

IMPORTANT E-SIGN NOTICE - CONSENT TO ELECTRONIC RECORD

E-SIGN, the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001, et seq.), requires that you consent to entering into an electronic agreement with Yanbal USA, Inc. (hereinafter "Yanbal") before the agreement is executed. Please read the following information carefully.

1. Should you enter into an online Independent Advisor Agreement with Yanbal, you will not be required to submit a paper application. The entire agreement between you and Yanbal will be evidenced by an electronic record. However, you must consent to the use of an electronic record and must read the Terms and Conditions of the Advisor Agreement, Yanbal's Policies and Procedures, and the Compensation Plan during the enrollment process and electronically acknowledge that you have read these documents.
2. To access these documents and submit your online application, you will need a personal computer with Internet access, Internet browser software and PDF reader software.
3. You may withdraw your consent to the use of electronic records at any time. However, should you do so, your Independent Advisor Agreement will be automatically terminated and you will lose all rights to any downline organization (including but not limited to any property rights you may have), and you will lose all rights to all remuneration under the Yanbal Compensation Plan. Should you wish to withdraw your consent to the exclusive use an electronic agreement (and thereby terminate your agreement with Yanbal), or update any of your personal information, you must do so through your Yanbal Suite.
4. Should you wish to obtain a paper copy of the Agreement, including the Terms and Conditions, Policies and Procedures, the Yanbal Business Portal Terms of Use, and Compensation Plan, please send an E-mail requesting those documents to [contactus@yanbal.com](mailto:contactus@yanbal.com). Your request must include your name, your Advisor identification number, your mailing address, and your E-mail address. Upon receipt of such a request, Yanbal USA will mail you the then current version of each document. You will be charged \$1.00 per page for this service with a minimum charge of \$10.00.
5. You agree that Yanbal may amend the Independent Advisor Agreement and all documents incorporated therein at its sole discretion upon proper notice as specified in those documents. You may also access the version of these documents that were in effect at the time you executed your electronic agreement. Any outdated documents are archived by Yanbal. The most current version of the Terms and Conditions, the Policies and Procedures, and the Compensation Plan are always available at Yanbal in your Yanbal Suite for viewing, printing and downloading.
6. Should there ever be a change in the equipment or software necessary to access the Independent Advisor Agreement and the documents incorporated therein, Yanbal will advise you of the same and will provide you with a list of the equipment and software that is necessary. Upon such event, you may voluntarily terminate your agreement with Yanbal.

7. By clicking on "I AGREE" below, you consent to use of electronic records evidencing your Yanbal Independent Advisor Agreement. If you click on the "Cancel" box, the enrollment process will be terminated and you will be returned to our home page.