertising**

You may place banner advertisements on a website provided you use Coast to Coast Communications-approved templates and images. All banner advertisements must link to your Replicated Website or a Registered External Website. Associations may not use blind ads (ads that do not disclose the identity of the Company) or web pages that make product or income claims that are ultimately associated with Coast to Coast Communications products or the Coast to Coast Communications opportunity.

* + 1. **Spam Linking**

Spam linking is defined as multiple consecutive submissions of the same or similar content into blogs, wikis, guest books, websites or other publicly accessible online discussion boards or forums and is not allowed. This includes blog spamming, blog comment spamming and/or spamdexing. Any comments you make on blogs, forums, guest books etc. must be unique, informative and relevant.

* + 1. **Digital Media Submission (YouTube, iTunes, PhotoBucket etc.)**

Associations may upload, submit or publish Coast to Coast Communications-related video, audio or photo content that they develop and create so long as it aligns with Coast to Coast Communications values, contributes to the Coast to Coast Communications community greater good and is in compliance with Coast to Coast Communications’s Policies and Procedures. All submissions must clearly identify you as an Independent Coast to Coast Communications Association in the content itself and in the content description tag, must comply with all copyright/legal requirements, and must state that you are solely responsible for this content. Associations may not upload, submit or publish any content (video, audio, presentations or any computer files) received from Coast to Coast Communications or captured at official Coast to Coast Communications events or in buildings owned or operated by Coast to Coast Communications without prior written permission.

* + 1. **Sponsored Links / Pay-Per-Click (PPC) Ads**

Sponsored links or pay-per-click ads (PPC) are acceptable. The destination URL must be to either the sponsoring Association’s Replicated Website or to the sponsoring Association’s Registered External Website. The display URL must also be to either the sponsoring Association’s Replicated Website or to your Registered External Website, and must not portray any URL that could lead the user to believe they are being directed to a Coast to Coast Communications Corporate site, or be inappropriate or misleading in any way.

* + 1. **Domain Names and Email Addresses**

Except as set forth in the Association Website Application and Agreement, Associations may not use or attempt to register any of Coast to Coast Communications’s trade names, trademarks, service names, service marks, product names, the Company’s name, or any derivative of the foregoing, for any Internet domain name, email address, or social media name or address.

* + 1. **Social Media**

Social Media may be used by Associations to share information about the Coast to Coast Communications business opportunity and for prospecting and sponsoring. However, Associations who elect to use Social Media must adhere to the Policies and Procedures in all respects.

Social Media sites may not be used to sell or offer to sell specific Coast to Coast Communications products or services. Profiles an Association generates in any social community where Coast to Coast Communications is discussed or mentioned must clearly identify the Association as an Independent Coast to Coast Communications Association, and when an Association participates in those communities, Associations must avoid inappropriate conversations, comments, images, video, audio, applications or any other adult, profane, discriminatory or vulgar content. The determination of what is inappropriateis at Coast to Coast Communications’s sole discretion, and offending Associations will be subject to disciplinary action. Banner ads and images used on these sites must be current and must come from the Coast to Coast Communications approved library. If a link is provided, it must link to the posting Association’s Replicated Website or a Registered External Website.

Associations may not use blog spam, spamdexing or any other mass-replicated methods to leave blog comments. Comments Associations create or leave must be useful, unique, relevant and specific to the blog’s article.

* + - 1. **Associations Are Responsible for Postings**

Associations are personally responsible for their postings and all other online activity that relates to Coast to Coast Communications. Therefore, even if an Association does not own or operate a blog or Social Media site, if an Association posts to any such site that relates to Coast to Coast Communications or which can be traced to Coast to Coast Communications, the Association is responsible for the posting. Associations are also responsible for postings which occur on any blog or Social Media site that the Association owns, operates, or controls.

* + - 1. **Identification as an Independent Coast to Coast Communications Association**

You must disclose your full name on all Social Media postings, and conspicuously identify yourself as an independent Association for Coast to Coast Communications. Anonymous postings or use of an alias is prohibited.

* + - 1. **Social Media as a Sales and Promotion Forum**

Social Media sites are relationship-building sites. While building relationships is an important part of the sales process, Social Media sites may not be used as a direct medium for generating sales or explaining the Coast to Coast Communications income opportunity. Online sales may only be generated from an Association’s Coast to Coast Communications replicated website. Likewise, Associations shall not use any Social Media site to explain the Coast to Coast Communications compensation plan or any component of the compensation plan.

* + - 1. **Deceptive Postings**

Postings that are false, misleading, or deceptive are prohibited. This includes, but is not limited to, false or deceptive postings relating to the Coast to Coast Communications income opportunity, Coast to Coast Communications’s products and services, and/or your biographical information and credentials.

* + - 1. **Use of Third Party Intellectual Property**

If you use the trademarks, trade names, service marks, copyrights, or intellectual property of any third party in any posting, it is your responsibility to ensure that you have received the proper license to use such intellectual property and pay the appropriate license fee. All third-party intellectual property must be properly referenced as the property of the third-party, and you must adhere to any restrictions and conditions that the owner of the intellectual property places on the use of its property.

* + - 1. **Respecting Privacy**

Always respect the privacy of others in your postings. Associations must not engage in gossip or advance rumors about any individual, company, or competitive products or services. Associations may not list the names of other individuals or entities on their postings unless they have the written permission of the individual or entity that is the subject of their posting.

* + - 1. **Professionalism**

You must ensure that your postings are truthful and accurate. This requires that you fact-check all material you post online. You should also carefully check your postings for spelling, punctuation, and grammatical errors. Use of offensive language is prohibited.

* + - 1. **Prohibited Postings**

Associations may not make any postings, or link to any postings or other material that:

* Is sexually explicit, obscene, or pornographic;
* Is offensive, profane, hateful, threatening, harmful, defamatory, libelous, harassing, or discriminatory (whether based on race, ethnicity, creed, religion, gender, sexual orientation, physical disability, or otherwise);
* Is graphically violent, including any violent video game images;
* Is solicitous of any unlawful behavior;
* Engages in personal attacks on any individual, group, or entity;
* Is in violation of any intellectual property rights of the Company or any third party.
  + - 1. **Responding to Negative Posts**

Do not converse with one who places a negative post against you, other independent Associations, or Coast to Coast Communications. Report negative posts to the Company at [CP@CTCBenefitsHQ.com](mailto:CP@YourPlanToSave.com). 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 Coast to Coast Communications, and therefore damages the reputation and goodwill of Coast to Coast Communications.

* + - 1. **Social Media Sites with Website-like Features**

Because some social media sites are particularly robust, the distinction between a social media site and a website may not be clear cut. Coast to Coast Communications therefore reserves the sole and exclusive right to classify certain social media sites as websites and require that Associations using, or who wish to use, such sites adhere to the Company’s policies relating to independent websites.

* + - 1. **Cancellation of Your Coast to Coast Communications Business**

If your Coast to Coast Communications business is cancelled for any reason, you must discontinue using the Coast to Coast Communications name, and all of Coast to Coast Communications’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 an independent Coast to Coast Communications Association, you must conspicuously disclose that you are no longer an independent Coast to Coast Communications Association.

* 1. **Business Entities**

A corporation, limited liability company, partnership or trust (collectively referred to in this section as a “Business Entity”) may apply to be a Coast to Coast Communications Association by submitting an Association Application and Agreement along with a properly completed Business Entity Application and Agreement and a properly completed IRS form W-9. The Business Entity, as well as all shareholders, members, managers, partners, trustees, or other parties with any ownership interest in, or management responsibilities for, the Business Entity (collectively “Affiliated Parties”) are individually, jointly and severally liable for any indebtedness to Coast to Coast Communications, compliance with the Coast to Coast Communications Policies and Procedures, the Coast to Coast Communications Association Agreement, and other obligations to Coast to Coast Communications.

To prevent the circumvention of Sections 4.24 (regarding transfers and assignments of an Coast to Coast Communications business) and 4.5, (regarding Sponsorship Changes), if any Affiliated Party wants to terminate his or her relationship with the Business Entity or Coast to Coast Communications, the Affiliated Party must terminate his or her affiliation with the Business Entity, notify Coast to Coast Communications in writing that he or she has terminated his/her affiliation with the Business Entity, and must comply with the provisions of Section 4.24. In addition, the Affiliated Party foregoing their interest in the Business Entity may not participate in any other Coast to Coast Communications business for six consecutive calendar months in accordance with Section 4.5.1. If the Business Entity wishes to bring on any new Affiliated Party, it must adhere to the requirements of Section 4.25.

* + 1. **Changes to a Business Entity**

Each Association must immediately notify Coast to Coast Communications of all changes to type of business entity they utilize in operating their businesses and the addition or removal of business Affiliated Parties.

* + 1. **Indemnification**

An Association is fully responsible for all of his or her verbal and written statements made regarding Coast to Coast Communications products, services, and the Compensation Plan that are not expressly contained in official Coast to Coast Communications materials. This includes statements and representations made through all sources of communication media, whether person-to-person, in meetings, online, through Social Media, in print, or any other means of communication. Associations agree to indemnify Coast to Coast Communications and Coast to Coast Communications’s directors, officers, employees, and Associations, and hold them harmless from all liability including judgments, civil penalties, refunds, attorney fees, court costs, or lost business incurred by Coast to Coast Communications as a result of the Association’s unauthorized representations or actions. Associations also agree to indemnify Coast to Coast Communications and its directors, officers, employees, and Associations, and hold them harmless from any and all demands, claims, suits, losses, damages, costs and expenses which it may suffer or incur arising out of or in connection with an Association’s actions as a result of bodily injury to any person or damage to any property occurring to, or caused in whole or in part by, an Association or its employees or any per­son, firm or corporation directly or indirectly employed or engaged by the Association. This provision shall survive the termination of the Association Agreement.

* + 1. **Income Claims**

An Association, when presenting or discussing the Coast to Coast Communications opportunity or Compensation Plan to a prospective Association, may not make income projections, income claims, or disclose his or her Coast to Coast Communications income (including the showing of checks, copies of checks, bank statements, or tax records) unless, at the time the presentation is made, the Association provides a current copy of the Coast to Coast Communications Income Disclosure Statement (IDS) to the person(s) to whom he or she is making the presentation.

* + 1. **Income Disclosure Statement**

Coast to Coast Communications’s corporate ethics compel us to do not merely what is legally required, but rather, to conduct the absolute best business practices. To this end, we have developed the Coast to Coast Communications Income Disclosure Statement (“IDS”). The Coast to Coast Communications IDS is designed to convey truthful, timely, and comprehensive information regarding the income that Coast to Coast Communications Associations earn. In order to accomplish this objective, a copy of the IDS must be presented to all prospective Associations.

A copy of the IDS must be presented to a prospective Association (someone who is not a party to a current Coast to Coast Communications Association Agreement) 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”) include: (1) statements of actual earnings, (2) statements of projected earnings, (3) statements of earnings ranges, (4) income testimonials, (5) lifestyle claims, and (6) hypothetical claims.

A lifestyle income claim typically includes statements (or pictures) involving large homes, luxury cars, exotic vacations, or other items suggesting or implying wealth. They also consist of references to the achievement of one's dreams, having everything one always wanted, and are phrased in terms of “opportunity” or “possibility” or “chance.” Claims such as “My Coast to Coast Communications income exceeded my salary after six months in the business,” or “Our Coast to Coast Communications business has allowed my wife to come home and be a full-time mom” also fall within the purview of “lifestyle” claims.

In any non-public meeting (e.g., a home meeting, one-on-one, regardless of venue) with a prospective Association or Associations in which the Compensation Plan is discussed or any type of income claim is made, you must provide the prospect(s) with a copy of the IDS. In any meeting that is open to the public in which the Compensation Plan is discussed or any type of income claims is made, you must provide every prospective Association with a copy of the IDS and you must display at least one (3 foot x 5 foot poster board) in the front of the room in reasonably close proximity to the presenter(s). In any meeting in which any type of video display is utilized (e.g., monitor, television, projector, etc.) a slide of the IDS must be displayed continuously throughout the duration of any discussion of the Compensation Plan or the making of an income claim.

Copies of the IDS may be printed or downloaded without charge from the corporate website at http://www.CTCBenefitsHQ.com/IDS.

Associations who develop sales aids and tools in which the Compensation Plan or income claims are present must incorporate the IDS into each such sales aid or tool prior to submission to the Company for review.

* 1. **Commercial Outlets**

Associations may not sell Coast to Coast Communications products from a commercial outlet, nor may Associations display or sell Coast to Coast Communications products or literature in any retail or service establishment. Online auction and/or sales facilitation websites, including but not limited to eBay and Craig’s List constitute Commercial Outlets, and may not be used to sell Coast to Coast Communications products.

* 1. **Trade Shows, Expositions and Other Sales Forums**

Associations may display and/or sell Coast to Coast Communications products at trade shows and professional expositions. Before submitting a deposit to the event promoter, Associations must contact the Association Services department in writing for conditional approval, as Coast to Coast Communications’s policy is to authorize only one Coast to Coast Communications business per event. Final approval will be granted to the first Association who submits an official advertisement of the event, a copy of the contract signed by both the Association and the event official, and a receipt indicating that a deposit for the booth has been paid. Approval is given only for the event specified. Any requests to participate in future events must again be submitted to the Association Support department. Coast to Coast Communications further reserves the right to refuse authorization to participate at any function which it does not deem a suitable forum for the promotion of its products, services, or the Coast to Coast Communications opportunity. Approval will not be given for swap meets, garage sales, flea markets or farmer’s markets as these events are not conducive to the professional image Coast to Coast Communications wishes to portray.

* 1. **Conflicts of Interest**
     1. **Non-solicitation**

Coast to Coast Communications Associations are free to participate in other business ventures or marketing/sales opportunities. However, during the term of this Agreement, Associations may not directly or indirectly recruit other Coast to Coast Communications Associations or Customers for any other business unless approved in writing by Coast to Coast Communications. Coast to Coast Communications will operate in good faith with our Associations. If a previous relationship with an Association can be shown, or the Association is already working in other business relationships with other Associations, then Coast to Coast Communications will operate in good faith to allow such business relationships unless it feels that the relationship was brought about as a result of Coast to Coast Communications’s program. This non-solicitation clause is mainly motivated to not allowing Associations to use Coast to Coast Communications and our other Associations as a recruiting tool for their own purposes. Therefore, Coast to Coast Communications maintains the right to enforce this non-solicitation clause.

Following the cancellation of an Association’s Independent Association Agreement, and for a period of six calendar months thereafter, with the exception of an Association who is personally referred by the former Association, a former Association may not recruit any Coast to Coast Communications Association or Customer for another marketing/sales business. Associations and Coast to Coast Communications agree that this non-solicitation provision shall apply nationwide and to all international markets in which Associations are located.

* Associations shall not display Coast to Coast Communications promotional material, sales aids, products or services with or in the same location as, any non-Coast to Coast Communications promotional material or sales aids, products or services.
* Associations shall not offer the Coast to Coast Communications opportunity, products or services to prospective or existing Customers or Associations in conjunction with any non-Coast to Coast Communications program, opportunity, product or service.

* Associations may not offer any non-Coast to Coast Communications opportunity, products, services or opportunity at any Coast to Coast Communications-related meeting, seminar, convention, webinar, teleconference, or other function.
  + 1. **Confidential Information**

Confidential information includes, but is not limited to, the identities of Coast to Coast Communications customers and Associations, contact information of Coast to Coast Communications customers and Associations, Associations’ personal and group sales volumes, and Association rank and/or achievement levels. Confidential Information is, or may be available, to Associations in their respective back-offices. Association access to such Confidential Information is password protected, and isconfidential and constitutes proprietary information and business trade secrets belonging to Coast to Coast Communications. Such Confidential Information is provided to Associations in strictest confidence and is made available to Associations for the sole purpose of assisting Associations in working with their respective organizations in the development of their Coast to Coast Communications business. Associations should use the Confidential Information to assist, motivate, and train their staff and internal sales agents. The Association and Coast to Coast Communications agree that, but for this agreement of confidentiality and nondisclosure, Coast to Coast Communications would not provide Confidential Information to the Association.

To protect the Confidential Information, Associations shall not, on his or her own behalf, or on behalf of any other person, partnership, association, corporation or other entity:

* Directly or indirectly disclose any Confidential Information to any third party;
* Directly or indirectly disclose the password or other access code to his or her back-office (except for Association Office Managers or other staff determined by the Association);
* Use any Confidential Information to compete with Coast to Coast Communications or for any purpose other than promoting his or her Coast to Coast Communications business;
* Recruit or solicit any Association or Customer of Coast to Coast Communications listed on any report or in the Association’s back-office, or in any manner attempt to influence or induce any Association or Preferred Customer of Coast to Coast Communications, to alter their business relationship with Coast to Coast Communications; or
* Use or disclose to any person, partnership, association, corporation, or other entity any Confidential Information.
  1. **Targeting Other Direct Sellers**

Coast to Coast Communications does not condone Associations specifically or consciously targeting the sales force of another direct sales company to sell Coast to Coast Communications products or to become Associations for Coast to Coast Communications, nor does Coast to Coast Communications condone Associations solicitation or enticement of members of the sales force of another direct sales company to violate the terms of their contract with such other company. Should Associations engage in such activity, they bear the risk of being sued by the other direct sales company. If any lawsuit, arbitration or mediation is brought against an Association alleging that he or she engaged in inappropriate recruiting activity of its sales force or customers, Coast to Coast Communications will not pay any of Association’s defense costs or legal fees, nor will Coast to Coast Communications indemnify the Association for any judgment, award, or settlement.

* 1. **Errors or Questions**

If an Association has questions about or believes any errors have been made regarding commissions, bonuses, genealogy lists, or charges, the Association must notify Coast to Coast Communications in writing within 60 days of the date of the purported error or incident in question. Coast to Coast Communications will not be responsible for any errors, omissions or problems not reported to the Company within 60 days.

* 1. **Governmental Approval or Endorsement**

Neither federal nor state regulatory agencies or officials approve or endorse any direct selling or marketing companies or programs. Therefore, Associations shall not represent or imply that Coast to Coast Communications or its Compensation Plan have been "approved," "endorsed" or otherwise sanctioned by any government agency.

* 1. **Holding Applications or Orders**

Associations must not manipulate enrollments of new applicants and purchases of products. All Association Applications and Agreements, and product orders must be sent to Coast to Coast Communications within 72 hours from the time they are signed by an Association or placed by a customer, respectively.

* 1. **Income Taxes**

Each Association is responsible for paying local, state/provincial, and federal taxes on any income generated as an Independent Association. If an Association’s Coast to Coast Communications business is tax exempt, the Federal tax identification number must be provided to Coast to Coast Communications. Every year, Coast to Coast Communications will provide an IRS Form 1099 MISC (Non-employee Compensation) earnings statement to each U.S. resident who: 1) Had earnings of over $600 in the previous calendar year; or 2) Made purchases during the previous calendar year in excess of $5,000.

* 1. **Independent Contractor Status**

Associations are independent contractors. The agreement between Coast to Coast Communications and its Associations does not create an employer/employee relationship, agency, partnership, or joint venture between the Company and the Association. Associations shall not be treated as an employee for his or her services or for Federal or State tax purposes. All Associations are responsible for paying local, state, and federal taxes due from all compensation earned as an Association of the Company. The Association has no authority (expressed or implied), to bind the Company to any obligation. Each Association shall establish his or her own goals, hours, and methods of sale, so long as he or she complies with the terms of the Association Agreement, these Policies and Procedures, and applicable laws.

* 1. **Insurance**

You may wish to arrange insurance coverage for your business. None of the Company’s insurance policies provide any coverage to you as an independent contractor. Your homeowner’s insurance policy does not cover business-related injuries, property damage, liability, or the theft of or damage to inventory or business equipment. You should contact your insurance Association to make certain that your business property is protected. This can often be accomplished with a simple “Business Pursuit” endorsement attached to your present home owner’s policy.

Commercial general liability insurance is a comprehensive policy that you can buy to protect yourself in case of certain events, such as an accident that causes injury to a third-party or damage to property. A [general liability insurance policy](http://www.ehow.com/about_5184654_commercial-general-liability-insurance-definition.html) typically covers claims of damage and injury caused by the insured (the purchase of the insurance policy) during the course of [business](http://www.ehow.com/business/). This insurance usually covers four categories: bodily injury, personal injury (which can include libel or slander), property damage, and advertising injury. Medical payments for personal injury, coverage for advertising injury and legal defense costs fits under the umbrella of a general liability insurance policy. If a claim is filed against you, your insurance company will conduct a thorough investigation to eliminate any claims that are proven to be unjust. Legal fees, including court costs, are usually covered under the policy. If you are found liable and the incident is covered under the policy, the insurance company would pay the award amount up to the coverage limit purchased by you. General liability policies are often sold as a standalone policy, but they are sometimes bundled with other types of insurance. may be lower than needed. Companies can opt to purchase this insurance as a standalone policy.

* 1. **International** **Marketing**

Associations are authorized to sell Coast to Coast Communications products and services, and enroll Customers or Associations only in the countries in which Coast to Coast Communications is authorized to conduct business, as announced in official Company literature. Coast to Coast Communications products or sales aids may not be shipped into or sold in any foreign country. Associations may sell, give, transfer, or distribute Coast to Coast Communications products or sales aids only in their home country. In addition, no Association may, in any unauthorized country: (a) conduct sales, enrollment or training meetings; (b) enroll or attempt to enroll potential customers or Associations; or (c) conduct any other activity for the purpose of selling Coast to Coast Communications products, establishing a marketing organization, or promoting the Coast to Coast Communications opportunity.

* 1. **Excess Inventory and Bonus Buying**

Associations must never purchase more products than they can reasonably use or sell to retail customers in a month, and must not influence or attempt to influence any other Association to buy more products than they can reasonably use or sell to retail customers in a month. In addition, bonus buying is strictly prohibited. Bonus buying includes any 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. Bonus buying includes, but is not limited to, purchasing products through a straw man or other artifice.

* 1. **Adherence to Laws and Ordinances**

Associations shall comply with all federal, state, and local laws and regulations in the conduct of their businesses. Many cities and counties have laws regulating certain home-based businesses. In most cases these ordinances are not applicable to Associations because of the nature of their business. However, Associations must obey those laws that do apply to them. If a city or county official tells an Association that an ordinance applies to him or her, the Association shall be polite and cooperative, and immediately send a copy of the ordinance to the Compliance Department of Coast to Coast Communications.

* 1. **Actions of Household Members or Affiliated Parties**

If any member of an Association’s immediate household engages in any activity which, if performed by the Association, would violate any provision of the Agreement, such activity will be deemed a violation by the Association and Coast to Coast Communications may take disciplinary action pursuant to the Statement of Policies against the Association. 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 Coast to Coast Communications may take disciplinary action against the Business Entity.Likewise, if an Association enrolls in Coast to Coast Communications 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.

* 1. **Sale, Transfer or Assignment of Coast to Coast Communications Business**

Although a Coast to Coast Communications business is a privately owned and independently operated business, the sale, transfer or assignment of a Coast to Coast Communications business, and the sale, transfer, or assignment of an interest in a Business Entity that owns or operates a Coast to Coast Communications business, is subject to certain limitations. If an Association wishes to sell his or her Coast to Coast Communications business, or interest in a Business Entity that owns or operates a Coast to Coast Communications business, the following criteria must be met:

* The selling Association must offer Coast to Coast Communications the right of first refusal to purchase the business on the same terms as agreed upon with a third-party buyer. Coast to Coast Communications shall have fifteen days from the date of receipt of the written offer from the seller to exercise its right of first refusal. Coast to Coast Communications shall have fifteen days from the date of receipt of the written offer from the seller to exercise its right of first refusal.
* The buyer or transferee must become a qualified Coast to Coast Communications Association. If the buyer is an active Coast to Coast Communications Association, he or she must first notify Coast to Coast Communications, by certified mail with signature, before acquiring any interest in a different Coast to Coast Communications business;
* Before the sale, transfer or assignment can be finalized and approved by Coast to Coast Communications, any debt obligations the selling party has with Coast to Coast Communications must be satisfied.
* The selling party must be in good standing and not in violation of any of the terms of the Agreement in order to be eligible to sell, transfer or assign a Coast to Coast Communications business.

Prior to selling an independent Coast to Coast Communications business or Business Entity interest, the selling Association must notify Coast to Coast Communications’s Compliance Department in writing and advise of his or her intent to sell his/her Coast to Coast Communications business or Business Entity interest. The selling Association must also receive written approval from the Compliance Department before proceeding with the sale. No changes in line of sponsorship can result from the sale or transfer of a Coast to Coast Communications business.

* 1. **Sponsoring** 
     1. **Generally**

All Associations have the right to refer other Associations. If two Associations claim to be the one referring a new Association, then Coast to Coast Communications shall regard the first application received by the corporate home office as controlling.

* + 1. **Online**

When referring a new Association through the online enrollment process, the referring Association may assist the new applicant in filling out the enrollment materials. However, the applicant must personally review and agree to the online application and agreement, Coast to Coast Communications’s Policies and Procedures, and the Coast to Coast Communications Compensation Plan. The sponsor may not fill out the online application and agreement on behalf of the applicant and agree to these materials on behalf of the applicant.

* 1. **Telemarketing Techniques**

The Federal Trade Commission and the Federal Communications Commission each have laws that restrict telemarketing practices. Both federal agencies (as well as a number of states) have “do not call” regulations as part of their telemarketing laws. Although Coast to Coast Communications does not consider Associations to be “telemarketers” in the traditional sense of the word, these government regulations broadly define the term “telemarketer” and “telemarketing” so that your inadvertent action of calling someone whose telephone number is listed on the federal “do not call” registry could cause you to violate the law. Moreover, these regulations must not be taken lightly, as they carry significant penalties.

Therefore, Associations must not engage in telemarketing in the operation of their Coast to Coast Communications businesses.  The term “telemarketing” means the placing of one or more telephone calls to an individual or entity to induce the purchase of a Coast to Coast Communications product or service, or to recruit them for the Coast to Coast Communications opportunity.  “Cold calls" made to prospective customers or Associations that promote either Coast to Coast Communications’s products or services or the Coast to Coast Communications opportunity constitute telemarketing and are prohibited.  However, a telephone call(s) placed to a prospective customer or Association (a "prospect") is permissible under the following situations:

* Ifthe Association has an established business relationship with the prospect.  An “established business relationship” is a relationship between an Association and a prospect based on the prospect’s purchase, rental, or lease of goods or services from the Association, or a financial transaction between the prospect and the Association, within the eighteen (18) months immediately preceding the date of a telephone call to induce the prospect's purchase of a product or service.

* The prospect’s personal inquiry or application regarding a product or service offered by the Association, within the three (3) months immediately preceding the date of such a call.
* If the Association receives written and signed permission from the prospect authorizing the Association to call. The authorization must specify the telephone number(s) which the Association is authorized to call.
* You may call family members, personal friends, and acquaintances. An “acquaintance” is someone with whom you have at least a recent first-hand relationship within the preceding three months. Bear in mind, however, that if you engage in “card collecting” with everyone you meet and subsequently calling them, the FTC may consider this a form of telemarketing that is not subject to this exemption. Thus, if you engage in calling “acquaintances,” you must make such calls on an occasional basis only and not make this a routine practice.
* Associations shall not use automatic telephone dialing systems or software relative to the operation of their Coast to Coast Communications businesses.
* Associations shall not place or initiate any outbound telephone call to any person that delivers any pre-recorded message (a "robocall") regarding or relating to the Coast to Coast Communications products, services or opportunity.
  1. **Back Office Access**

Coast to Coast Communications makes online back offices available to its Associations. Back offices provide Associations access to confidential and proprietary information that may be used solely and exclusively to promote the development of an Association’s Coast to Coast Communications business and to increase sales of Coast to Coast Communications products. However, access to a back office is a privilege, and not a right. Coast to Coast Communications reserves the right to deny Associations’ access to the back office at its sole discretion.

1. **RESPONSIBILITIES OF ASSOCIATIONS**
   1. **Change of Address, Telephone, and E-Mail Addresses**

To ensure timely delivery of products, support materials, commission, and tax documents, it is important that the Coast to Coast Communications’s files are current. Street addresses are required for shipping since UPS cannot deliver to a post office box. Associations planning to change their e-mail address or move must send their new address and telephone numbers to Coast to Coast Communications’s Corporate Offices to the attention of the Association Services Department. To guarantee proper delivery, an Association whose contact information changes must amend his or her contact information through the Association’s Back-Office.

* 1. **Non-disparagement**

Coast to Coast Communications wants to provide its independent Associations with the best products, compensation plan, and service in the industry. Accordingly, we value your constructive criticisms and comments. All such comments should be submitted in writing to the Association Support Department. Remember, to best serve you, we must hear from you! While Coast to Coast Communications welcomes constructive input, negative comments and remarks made in the field by Associations about the Company, its products, or compensation plan serve no purpose other than to sour the enthusiasm of other Coast to Coast Communications Associations. For this reason, and to set the proper example for their customers or referred Associations, Associations must not disparage, demean, or make negative remarks about Coast to Coast Communications, other Coast to Coast Communications Associations, Coast to Coast Communications’s products, the Marketing and Compensation plan, or Coast to Coast Communications’s directors, officers, or employees.

1. **SALES REQUIREMENTS**

* 1. **No Territory Restrictions**

There are no exclusive territories granted to anyone.

1. **BONUSES AND COMMISSIONS**
   1. **Bonus and Commission Qualifications and Accrual**

Associations’ receipt of Cash Back compensation depends upon the timing of the Company’s receipt of Cash Back compensation from CTCBenefitsHQ Merchants. Coast to Coast Communications will pay Cash Back compensation to Associations in the calendar month following the month in which it receives Cash Back compensation from its Merchants. This may mean that Associations receive Cash Back compensation in the month immediately following a purchase. On the other hand, it may mean that an Association may wait two or three months before receiving Cash Back compensation. When Pool Commissions are paid is spelled out in the Compensation Plan document.

An Association must be active and in compliance with the Agreement to qualify for bonuses and commissions. So long as an Association complies with the terms of the Agreement, Coast to Coast Communications shall pay commissions to such Association in accordance with the Marketing and Compensation plan. The minimum amount for which Coast to Coast Communications will issue a commission is $100.00. If an Association’s bonuses and commissions do not equal or exceed $100.00, the Company will accrue the commissions and bonuses until they total $100.00. Payment will be issued once $100.00 has been accrued.

Notwithstanding the foregoing, all commissions owed an Association, regardless of the amount accrued, will be paid at the end of each fiscal year or upon the termination of an Association’s business.

* 1. **Adjustment to Bonuses and Commissions**
     1. **Adjustments for Returned Products and Services**

Associations receive bonuses and commissions based on the actual sales of products and services to end consumers. When a product is returned to Coast to Coast Communications for a refund or is repurchased by the Company, either of the following may occur at the Company’s discretion: (1) the bonuses and commissions attributable to the returned or repurchased product(s) will be deducted, in the month in which the refund is given, and continuing every pay period thereafter until the commission is recovered, from the Associations who received bonuses and commissions on the sales of the refunded products; or (2) the Associations who earned commissions based on the sale of the returned products will have the corresponding commission amount deducted from their commission check in the next month and all subsequent months until it is completely recovered.

* + 1. **Hard Copy Commission Checks**

The Company pays commissions via Hard Copy Commission Check. The Company will deduct a $3.00 processing fee from each hard-copy commission check issued.

* + 1. **Tax Withholdings**

If an Association fails to submit a W-9 form, Coast to Coast Communications will deduct the necessary withholdings from the Association’s commission checks as required by law.

* 1. **Reports**

All information provided by Coast to Coast Communications in activity reports, including but not limited to personal and group sales volume (or any part thereof), and referring activity is believed to be accurate and reliable. Nevertheless, due to various factors including but not limited to the inherent possibility of human, digital, and mechanical error; the accuracy, completeness, and timeliness of orders; denial of credit card and electronic check payments; returned products; credit card and electronic check charge-backs; the information is not guaranteed by Coast to Coast Communications or any persons creating or transmitting the information.

ALL PERSONAL AND GROUP SALES VOLUME INFORMATION IS PROVIDED "AS IS" WITHOUT WARRANTIES, EXPRESS OR IMPLIED, OR REPRESENTATIONS OF ANY KIND WHATSOEVER. IN PARTICULAR BUT WITHOUT LIMITATION THERE SHALL BE NO WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR USE, OR NON‑INFRINGEMENT.

TO THE FULLEST EXTENT PERMISSIBLE UNDER APPLICABLE LAW, COAST TO COAST COMMUNICATIONS AND/OR OTHER PERSONS CREATING OR TRANSMITTING THE INFORMATION WILL IN NO EVENT BE LIABLE TO ANY ASSOCIATION OR ANYONE ELSE FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES THAT ARISE OUT OF THE USE OF OR ACCESS TO PERSONAL AND/OR GROUP SALES VOLUME INFORMATION (INCLUDING BUT NOT LIMITED TO LOST PROFITS, BONUSES, OR COMMISSIONS, LOSS OF OPPORTUNITY, AND DAMAGES THAT MAY RESULT FROM INACCURACY, INCOMPLETENESS, INCONVENIENCE, DELAY, OR LOSS OF THE USE OF THE INFORMATION), EVEN IF COAST TO COAST COMMUNICATIONS OR OTHER PERSONS CREATING OR TRANSMITTING THE INFORMATION SHALL HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. TO THE FULLEST EXTENT PERMITTED BY LAW, COAST TO COAST COMMUNICATIONS OR OTHER PERSONS CREATING OR TRANSMITTING THE INFORMATION SHALL HAVE NO RESPONSIBILITY OR LIABILITY TO YOU OR ANYONE ELSE UNDER ANY TORT, CONTRACT, NEGLIGENCE, STRICT LIABILITY, PRODUCTS LIABILITY OR OTHER THEORY WITH RESPECT TO ANY SUBJECT MATTER OF THIS AGREEMENT OR TERMS AND CONDITIONS RELATED THERETO.

Access to and use of Coast to Coast Communications’ online and telephone reporting services and your reliance upon such information is at your own risk. All such information is provided to you "as is". If you are dissatisfied with the accuracy or quality of the information, your sole and exclusive remedy is to discontinue use of and access to Coast to Coast Communications’ online and telephone reporting services and your reliance upon the information.

1. **PRODUCT GUARANTEES, RETURNS AND INVENTORY REPURCHASE**
   1. **Product Guarantee**

CTCBenefitsHQ website refers Associations and Members to products and services from various independent third parties (“Merchant Products and Services”). CTCBenefitsHQ website may contain links to web sites operated by parties other than Coast to Coast Communications. Coast to Coast Communications provides this information and these links for your reference and convenience only. By including Merchant Products and Services and links to Merchant web sites, Coast to Coast Communications does not imply any guarantee of such Merchant Products and Services, websites or their contents, or any association with such third parties. Coast to Coast Communications has no authority or control over, and is not responsible for, the operation, performance, availability, content or other aspects of any Merchant Products and Services or web sites or the Internet. Coast to Coast Communications is not liable for any guarantee, warranty, or failure of products or services advertised on third-party web sites. If you are dissatisfied with the quality of any product or services you purchase from any CTCBenefitsHQ Mall Merchant, your sole and exclusive remedy is to pursue a resolution directly with the merchant from whom you purchased the product or service.

*The following provision sets forth the minimum refund permitted by law to a retail customer:*

A retail customer who makes a purchase of $25.00 or more has three business days (72 hours, excluding Sundays and legal holidays) after the sale or execution of a contract to cancel the order and receive a full refund consistent with the cancellation notice on the order form or sales receipt (5 days for Alaska residents).

* + 1. **Montana Residents**

A Montana resident may cancel his or her Association Agreement within 15 days from the date of enrollment, and may return his or her Business Kit for a full refund within such time period.

1. **DISPUTE RESOLUTION AND DISCIPLINARY PROCEEDINGS**
   1. **Disciplinary Sanctions**

Violation of the Agreement, these Policies and Procedures, violation of any common law duty, including but not limited to any applicable duty of loyalty, any illegal, fraudulent, deceptive or unethical business conduct, or any act or omission by an Association that, in the sole discretion of the Company may damage its reputation or goodwill (such damaging act or omission need not be related to the Association’s Coast to Coast Communications business), may result, at Coast to Coast Communications's discretion, in one or more of the following corrective measures:

* Issuance of a written warning or admonition;
* Requiring the Association to take immediate corrective measures;
* Imposition of a fine, which may be withheld from bonus and commission checks;
* Loss of rights to one or more bonus and commission checks;
* Coast to Coast Communications may withhold from an Association all or part of the Association’s bonuses and commissions during the period that Coast to Coast Communications is investigating any conduct that allegedly violates the Agreement. If an Association’s business is canceled for disciplinary reasons, the Association will not be entitled to recover any commissions withheld during the investigation period;
* Suspension of the individual’s Association Agreement for one or more pay periods;
* Permanent or temporary loss of status as an Association;
* Involuntary termination of the offender’s Association Agreement;
* Suspension and/or termination of the offending Association’s Coast to Coast Communications website or website access;
* Any other measure expressly allowed within any provision of the Agreement or which Coast to Coast Communications deems practicable to implement and appropriate to equitably resolve injuries caused partially or exclusively by the Association’s policy violation or contractual breach;
* In situations deemed appropriate by Coast to Coast Communications, the Company may institute legal proceedings for monetary and/or equitable relief.
  1. **Grievances and Complaints**

When an Association has a grievance or complaint with another Association regarding any practice or conduct in relationship to their respective Coast to Coast Communications businesses, the complaining Association should first report the problem to Coast to Coast Communications’s VP of Sales and Marketing who should review the matter and try to resolve the issue between the parties. If the matter involves interpretation or violation of Company policy, it must be reported in writing to the Association Services Department at the Company. The Association Services Department will review the facts and resolve it.

* 1. **Mediation**

Prior to instituting an arbitration, the parties shall meet in good faith and attempt to resolve any dispute arising from or relating to the Agreement through non-binding mediation. One individual who is mutually acceptable to the parties shall be appointed as mediator. The mediation shall occur within 60 days from the date on which the mediator is appointed. The mediator’s fees and costs, as well as the costs of holding and conducting the mediation, shall be divided equally between the parties. Each party shall pay its portion of the anticipated shared fees and costs at least 10 days in advance of the mediation. Each party shall pay its own attorney fees, costs, and individual expenses associated with conducting and attending the mediation. Mediation shall be held in the City of Chicago, and shall last no more than two business days.

* 1. **Arbitration**

If mediation is unsuccessful, **any controversy or claim arising out of or relating to the Agreement, or the breach thereof, shall be settled by arbitration. The Parties waive all rights to trial by jury or to any court**. The arbitration shall be filed with, and administered by, the American Arbitration Association (“AAA”) or JAMS Endispute (“JAMS”) under their respective rules and procedures.The*Commercial Arbitration Rules and Mediation Procedures* of the AAA are available on the AAA’s website at [www.adr.org](http://www.adr.org). The ***Streamlined Arbitration Rules & Procedures*** are available on the JAMS website at [www.jamsadr.com](http://www.jamsadr.com). Copies of AAA’s *Commercial Arbitration Rules and Mediation Procedures* or JAM’s ***Streamlined Arbitration Rules & Procedures*** will also be emailed to Associations upon request to Coast to Coast Communications’s Association Support Department.

Notwithstanding the rules of the AAA or JAMS, the following shall apply to all Arbitration actions:

* The Federal Rules of Evidence shall apply in all cases;
* The Parties shall be entitled to all discovery rights permitted by the Federal Rules of Civil Procedure;
* The Parties shall be entitled to bring motions under Rules 12 and/or 56 of the Federal Rules of Civil Procedure;
* The arbitration shall occur within 180 days from the date on which the arbitrator is appointed, and shall last no more than five business days;
* The Parties shall be allotted equal time to present their respective cases, including cross-examinations.

All arbitration proceedings shall be held in Chicago, IL. There shall be one arbitrator selected from the panel that the Alternate Dispute Resolution service provides. Each party to the arbitration shall be responsible for its own costs and expenses of arbitration, including legal and filing fees. The arbitration shall occur within 180 days from the date on which the arbitration is filed, and shall last no more than five business days. The parties shall be allotted equal time to present their respective cases. The decision of the arbitrator shall be final and binding on the parties and may if necessary, be reduced to a judgment in any court of competent jurisdiction. This agreement to arbitrate shall survive the cancellation or termination of the Agreement.

The parties and the arbitrator shall maintain the confidentiality of the entire arbitration process and shall not disclose to any person not directly involved in the arbitration process:

* The substance of, or basis for, the controversy, dispute, or claim;
* The content of any testimony or other evidence presented at an arbitration hearing or obtained through discovery in arbitration;
* The terms or amount of any arbitration award;
* The rulings of the arbitrator on the procedural and/or substantive issues involved in the case.

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

* 1. **Governing Law, Jurisdiction and Venue**

Jurisdiction and venue of any matter not subject to arbitration shall reside exclusively in Cook County, State of Illinois. The Federal Arbitration Act shall govern all matters relating to arbitration. The law of the State of Illinois shall govern all other matters relating to or arising from the Agreement.

* + 1. **Louisiana Residents**

Notwithstanding the foregoing, and the arbitration provision in Section 9.4, residents of the State of Louisiana shall be entitled to bring an action against Coast to Coast Communications in their home forum and pursuant to Louisiana law.

1. **PAYMENT AND SHIPPING**
   1. **Returned Checks**

All checks returned by an Association’s bank for insufficient funds will be re-submitted for payment. A $25.00 returned check fee will be charged to the account of the Association. After receiving a returned check from a customer or an Association, all future orders must be paid by Credit Card, money order or cashier’s check. Any outstanding balance owed to Coast to Coast Communications by an Association for NSF checks and returned check fees will be withheld from subsequent bonus and commission checks.

* 1. **Restrictions on Third Party Use of Credit Cards and Checking Account Access**

Associations shall not permit other Associations or Customers to use his or her credit card, or permit debits to their checking accounts, to enroll or to make purchases from the Company**.**

* 1. **Sales Taxes**

Coast to Coast Communications is required to charge sales taxes on all purchases made by Associations and Customers, and remit the taxes charged to the respective states. Accordingly, Coast to Coast Communications will collect and remit sales taxes on behalf of Associations, based on the suggested retail price of the products, according to applicable tax rates in the state or province to which the shipment is destined. If an Association has submitted, and Coast to Coast Communications has accepted, a current Sales Tax Exemption Certificate and Sales Tax Registration License, sales taxes will not be added to the invoice and the responsibility of collecting and remitting sales taxes to the appropriate authorities shall be on the Association. Exemption from the payment of sales tax is applicable only to orders which are shipped to a state for which the proper tax exemption papers have been filed and accepted. Applicable sales taxes will be charged on orders that are drop-shipped to another state. Any sales tax exemption accepted by Coast to Coast Communications is not retroactive.

1. **INACTIVITY, RECLASSIFICATION, AND CANCELLATION**
   1. **Effect of Cancellation**

So long as an Association remains active (having an average monthly commission check of $100 or more per month) and complies with the terms of the Association Agreement and these Policies and Procedures, Coast to Coast Communications shall pay commissions to such Association in accordance with the Compensation Plan. An Association’s bonuses, commissions constitute the entire consideration for the Association's efforts in generating sales and all activities related to generating sales (including building organization). Following the cancellation of an Association’s Agreement for inactivity (defined as having a monthly commission check of less than $100 at the end of 1 year as an Association, or the involuntary cancellation of his or her Association Agreement as a result of fraud, bankruptcy, or insolvency (all of these methods are collectively referred to as “cancellation”), the former Association shall have no right, title, claim or interest to the marketing organization which he or she operated, or any commission or bonus from the sales generated by the organization. **An Association whose business is cancelled, for the reasons above, will lose all rights as an Association. This includes the right to sell Coast to Coast Communications products and services and the right to receive future commissions, bonuses or other income resulting from the sales and other activities of the Association’s former sales organization. In the event of cancellation, Associations agree to waive all rights they may have, including but not limited to property rights, to their former organization and to any bonuses, commissions, or other remuneration derived from the sales and other activities of his or her former organization.**

Following an Association’s cancellation of his or her Association Agreement, the former Association shall not hold himself or herself out as a Coast to Coast Communications Association and shall not have the right to sell Coast to Coast Communications products or services. An Association whose business is voluntarily canceled shall receive commissions and bonuses only for the last full pay period he or she was active prior to cancellation (less any amounts withheld during an investigation preceding an involuntary cancellation).

If an Association is canceled for the reasons above, he or she loses all rights and commissions. However, if an Association is in good standing, has monthly commission above $100 a month, and has not been canceled for fraud, bankruptcy or insolvency, then the Association may be canceled by Coast to Coast Communications or choose to cancel his/her own Association agreement with Coast to Coast Communications, but the Association’s commissions will continue to be paid by Coast to Coast Communications for as long as those monthly commission checks are in excess of $100 in a month and the former Association is not involved in fraud, bankruptcy or insolvency.

* 1. **Cancellation Due to Inactivity** 
     1. **Failure to Earn Commissions**

If an Association has not earned a commission for six consecutive months (and thus becomes “inactive”), or, at the end of 1-year from signing this agreement, has not reached $100 a month in commissions, then his or her Association Agreement may be canceled for inactivity at the option of Coast to Coast Communications.

* 1. **Involuntary Cancellation**

An Association’s violation of any of the terms of the Agreement, including any amendments that may be made by Coast to Coast Communications in its sole discretion, may result in any of the sanctions listed in Section 9.1, including the involuntary cancellation of his or her Association Agreement. Cancellation shall be effective on the date on which written notice is mailed, emailed, faxed, or delivered to an express courier, to the Association’s last known address, email address, or fax number, or to his/her attorney, or when the Association receives actual notice of cancellation, whichever occurs first.

Coast to Coast Communications reserves the right to terminate all Association Agreements upon thirty (30) days written notice in the event that it elects to: (1) cease business operations; (2) dissolve as a corporate entity; or (3) terminate distribution of its products via direct selling.

* 1. **Voluntary Cancellation**

A participant in this marketing plan has a right to cancel at any time, regardless of reason. Cancellation must be submitted in writing to the Company at its principal business address. The written notice must include the Association’s signature, printed name, address, and Association I.D. Number.

In addition to written cancellation, Associations who have consented to Electronic Contracting will cancel their Association Agreement should they withdraw their consent to contract electronically.

1. **DEFINITIONS**

Active Customer — A Customer who purchases Coast to Coast Communications products and whose account has been paid for the ensuing year.

Active Association — An Association who has received a commission during the preceding six months or has a minimum of $100 in monthly commission at the end of 1-year.

Active Rank — The term “active rank” refers to the current rank of an Association, as determined by the Coast to Coast Communications Compensation Plan, for any pay period. To be considered “active” relative to a particular rank, an Association must meet the criteria set forth in the Coast to Coast Communications Compensation Plan for his or her respective rank. *(See the definition of “Rank” below.)*

Affiliated Party - A shareholder, member, partner, manager, trustee, or other parties with any ownership interest in, or management responsibilities for, a Business Entity.

Agreement - The contract between the Company and each Association includes the Association Application and Agreement, the Coast to Coast Communications Policies and Procedures, the Coast to Coast Communications Compensation Plan, and the Business Entity Form (where appropriate), all in their current form and as amended by Coast to Coast Communications in its sole discretion. These documents are collectively referred to as the “Agreement.”

Business Kit — A selection of Coast to Coast Communications training and business support resources, and a replicated website that each new Association is required to purchase.

Cancel — The Termination of an Association’s business. Cancellation may be either voluntary, involuntary, or through inactivity.

Household - Spouses, heads-of-household, and dependent family members residing in the same residence.

Immediate Household — Spouses, heads-of-household, and dependent family members residing in the same residence.

**Member:** A member is someone who joins Coast to Coast Communications and CTCBenefitsHQ and purchases products and services for personal or business use.

Official Coast to Coast Communications Material — Literature, audio or video tapes, websites, and other materials developed, printed, published and/or distributed by Coast to Coast Communications to Associations.

Personal Production — Moving Coast to Coast Communications products or services to an end consumer for actual use.

Personal Volume— The commissionable value of services and products purchased by: (1) an Association; (2) the Association’s personally-enrolled Members; and (3) customers who purchase from the Association’s Coast to Coast Communications replicated website.

Registered External Website – An Association’s Coast to Coast Communications-approved personal website that is hosted on non-Coast to Coast Communications servers and has no official affiliation with Coast to Coast Communications.

Replicated Website – A website provided by Coast to Coast Communications to Associations which utilizes website templates developed by Coast to Coast Communications.

Resalable — Products and Sales aids shall be deemed "resalable" if each of the following elements is satisfied: 1) they are unopened and unused; 2) packaging and labeling has not been altered or damaged; 3) they are in a condition such that it is a commercially reasonable practice within the trade to sell the merchandise at full price; 4) it is returned to Coast to Coast Communications within one year from the date of purchase. Any merchandise that is clearly identified at the time of sale as nonreturnable, discontinued, or as a seasonal item, shall not be resalable.

Retail Customer — an individual who purchases Coast to Coast Communications products from an Association but who is not a participant in the Coast to Coast Communications compensation plan.

Retail Customer – An individual or entity that purchases Coast to Coast Communications products or services from an Association, but who is not an Association, or an immediate household family member of an Association.

Retail Sales – Sales to a Retail Customer.

Social Media - Any type of online media that invites, expedites or permits conversation, comment, rating, and/or user generated content, as opposed to traditional media, which delivers content but does not allow readers/viewers/listeners to participate in the creation or development of content, or the comment or response to content. Examples of Social Media include, but are not limited to, blogs, chat rooms, FaceBook, MySpace, Twitter, LinkedIn, Delicious, and YouTube.

**Coast to Coast Communications, Inc (Also known as GSV) COMPENSATION PLAN FOR ASSOCIATIONS**

*Effective 05/23/2012*

The Coast to Coast Communications compensation plan has been created with the member/customer/consumer (product or service using end user) and Association (Channel Partners, also known as CP) in mind. It is intended to lead to very satisfied members who use our leading edge products and services at their residences, businesses, or while on the go. Successful Associations will maximize this compensation plan with product and service sales while also recruiting and motivating more Associations to do the same. With our dynamic combination of residual income from such sales you can earn good money.

There are no guarantees to your success since Associations put forth varying efforts. However, with a combination of skill, perseverance, hard work, leadership and customer relations, success is very possible. Coast to Coast Communications does not guarantee or represent any specific potential earnings via its website or presentations as that would be misleading.

The Coast to Coast Communications compensation plan is a basic Sales program with a flat commission schedule Coast to Coast Communications chose to implement a Sales Plan due to its popularity, ease of explanation and maximum payout potential.

**COMPENSATION PLAN**

This compensation plan is the same for all Association’s. The compensation plan is as follows:

Coast to Coast Communications receives commission from our vendors\*\*. That commission is divided up accordingly based on CP’s referring groups and associations directly to GSV:

Member: 40% of GSV’s commission

Association: 10% of GSV’s commission

\*\*There are a very small, limited number of vendors who pay GSV either no commission (such as for a free product that we give away to our members) or a very low commission that we will not pay commission on. Those are very limited in nature.

**REQUESTING COMMISSIONS**: You may request payment for your earned Commissions that are designated as 'Available' in your account at any time when you have exceeded $100.00 in your account through the designated process on the Coast to Coast Communications and CTCBenefitsHQ Back Office. Commission Checks or other approved payment forms are paid once a month usually on or around the 15th of each month.  If by check, the checks are then mailed to the mailing address that the user supplies as part of the payment request process, or the address on file. Coast to Coast Communications and CTCBenefitsHQ are not responsible for lost mail or any other event beyond Coast to Coast Communications and CTCBenefitsHQ control that would prevent the user from receiving their payment check.

**Bonus and Commission Qualifications and Accrual:** Associations’ receipt of Cash Back compensation depends upon the timing of the Company’s receipt of Cash Back compensation from CTCBenefitsHQ Merchants. Coast to Coast Communications will pay Cash Back compensation to Associations in the calendar month following the month in which it receives Cash Back compensation from its Merchants. This may mean that Associations receive Cash Back compensation in the month immediately following a purchase. On the other hand, it may mean that an Association may wait two or three months before receiving Cash Back compensation.

**MINIMUM:** An association must be active and in compliance with the Agreement to qualify for bonuses and commissions. So long as an association complies with the terms of the Agreement, Coast to Coast Communications shall pay commissions to such Association in accordance with the Marketing and Compensation plan. The minimum amount for which Coast to Coast Communications will issue a commission is $100.00. If an association’s bonuses and commissions do not equal or exceed $100.00, the Company will accrue the commissions and bonuses until they total $100.00. Payment will be issued once $100.00 has been accrued. The member may request payment at any time at a lower account balance if the member contacts customer support. Coast to Coast Communications and CTCBenefitsHQ may at its discretion issue reward payments in special promotions at account balance below $100.00. In such promotions, Coast to Coast Communications and CTCBenefitsHQ may waive the redemption fees. Commissions paid may be a total combination of Member cash-back and Association commissions.

Notwithstanding the foregoing, all commissions owed an association, regardless of the amount accrued, will be paid at the end of each fiscal year or upon the termination of an Association’s business.

**Adjustments for Returned Products and Services:** Associations receive bonuses and commissions based on the actual sales of products and services to end consumers. When a product is returned to Coast to Coast Communications or it’s vendors for a refund or is repurchased by the Company, either of the following may occur at the Company’s discretion: (1) the bonuses and commissions attributable to the returned or repurchased product(s) will be deducted, in the month in which the refund is given, and continuing every pay period thereafter until the commission is recovered, from the Associations who received bonuses and commissions on the sales of the refunded products; or (2) the Associations who earned commissions based on the sale of the returned products will have the corresponding volume deducted from their Pool Volume in the next month.

**Hard Copy Commission Checks:** The Company may pay commissions via Hard Copy Commission Check. The Company will deduct a $3.00 processing fee from each hard-copy commission check issued.

**Tax Withholdings:** If an association is an individual that files individual tax returns and fails to submit a W-9 form, Coast to Coast Communications will deduct the necessary withholdings from the Association’s commission checks as required by law.

**Reports:** All information provided by Coast to Coast Communications in activity reports, including but not limited to personal and group sales volume (or any part thereof), and referring activity is believed to be accurate and reliable. Nevertheless, due to various factors including but not limited to the inherent possibility of human, digital, and mechanical error; the accuracy, completeness, and timeliness of orders; denial of credit card and electronic check payments; returned products; credit card and electronic check charge-backs; the information is not guaranteed by Coast to Coast Communications or any persons creating or transmitting the information.

ALL PERSONAL AND GROUP SALES VOLUME INFORMATION IS PROVIDED "AS IS" WITHOUT WARRANTIES, EXPRESS OR IMPLIED, OR REPRESENTATIONS OF ANY KIND WHATSOEVER. IN PARTICULAR BUT WITHOUT LIMITATION THERE SHALL BE NO WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR USE, OR NON‑INFRINGEMENT.

**DEFINITIONS**

Active Customer — A Customer who purchases Coast to Coast Communications products and whose account has been paid for the ensuing year.

Active Association — An Association who has received a commission during the preceding six months.

Active Rank — the term “active rank” refers to the current rank of an association, as determined by the Coast to Coast Communications Compensation Plan, for any pay period. To be considered “active” relative to a particular rank, an association must meet the criteria set forth in the Coast to Coast Communications Compensation Plan for his or her respective rank. *(See the definition of “Rank” below.)*

Affiliated Party - A shareholder, member, partner, manager, trustee, or other parties with any ownership interest in, or management responsibilities for, a Business Entity.

Agreement - The contract between the Company and each Association includes the Association Application and Agreement, the Coast to Coast Communications Policies and Procedures, the Coast to Coast Communications Compensation Plan, and the Business Entity Form (where appropriate), all in their current form and as amended by Coast to Coast Communications in its sole discretion. These documents are collectively referred to as the “Agreement.”

Business Kit — A selection of Coast to Coast Communications training and business support resources, and a replicated website that each new Association is required to purchase.

Cancel — The Termination of an association’s business. Cancellation may be either voluntary, involuntary, or through inactivity.

**Association:** An association must be an active member of Coast to Coast Communications. Additionally, the Association has a desire to build a business and share Coast to Coast Communications with other members and Associations in order to create supplemental income.

**Member:** A member is someone who joins Coast to Coast Communications and CTCBenefitsHQ and purchases products and services for personal or business use.

Official Coast to Coast Communications Material — Literature, audio or video tapes, websites, and other materials developed, printed, published and/or distributed by Coast to Coast Communications to Associations.

Personal Production — Moving Coast to Coast Communications products or services to an end consumer for actual use.

Registered External Website – An association’s Coast to Coast Communications-approved personal website that is hosted on non-Coast to Coast Communications servers and has no official affiliation with Coast to Coast Communications.

Replicated Website – A website provided by Coast to Coast Communications to Associations which utilizes website templates developed by Coast to Coast Communications.

Retail Customer — an individual who purchases Coast to Coast Communications products from an association but who is not a participant in the Coast to Coast Communications compensation plan.

Retail Customer – An individual or entity that purchases Coast to Coast Communications products or services from an association, but who is not an association, or an immediate household family member of an association.

Retail Sales – Sales to a Retail Customer.

Social Media - Any type of online media that invites expedites or permits conversation, comment, rating, and/or user generated content, as opposed to traditional media, which delivers content but does not allow readers/viewers/listeners to participate in the creation or development of content, or the comment or response to content. Examples of Social Media include, but are not limited to, blogs, chat rooms, FaceBook, MySpace, Twitter, LinkedIn, Delicious, and YouTube.

**ASSOCIATION INFORMATION AND ACCEPTANCE**

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Association) (Coast to Coast Communications)

Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

City: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

State: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Zip Code: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Phone number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Fed. Tax ID or S.S. #:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Tax Exempt #:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_