



PRODUCT GUARANTEES, RETURNS AND INVENTORY REPURCHASE

Product Guarantee

VEO offers a 100%, 20 day money-back satisfaction guarantee (less shipping charges) to all Customers, retail customers, and IRs. However, if an IR returns more than \$100 in merchandise in any 12 consecutive month period, it shall constitute the IR's voluntary cancellation of his/her IR Agreement, and the return will be treated as a cancellation return.

Returns by Retail Customers

If an IR sells VEO merchandise from his/her inventory to a Retail Customer, the IR shall provide honor the 20 day money back guarantee, and shall refund the Retail Customer's money upon request and receipt of the returned merchandise.

Return of Inventory and Sales Aids by IRs Upon Cancellation

Upon cancellation of an IR's Agreement, the IR may return Business Systems, products and sales aids that he or she personally purchased from VEO (purchases from other IRs or third parties are not subject to refund) that are in Resalable (see Definition of "Resalable" below) condition and which have been purchased within one year prior to the date of cancellation. Upon receipt of a Resalable Business System and/or Resalable products and sales aids, the IR will be reimbursed 45% of the net cost of the original purchase price(s). Shipping charges incurred by an IR when the Business System, products or sales aids were purchased will not be refunded. If the purchases were made through a credit card, the refund will be credited back to the same account. If an IR was paid a commission based on a product(s) that he or she purchased, and such product(s) is subsequently returned for a refund, the commission that was paid based on that product purchase will be deducted from the amount of the refund.

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 VEO 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.

Montana Residents

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

Procedures for All Returns

The following procedures apply to all returns for refund, repurchase, or exchange:

- All merchandise must be returned by the IR or customer who purchased it directly from VEO.
- All products to be returned must have a Return Authorization Number which is obtained by calling the IR Services Department. This Return Authorization Number must be written on each carton returned.

- The return is accompanied by:
 - a completed and signed Customer Return Form;
 - a copy of the original dated retail sales receipt or packing slip; and
 - the unused portion of the product in its original container.

- Proper shipping carton(s) and packing materials are to be used in packaging the product(s) being returned for replacement, and the best and most economical means of shipping is suggested. All returns must be shipped to VEO shipping pre-paid. VEO does not accept shipping-collect packages. The risk of loss in shipping for returned product shall be on the IR. If returned product is not received by the Company's Distribution Center, it is the responsibility of the IR to trace the shipment.

- If an IR is returning merchandise to VEO that was returned to him or her by a personal retail customer, the product must be received by VEO within ten (10) days from the date on which the retail customer returned the merchandise to the IR, and must be accompanied by the sales receipt the IR gave to the customer at the time of the sale.