



THE ROYAL NETWORK

## TERMS AND AGREEMENTS

1. I am at least 18 years of age and therefore of legal age in the state in which this Agreement has been executed by me and I understand that this Agreement is not binding until receipt and acceptance by The Royal Network, Inc. at its Corporate Office in Mullins, SC. I agree that my relationship with The Royal Network, Inc. as an Independent Business Associate is that of a contracting independent contractor and that I alone determine the nature and extent of my activities and hours. I am not an agent, legal representative, or employee of The Royal Network, Inc. and I will not represent that I am to any third party. I understand that I may not make purchases or enter into any agreements that will bind The Royal Network, Inc. or its suppliers in any way whatsoever. I understand that I am responsible for the payment of all federal and state self-employment taxes required under any federal, state, or regulatory or taxing agent. If a South Carolina resident, I will remit applicable sales taxes with each product or sales aids order as required by law. I also understand that I am responsible for meeting all Business License requirements in the area in which I reside.

2. The Royal Network, Inc. provides the following fulfillment to its Independent Business Associates: The mailing of checks for payment compensation to Business Associates will be mailed on the 15th day of the month. These checks will be for all of the Business Associates who have gathered customers subscribing to The Royal Network Products and Services in their downlines before the 27th of the following month. Checks will be mailed out weekly for Fast Start Bonus of all new sales of the Business Associate, Preferred Customer and Retail Customer Portfolio Packages.

3. I understand in order to become an Independent Business Associate I do not have to participate in the investment education; however, I may become an Affiliate Associate and market The Royal Network's products at the retail rate. If I choose to become a Royal Business Associate and participate in the investment education, I authorize The Royal Network Inc. to draft on monthly auto subscribe the amount of \$80.00 for The Options Intern Course, \$120.00 for The Wall Street Traders Course or \$150.00 for The Wall Street Investor's Course. If I choose to become a Royal Preferred Customer, and participate in the investment education, I authorize The Royal Network Inc. to draft on monthly auto subscribe the amount of \$90.00 for The Options Intern Course, \$135.00 for The Wall Street Traders Course or \$165.00 for The Wall Street Investor's Course. If I choose to become a Royal Retail Customer, and participate in the investment education, I authorize The Royal Network Inc. to draft on monthly auto subscribe the amount of \$110.00 for The Options Intern Course, or \$165.00 for The Wall Street Traders Course or \$195.00 for The Wall Street Investor's Course. I understand that it is my responsibility to insure that there are adequate funds available in the financial institution where I have authorized The Royal Network, Inc. to draft my monthly fee on auto-subscribe.

4. I understand that in order to have full access and use of The Back Office that is associated with my Independent Business Associate Replicated Website; I agree to pay an annual fee of \$39.95, due on the first anniversary of my join date in The Royal Network, Inc. and on each subsequent anniversary.
5. I agree to abide and act in accordance with The Royal Network Inc.'s Policies and Procedures, which are incorporated into and made a part of this agreement, together with all changes thereto. The Royal Network may provide Policies and Procedures and Rules and Regulations for Independent Business Associates as well as modify its compensation plan, customer services and charges. Such changes shall upon notification to Independent Business Associates become a binding part of this Agreement. Publication of such changes on The Royal Network Inc.'s website shall be deemed notice to all Independent Business Associates. I agree to carry out the duties and responsibilities set forth in this Agreement. I agree that all expenses incurred arising out of the performance of this Agreement will be my sole responsibility.
6. I understand that without prior approval in writing from The Royal Network, Inc. I may not create audio or video recordings, develop materials, or place advertisements of any kind for use in soliciting or attracting customers and or Independent Business Associates. Independent Business Associates may not make purchases from The Royal Network of all types whatsoever in excess of \$495.00 during the first six (6) months of this Agreement if the Independent Business Associates is a resident of the states of North Dakota, Indiana, Michigan or West Virginia.
7. I agree that I will not divulge the business secrets or The Royal Network, Inc. or any of its subsidiaries, collectively to third persons, in whole or in part, nor shall I utilize such business secrets for any business or commercial purpose, alone or in conjunction with others. The term <business secrets> as utilized in this Agreement shall mean, but not by way of limitation, the names and addresses of The Royal Network, Inc. Independent Business Associates and all lists associated therein; the present and planned products, services, and pricing thereof of The Royal Network; the present and future organizational, compensation and sales programs of The Royal Network; the financial information and data concerning The Royal Network, Inc., its officers, directors, employees and shareholders.
8. I understand this Agreement is non-transferable and that I will not authorize any person to act on my behalf or in place without prior written consent from The Royal Network, Inc.
9. As an Independent Business Associates, I understand that I am responsible for supporting Independent Business Associates that I sponsor. I agree to maintain monthly support to those Independent Business Associates in my commissionable down-line by way of any of the following, or combination thereof: Personal contact, telephone communication, written communication and attendance at Independent Business Associate Meetings.
10. I understand that if I choose to become an Independent Business Associate, Preferred Customer or a Retail Customer of The Royal Network, Inc. by purchasing the Wall Street Business Portfolio Package, NO PORTION OF THE PURCHASE PRICE IS REFUNDABLE AFTER TEN (10) DAYS FROM THE DATE OF THIS AGREEMENT'S REVIEW BY THE ROYAL NETWORK, INC. CANCELLATION MUST BE POSTMARKED/RECEIVED BY THE ROYAL NETWORK NO LATER THAN MIDNIGHT OF THE TENTH DAY. VERBAL OR EMAIL CANCELLATION

REQUESTS AND CANCELLATION REQUESTS MADE TO A ROYAL INDEPENDENT BUSINESS ASSOCIATE ARE NOT ACCEPTABLE. Each such request must bear the signature of the Independent Business Associates making the request. Special refund provisions apply to Georgia residents who are also Royal Independent Business Associates. Please email The Royal Network, Inc. at support@theroyalnetwork.com for details.

11. This Agreement is governed under the laws of the State of South Carolina. The parties agree that any claim, dispute or other difference between them shall be exclusively resolved by binding arbitration pursuant to the Commercial Arbitration Rules of the American Arbitration Association with arbitration to occur in Mullins or Myrtle Beach, South Carolina. (For Louisiana residents Associates, arbitration is held in New Orleans, LA.)

12. This Agreement, including The Royal Network, Inc. Policies and Procedures incorporated herein by reference, constitute the entire agreement between the parties hereto, and no other additional promises, representations, guarantees, or agreements of any kind shall be valid unless in writing.

13. I hereby acknowledge and agree to fully explain the ten (10) day cancellation policy to potential Business Associates and Customers of The Royal Network, Inc. prior to selling the Royal Portfolio Package to them.

14. I understand that I will be eligible to receive compensation from The Royal Network, Inc. as described in the Compensation Section on The Royal Network's Website. I understand that the only commissionable events for The Royal Network, Inc. are for end user customer services sales as defined by The Royal Network, Inc. I agree to pay a \$3.00 processing and handling fee on all commission checks that I receive from The Royal Network, Inc. I agree that this fee shall be deducted from each check that I receive.

15. I may terminate this Agreement for any reason, at any time, by giving The Royal Network, Inc. not less than 30 days written notice at its address listed on corporate forms and on its website. The Royal Network, Inc. may terminate this Agreement pursuant to its Policies and Procedures or in the event that I breach any part of this Agreement.

16. All correspondence should be sent to The Royal Network, Inc., 230 South Main Street, Mullins, SC 29574.

17. The Independent Business Associate represents and affirms to The Royal Network, Inc. that he/she has not received any representation or statement from The Royal Network or any other person, upon which he/she has relied in entering into this Agreement, to the effect that: the business may, can, or will generate income, or be profitable.