

Your Perfect World® - Direct Selling Success Strategies Usage Agreement

PRIVACY POLICY

The privacy of our members, advertisers and visitors is important to us and we protect your privacy and anonymity by adhering to the following policies:

1. Your Perfect World® will not release, distribute or sell your personal information to any individual or entity without your explicit permission or request.
2. Your Perfect World® marketing partners have separate privacy and data collection practices that may be different or less protective than ours. Your Perfect World® disclaims any responsibility or liability for our marketing partners independent information handling policies and we recommend you are careful and responsible when providing personal information while interacting with any third party while online.
3. While Your Perfect World® is committed to protecting your privacy, we cannot guarantee the privacy of information transmitted over the Internet and therefore you do so at your own risk.

ANTI-SPAMMING POLICY

1. Your Perfect World® subscribes to the principle of "permission marketing," which means that we will not send electronic notification to anyone unless they have been referred to us by a member in good standing or have explicitly requested the information.
2. Your Perfect World® does not intentionally or knowingly distribute, condone or encourage spamming practices. We only work with vendors who have validated opt-in lists. Furthermore we request that all our clients respect and adhere to this Anti-spamming Policy and strictly conform to all State and Federal "Spam Legislation".
3. Your Perfect World® provides recipients with the opportunity to unsubscribe or opt-out with a single click.
4. Your Perfect World® requires that all of our marketing partners contractually agree to use their best effort to ensure that any Your Perfect World® related correspondence result in a positive e-mail experience for all recipients.

To report any incident of spamming by one of our Advertising Partners, click here or go to <http://www.spamwarden.com/ReportSpam.php3>

SATISFACTION GUARANTEE

We want you to be happy!

Products: If you do not feel that a Your Perfect World® product meets your expectations of quality and value, simply return it to the Your Perfect World® office by following the instructions below.

Programs: If after the first installment of any of the Your Perfect World® Programs you do not feel it is for you, we will promptly refund you your investment and inactivate your access information to the Course Resource area.

Refund Request Process:

We are committed to your satisfaction and have established the following guidelines to ensure that your request for a refund is handled properly.

1. Your request for a refund must be received via email.
2. Please specify the reason for your request and information that may help us understand your decision.
3. If you are returning physical product, please include a letter with the information above and send it with the items to: Your Perfect World®, P O Box 113 Annapolis, IL 62413.
4. Your request will be processed within 4 business days of receipt.

We cannot be responsible for packages lost during return. Therefore, we highly recommend that your return be sent as an insured package.

The credit for your return will be applied to the credit card used to make the purchase. It may take up to two credit card billing cycles for the credit to appear on your statement.

COMPLAINTS AND CONCERNS

Your Perfect World® takes seriously any complaints regarding its members or advertisers and has established a Compliance Department for the handling of such issues. The following steps will be taken with every complaint filed with Your Perfect World®:

1. Complaint received
2. Complaint substantiated
3. Letter sent from Compliance Department (Given 30 days to comply and notice of the possibility of loss of membership.)
4. Terminate by a specific date

To issue a complaint regarding a Your Perfect World® member or advertiser, click here: service@yourperfectworld.net

MISCELLANEOUS POLICIES

1. Your Perfect World® provides users with access to many online resources, including educational tools, products, services, programs and promotional specials through its website and network of advertisers and members. The Service is provided "AS IS" and Your Perfect World® assumes no responsibility for the timeliness, deletion, mis-delivery or failure to store any user communications or personalized settings.
2. Your Perfect World® reserves the right to charge a \$20 service fee for any check that is returned due to insufficient funds.
3. Use of the Service by a User constitutes an implicit agreement by such User to be bound by all of the terms and conditions of this Usage Agreement, as set forth below. Each User is required to agree to these terms and conditions to use the Service. Users and other parties are separately bound by the terms of their separate agreements with Your Perfect World®.
4. Each User acknowledges that the software contained in the Service, including any files, images incorporated in or generated by the software (collectively the "Software") as well as the data compiled in the Service ("Information") is protected by copyright law. Any reproduction, duplication, copy, sale, exploitation, redistribution or publication of the Software or Information is prohibited unless otherwise indicated.
5. This Agreement is executed and performed in the State of Illinois, and its validity, interpretation and performance shall be controlled by and construed under the laws of that state. Your Perfect World® and User agree to submit to the personal and exclusive jurisdiction of the United States District Court for the District of Illinois or any state court sitting in the district within which Your Perfect World® maintains its principal office.
6. The Service may only be used by individuals on their own behalf for their personal, non-commercial use, provided the User keeps intact all copyright and other proprietary notices, and not by any commercial entity, such as any corporations, partnerships or other non-natural entities without the express, prior written or electronic consent.
7. Your Perfect World® reserves the right to alter or delete material from the Service, in its sole and absolute discretion, at any time, and may, at any time, revise the terms of this Usage Agreement and the conditions applicable to use of the Service by posting such changes on the web site. Such changes, additions or deletions shall be effective immediately upon posting or when any other reasonable method of providing notice is given. Users are bound by any such revision and should therefore periodically visit this page at least on a monthly basis to review the then current terms of this Usage Agreement. Any use of the Service after any such revisions shall be deemed to constitute acceptance of such changes, additions or deletions.
8. Your Perfect World® makes no warranties, express or implied, as to the content contained in the Service, or to the accuracy or reliability of any information or statements contained therein. By using the Service, each User agrees not to rely on any of the information contained therein.

9. Each User agrees that any information provided by such User will be truthful, accurate and not misleading, to the best of the User's knowledge. Each User must maintain and promptly update his/her personal information to keep it true, accurate, current, and complete. Otherwise, Your Perfect World® has the right to suspend or terminate User's account and refuse any and all current or future use of the Service.

10. All information about the User is subject to Your Perfect World's Privacy Policy described herein.

11. Each User will receive their account identification and password upon completing the Service's registration and payment process. Users are responsible for maintaining the confidentiality of the password and account, and are fully responsible for all activities that occur under the Users' password or account. Users agree to immediately notify Your Perfect World® of any unauthorized use of their password or any other breach of security. Your Perfect World® will not be liable for any loss or damage arising from Users failure to comply with this Clause.

12. No User shall engage in any conduct that, as determined in the company's sole and absolute discretion, inhibits any other User from using or enjoying the Service. Each User agrees not to disrupt, interfere or otherwise impede the performance of the Service. No User shall upload, post, email, transmit or otherwise make available any material that contains software viruses or any other code, files, or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment. No User shall intentionally or unintentionally violate any applicable local, state, national or international law. No User shall collect or store personal data about other users.

13. Recognizing the global nature of the Internet, Users agree to comply with all local rules regarding online conduct and acceptable content. Specifically, Users agree to comply with all applicable laws regarding the transmission of technical data exported from the United States or the country in which you reside.

14. Each User acknowledges that Your Perfect World® reserves the right, in its sole and absolute discretion and for any reason, to delete or remove any Information (including without limitation Information which Your Perfect World® determines, in its sole and absolute discretion, to be offensive, racist, lewd, profane, obscene, rude, abusive, defamatory or otherwise objectionable) provided for inclusion in the Service. Your Perfect World® reserves the exclusive right to establish and modify the criteria for what constitutes offensive content.

15. Each User acknowledges that Your Perfect World® shall have the right, in its sole and absolute discretion, for any or no reason, to restrict or terminate, either temporarily or permanently, such User's access to the Service, due to any violations of this Usage Agreement.

16. Each User acknowledges that Your Perfect World® makes no representations whatsoever about any other Web site which Users may access through the Service, and that Your Perfect World® has no control over the content on that Web site, and therefore no liability for any content.

17. Each User hereby agrees to defend, indemnify and hold harmless Your Perfect World® and each applicable Partner, their officers, directors, employees, agents and licensees from and against any and all liability including expenses relating thereto, such as reasonable attorneys' fees, relating to or arising from such User's violation of the terms of this Usage Agreement or from such User's misuse or abuse of the Service.

18. Each User acknowledges and agrees that the use of the Service is at the User's sole risk. Each User acknowledges that any uploads or transmissions made by such User may be intercepted and used by an unauthorized third party and that all of the risk associated therewith is solely the User's. Your Perfect World® and, as applicable, any Partner, makes the Service available on an "as is," available basis, without warranties of any kind, whether express or implied.

19. Each User acknowledges that the obligations of Your Perfect World® and each applicable Partner are solely corporate obligations. No Affiliate, Subscriber, Partner, stockholder, director, officer, employee, consultant or member of Your Perfect World® shall be subject to any personal liability whatsoever to a User, nor will any such claim be asserted (directly, derivatively or otherwise) by or on behalf of any User or any successors and assigns of any User.

20. Each User acknowledges that the sole remedy for any damages caused or allegedly caused by any failure of performance, error, omission, interruption, defect, delay in operation or transmission, or other cause associated with the Service, shall be to terminate such User's membership, if applicable, remove any Information provided by the User to the company, and discontinue further use of the Service. In no event shall the company's total liability to a User for all damages, losses and causes of action (whether in contract, tort, including without limitation negligence, or otherwise) exceed the amount paid, if any, by a User for the Service.

21. Your Perfect World® respects the intellectual property rights of others and requires those that visit our Web site to do the same. Your Perfect World® may, in appropriate circumstances and at its discretion, remove or disable access to material on its Web site that infringes upon the copyright privileges of others. Your Perfect World® also may, at its discretion, remove or disable links or references to an online location that contains infringing material or infringing activity.

22. Any controversy, dispute or claim between Your Perfect World® and any other party arising out of/or involving any Your Perfect World® business relationship shall be resolved by binding arbitration. The arbitration shall be conducted in accordance with the Procedures of the American Arbitration Alliance. This arbitration agreement does not cause waiver or modification of either party's right to legal proceedings in a court residing in the same judicial jurisdiction as stated herein, to enforce any unpaid monetary debts by either party, as awarded by the arbitrator following Binding Arbitration. The parties agree to such venue as the forum of choice of the parties.

SAFE SHOPPING POLICY

Under federal law, a credit card issuer cannot make you liable for charges in excess of \$50.00 that result from the unauthorized use of your credit card. There are similar federal laws that

relate to debit cards. Exceptions do apply, and you will have to comply with the rules of your credit card or debit card issuer, so please contact your card issuer for further details. If a credit card or debit card issuer assesses you a fee because of the unauthorized use of your credit card or debit card on our site, Your Perfect World® will reimburse you for such amount up to \$50.00. Please contact our Customer Service for details.