

KonnectMD Agent/Ambassador Agreement (Key Sections)

1) Compensation Requirements (Eligibility to Earn)

- **Back Office Fee:** Ambassadors retain commission eligibility and back-office access by maintaining the **\$24.99 monthly back-office fee**.
- **Monthly Minimums / Rank Maintenance:** Ambassadors must meet and maintain monthly minimum sales and/or volume requirements to maintain pay rank and related commission eligibility.
- **Commission Eligibility Trigger:** Ambassadors become eligible to earn commissions after **one (1) sale** of a KonnectMD membership.
- **What Counts Toward Volume (Important):**
 - **Commissionable volume** is comprised of **monthly membership fees**.
 - **Back-office fees and enrollment/intake fees do not count toward volume** and are **not commissionable**.
 - An Ambassador's **personal monthly membership fee may count toward personal volume** but is **not commissionable**.

2) Commission Types

A) Personal Sales Bonus (PSB)

- Each **personally sponsored membership** triggers a **\$35 Personal Sales Bonus**.
- Bonus period runs **weekly** beginning **Saturday 12:00 AM CST** and ending **Friday 11:59:59 PM CST**.
- PSB is paid **the following week**.

B) Residual Commission / Monthly Overrides

- Residual commissions and monthly overrides are paid **monthly** based on **Personal Volume (PV)** and **Team Volume (TV)**.
- **Only monthly membership fees are commissionable.** Back-office fees are not commissionable.

C) Annual Travel Bonus

- Once an Ambassador achieves the pay rank of **Gold**, they become eligible for an **annual cruise** (subject to qualification rules and any published program requirements).

D) Lifestyle Bonus

- Once an Ambassador achieves the pay rank of **Gold or above**, they may qualify for a **guaranteed monthly bonus if they maintain the pay rank each month**:
 - Gold: **\$500/month**

- Platinum: **\$800/month**
- Diamond: **\$1,000/month**

E) Infinite Share Pool

- **2% of the agency's monthly gross revenue** is shared equally among **active, qualifying Diamonds** (subject to qualification rules).

3) Promotion Qualifications (Rank Advancement)

- Rank advancement requires meeting both **Personal Volume (PV)** and **Team Volume (TV)** requirements.
- **Personal Volume (PV):** Commissionable volume that includes the Ambassador's personal membership fee and the monthly membership fees of personally sponsored customers and recruited Ambassadors. **Enrollment/intake fees and back-office fees are excluded.**
- **Team Volume (TV):** The sum of membership fees compiled from the Ambassador's PV plus downline team membership fees.
- **Override Levels:** With each rank advancement, a new override level may be unlocked, allowing the Ambassador to earn a percentage of monthly membership fees generated by qualifying downline levels.
- **Level Creation:** A new level is established when an Ambassador recruits another Ambassador, thereby creating a new downline level.
- **Depth:** Overrides may be paid up to **ten (10) levels deep**, contingent upon rank and volume requirements.

4) Marketing & Compliance Standards (Required)

A) Core Truth (Must Be Clear in All Marketing)

- KonnectMD is a **healthcare membership program** and **NOT health insurance.**

B) Prohibited Language (Do Not Say)

Ambassadors must not market KonnectMD using insurance terminology or insurance-replacement claims, including but not limited to:

- "Insurance," "health insurance," "medical insurance"
- "Policy," "premium," "deductible," "copay," "claims," "PPO," "HMO"
- "Obamacare alternative," "marketplace plan," "major medical," "insurance plan"
- "This replaces insurance," "you don't need insurance," "cancel your insurance"
- "Everything is covered," "this pays your medical bills," "guaranteed coverage"

Compliance Enforcement (Prohibited Language Violations)

If an Ambassador is found using **Prohibited Language** or making non-compliant claims (including in social media posts, flyers, videos, voice notes, text messages, emails, presentations, or conversations), KonnectMD may take corrective action to protect customers, the brand, and compliance standards. Enforcement will follow the progressive discipline steps below:

1. **First Occurrence – Written Warning (Email):**
Ambassador will receive a formal compliance warning by email with required corrections and guidance.
2. **Second Occurrence – Mandatory Compliance Meeting (Zoom):**
Ambassador must attend a Zoom meeting with the Corporate Compliance Office for compliance adjustment, retraining, and corrective action planning.
3. **Third Occurrence – Suspension (30 Days / No Commissions):**
Ambassador status will be suspended for **thirty (30) days**. During suspension, the Ambassador will have **no commission eligibility and will receive no commissions**.
4. **Fourth Occurrence – Permanent Termination:**
Ambassador status will be **permanently terminated**, including loss of back-office access and commission eligibility.

KonnectMD reserves the right to accelerate discipline (including immediate suspension or termination) for severe, repeated, or intentional violations, or for conduct that is deceptive, harmful, or creates legal/compliance risk.

C) Safe & Compliant Language (Use Instead)

- Use: **healthcare membership, medical access membership, telehealth membership, membership-based healthcare access**
- Replace “covered” with: **included, member access, available through membership, accessible through membership, participating services**

D) Required Disclosures (Use These Statements)

Ambassadors must include clear disclosure language in presentations and marketing where appropriate:

- “This is **NOT health insurance.**”
- “This is a **healthcare membership.**”
- “This membership is **not intended to replace major medical insurance.**”
- “Services are available through **participating providers.**”
- “**Terms and conditions apply.**”

E) Additional Compliance Reminders

- Do not mislead customers.
- Do not compare directly to insurance plans.

- Do not promise medical outcomes.
- Do not promise guaranteed savings.
- Do not use fear-based wording.
- Keep messaging factual, transparent, and membership-focused.

5) Agent Conduct, Acceptable Use & Anti-Spam (Required)

Ambassadors must conduct themselves professionally and comply with all applicable laws and regulations. Prohibited conduct includes:

- Illegal, abusive, harassing, hateful, obscene, or otherwise harmful content or behavior.
- Impersonation, phishing, fraud, or misrepresentation.
- Sending unsolicited or unauthorized advertising or commercial communications (spam).
- Using false headers or falsifying the origin of messages.
- Using automated methods to scrape, harvest, crawl, or collect data.
- Attempting to disrupt systems, transmit malware/viruses, or circumvent protective measures.

6) Testimonials & Earnings Disclosures

- Testimonials are anecdotal and may be atypical.
- Ambassadors must not present testimonials as guaranteed results.
- Ambassadors must not make earnings guarantees or income projections. Success depends on individual effort and performance.

7) Non-Solicitation / Non-Interference / No Cross-Recruiting (Internal Policy)

To protect customers, Ambassadors, and the integrity of the KonnectMD sales channel, the following rules apply:

A) No Cross-Recruiting

- Ambassadors may not knowingly solicit, recruit, or attempt to recruit another Ambassador or downline member into a different team, upline, or organization.
- Ambassadors may not encourage any person to terminate, change, or bypass an existing sponsor/upline relationship.

B) No Cross-Promoting in KonnectMD Channels

- Ambassadors may not promote, market, or sell non-KonnectMD opportunities, products, or services inside KonnectMD-controlled channels (including team chats,

trainings, Zooms, events, replicated sites, or any official community spaces), unless expressly authorized in writing.

C) Non-Interference With Relationships

- Ambassadors may not interfere with KonnectMD customer relationships or another Ambassador's prospective customer relationships through deception, impersonation, harassment, spam, or repeated unwanted contact.
- Ambassadors may not use misleading tactics, false identity, or misrepresentation to obtain another Ambassador's leads, customers, or team members.

D) No Spam / No Harassment Standard

- Ambassadors must not send bulk unsolicited messages or repeated unwanted outreach.
- Ambassadors must honor opt-out requests and maintain respectful communication practices.

E) Enforcement

- Violations may result in corrective action, including training requirements, suspension of marketing privileges, suspension of commissions, and/or termination of Ambassador status, as determined by KonnectMD in its discretion.

8) Terms & Conditions Acknowledgment (Website + Service)

- Ambassadors acknowledge that use of KonnectMD websites and services is subject to applicable Terms & Conditions and any additional published policies and procedures.
- Ambassadors are responsible for ensuring any personal/replicated website content is accurate and compliant.