

Wellness Credits Terms and Conditions

OPTAVIA Coaches are permitted to purchase Wellness Credits for the purposes outlined under the Official **OPTAVIA** Policies (for example, a thank you gift, congratulatory gift for meeting a milestone, etc.). Any purchases of Wellness Credits to manipulate rank or the **OPTAVIA** Integrated Compensation Plan are strictly forbidden. Purchases of Wellness Credits are non-commissionable. Wellness Credits act as a method of payment on a Coach's or Client's next order. Coaches are not required to purchase Wellness Credits to participate in the **OPTAVIA** business opportunity and Coaches are encouraged to limit the purchase of Wellness Credits to a reasonable amount so that their business expenses do not outweigh their potential income with **OPTAVIA**. Should the Company determine, in its sole discretion, that a Coach is purchasing an unreasonable amount of Wellness Credits or using Wellness Credits in violation of the **OPTAVIA** Policies, the Company may take action to prohibit or limit a Coach's purchase of same. An unreasonable amount is not easily defined, as it would vary depending on the Coach's rank and corresponding commissions, therefore, if necessary, the Company will determine whether the purchase of Wellness Credits is unreasonable on a case-by-case basis. **In addition, Wellness Credits may only be used to purchase up to 50% or half of a Client's or Coach's order of products (e.g., if a Coach gifts a \$50.00 Wellness Credit to a Client, that Client would only be able to apply the Wellness Credit to an order in the amount of \$100.00 or more).** Wellness Credits are a gift, and can only be redeemed by the recipient Client/Coach through placing an order. Once given, the Wellness Credits belong to the Client or Coach who receives them, unless and until those Wellness Credits expire, in which case they will revert back to the Coach who gifted the Wellness Credit(s). In addition, the following conditions also apply to the purchase of Wellness Credits:

- i. Wellness Credits will expire 60 days from the date they were purchased;
- ii. Wellness Credits may only be used towards the purchase of 50% of the commissionable items within a Client's or Coach's order (e.g., if a Client receives \$50.00 in Wellness Credits, the Client could use the entire \$50.00 towards the purchase of an "Essential On-The-Go Kit" valued at \$356.15, or on any other purchase of \$100.00 or more; however, if the Client wishes to purchase only 2 boxes of **OPTAVIA** Essential Fuelings (valued at \$20.95 a box), the Client could only use \$20.95 of the \$50.00 of Wellness Credits toward this purchase);
- iii. Wellness Credits can be used towards the purchase of 100% of non-commissionable items within a Client's or Coach's order (e.g., an **OPTAVIA** Coach Business Kit);
- iv. Wellness Credits cannot be used to purchase Wellness Credits;
- v. If products purchased using Wellness Credits are returned to **OPTAVIA**, the Wellness Credits will be returned to the original purchaser via the original payment method (i.e., a credit to the purchaser's credit card);
- vi. If Wellness Credits expire before being used by the intended Client or Coach or, are only partially used by the Client or Coach before the expiration date, the remaining Wellness Credits will be returned to the purchaser as "Cash on Account;"
- vii. Cash on Account can be used by the original purchaser on future product purchases (towards the purchase of 50% of commissionable items in an order) or can be used to purchase additional Wellness Credits.

OPTAVIA reserves the right to modify these the Terms and Conditions at any time and at its sole and absolute discretion. **OPTAVIA** also reserves the right to interpret these Terms and

Conditions at its sole discretion. Should an **OPTAVIA** Coach violate these Terms and Conditions, the Coach may be subject to the disciplinary actions outlined in the official **OPTAVIA** Policies.