



## INDEPENDENT FINANCIAL DIRECTOR AGREEMENT

**1. Authorization and Contract.** By executing this Independent Financial Director Agreement (“Agreement”), you apply for legal authorization to become an MWR Financial business owner and enter into contract with MWR Financial. You acknowledge that prior to signing you have received, read and understood the MWR Financial Income Disclosure Statement, that you have read and understood the MWR Financial Policies and Procedures, which are incorporated into this Agreement and made part of it as if restated in full, as posted on [www.mwrlife.com](http://www.mwrlife.com), and that you have read and agree to all terms set forth in this Agreement. MWR Financial reserves the right to reject any application for any reason within 30 days of receipt.

**2. Expiration, Renewal, and Termination.** The term of this Agreement is one year (subject to prior cancellation or disqualification as provided in the Policies and Procedures). If you fail to annually renew your MWR Financial business, or if it is canceled or terminated for any reason, you understand that you will permanently lose all rights as an Independent Financial Director. You shall not be eligible to sell MWR Financial services nor shall you be eligible to receive royalties, bonuses, or other income resulting from the activities of your former downline sales organization. In the event of cancellation, termination or nonrenewal, you waive all rights you have, including but not limited to property rights, to your former downline organization and to any bonuses, commissions or other remuneration derived through the sales and other activities of your former downline organization. MWR Financial reserves the right to terminate all Independent Financial Director Agreements upon 30 days notice if the Company elects to: (1) cease business operations; (2) dissolve as a business entity; or (3) terminate distribution of its services via direct selling channels. Independent Financial Directors may cancel this Agreement at any time, and for any reason, upon written notice to MWR Financial at its principal business address. MWR Financial may cancel this Agreement for any reason upon 30 days advance written notice to the Independent Financial Director. MWR Financial may also take actions short of termination of the Agreement, if the Independent Financial Director breaches any of its provisions.

**3. Independent Contractor Status.** You agree this authorization does not make you an employee, agent, or legal representative of MWR Financial or your Sponsoring Independent Financial Director. As a self-employed independent contractor, you will be operating your own independent business, buying and selling services available through MWR Financial on your own account. You have complete freedom in determining the number of hours that you will devote to your business, and you have the sole discretion of scheduling such hours. You will receive IRS Form 1099-MISC reflecting the amount of income paid to you during the calendar year. It will be your sole responsibility to account for such income on your individual income tax returns.

**4. Presenting the Plan.** You agree when presenting the MWR Financial Compensation Plan to present it in its entirety as outlined in official MWR Financial materials, emphasizing that sales to end consumers are required to receive compensation in the form of bonuses on downline volume. In presenting the plan to prospects, you agree not to utilize any literature, materials or aids not produced or specifically authorized in writing by MWR Financial. You agree to instruct all prospective Independent Financial Directors to review the MWR Financial Income Disclosure Statement.

**5. Selling the Service.** You agree to make no representations or claims about any services beyond those shown in official MWR Financial literature. You further agree to sell services available through MWR Financial only in authorized territories.



**6. MWR Financial's Proprietary Information and Trade Secrets.** You recognize and agree that, as further set forth in the Policies and Procedures, information compiled by or maintained by MWR Financial, including Line of Sponsorship (LOS) information (i.e., information that discloses or relates to all or part of the specific arrangement of sponsorship within the MWR Financial business including, without limitation, Independent Financial Director lists, sponsorship trees, and all MWR Financial Independent Financial Director information generated there from, in its present or future forms), constitutes a commercially advantageous, unique and proprietary trade secret of MWR Financial, which it keeps as proprietary and confidential and treats as a trade secret. During the term of your contract with MWR Financial, MWR Financial grants you a personal, non-exclusive, non-transferable and revocable right to use trade secret, confidential, and proprietary business information (Proprietary Information), which includes, without limitation, LOS information, business reports, manufacturing and service developments, and Independent Financial Director sales, earnings and other financial reports to facilitate your MWR Financial business.

**7. Non-Solicitation Agreement.** In accordance with the Policies and Procedures, you agree that during the period while you are an Independent Financial Director, and for one calendar year following resignation, non-renewal, or termination of your business, you will not encourage, solicit, or otherwise attempt to recruit or persuade any other MWR Financial Independent Financial Director to another network marketing business.

**8. Competing Opportunities.** Public promotion of any Network Marketing Opportunity, other than the opportunities provided by MWR Financial, is strictly prohibited and can result in the immediate termination of this Agreement and all future commissions. This policy applies to all MWR Financial Directors that have earned the rank of Executive Area Director or above. Upon written/verbal/electronic notification of any violation of this policy from MWR Financial, the Independent Financial Director found in violation of this policy will have 10 days from the date they receive notification to determine whether they would like to resign or re-commit solely to the MWR Financial Opportunity. If the violating party chooses to re-commit, they will need to remedy this violation by removing all previous social media or public marketing posts/online advertising, etc. associated with the promotion of any opportunities not directly offered by MWR Financial. Failure to comply with this remedy and/or any future violations of this policy, will result in the immediate termination of their Independent Financial Director Agreement and all future commissions. Any person or entity that is currently marketing another opportunity prior to joining MWR Financial will be granted a 6 month timeframe to completely transition from their previous opportunity solely to MWR Financial, at which time, this policy will go into full effect.

**9. Images / Recordings / Consents.** You agree to permit MWR Financial to obtain photographs, videos, and other recorded media of you or your likeness. You acknowledge and agree to allow any such recorded media to be used by MWR Financial for any lawful purpose, and without compensation.

**10. Modification of Terms.** The terms of this Agreement may be modified as specified in Rule 1 in the Policies and Procedures.

**11. Jurisdiction and Governing Law.** The formation, construction, interpretation, and enforceability of your contract with MWR Financial as set forth in this Independent Financial Director Agreement and any incorporated documents shall be governed by and interpreted in all respects under the laws of the State of Florida without regard to conflict of law provisions. Louisiana residents: notwithstanding the foregoing,



Louisiana residents may bring an action against MWR Financial with jurisdiction and venue as provided by Louisiana law.

**12. Fax copy.** A faxed copy of the Agreement shall be treated as an original in all respects.

**13. Dispute Resolution.** All disputes and claims relating to MWR Financial, its services, the rights and obligations of an Independent Financial Director and MWR Financial, or any other claims or causes of action relating to the performance of either an Independent Financial Director or MWR Financial under the Agreement or the MWR Financial Policies and Procedures shall be settled totally and finally by arbitration as enumerated in the Policies and Procedures in Miami, Florida, or such other location as MWR Financial prescribes, in accordance with the Federal Arbitration Act and the Commercial Arbitration Rules of the American Arbitration Association, except that all parties shall be entitled to discovery rights allowed under the Federal Rules of Civil Procedure. **Additionally, you agree not to initiate or participate in any class action proceeding against MWR Financial, whether in a judicial or mediation or arbitration proceeding, and you waive all rights to become a member of any certified class in any lawsuit or proceeding.** This agreement to arbitrate shall survive any termination or expiration of the Agreement. Nothing in the Agreement shall prevent MWR Financial from applying to and obtaining from any court having jurisdiction a writ of attachment, garnishment, temporary injunction, preliminary injunction, permanent injunction or other equitable relief available to safeguard and protect its interest prior to, during or following the filing of any arbitration or other proceeding or pending the rendition of a decision or award in connection with any arbitration or other proceeding.

**14. Time Limitation.** If an Independent Financial Director wishes to bring an action against MWR Financial for any act or omission relating to or arising from the Agreement, such action must be brought within one year from the date of the alleged conduct giving rise to the cause of action. Independent Financial Director waives all claims that any other statutes of limitations apply.

**15. Refund Policy.** If you are not 100% satisfied with our products when you initially make the purchase, you may request a full refund if made within the three (3) calendar day cancellation period referenced below. Due to the nature of our service, we're not able to offer a refund beyond this three (3) day period.

**16. Miscellaneous.** If any provision of the Agreement is held to be invalid or unenforceable, such provision shall be reformed only to the extent necessary to make it enforceable, and the balance of the Agreement will remain in full force and effect. This Agreement may be executed in any number of counterparts, each of which shall be deemed an original, but all of which together shall constitute one instrument. The provisions of this Agreement, including all documents incorporated herein by reference, embody the whole agreement between you and MWR Financial and supersedes any prior agreements, understandings and obligations between you and MWR Financial concerning the subject matter of your contract with MWR Financial.

**17. Montana Residents:** A Montana resident may cancel his or her Independent Financial Director Agreement within 15 days from the date of enrollment.

**18. Notice of Right to Cancel.** You may request a refund on your enrollment fee if it's done within three (3) calendar days from the date of enrollment by sending an email to support@mwr.life.com. If you



cancel, any enrollment fees paid will be returned within TEN BUSINESS DAYS following receipt by MWR Financial of your cancellation notice.

**19. Submission of Electronic W-9.** Under penalty of perjury, I certify that (1) the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2), I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. Citizen or other U.S. person.