

\$\$ ISGINCOME MONEY CLUB \$\$

(IT'S TIME TO MAKE REAL MONEY)

MEMBERSHIP PROGRAMS

RULES & AGREEMENT

ver. 10.0 (Updated: 10/21/2024)

This Membership Program Rules & Agreement ("Membership Agreement" or "Agreement") is made by and between:

ISGINcome (and any of its Assignees)
(hereinafter referred to as "ISGINcome")

and

You (as evidenced by your Membership Fee payment)
(hereinafter referred to as "You", "Your", or the "Member", referring to the name listed in your Application).

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1. RECITALS, INTRODUCTION ABOUT, & INTENT OF COMPANY

- (i) **WHEREAS**, ISGIncome and ISGstores (referred to as "ISGIncome"), a for-profit corporation is duly organized, existing, and operating under the laws of the State of Florida and is domiciled in Fort Lauderdale, Florida;
- (ii) **WHEREAS**, ISGIncome and affiliated companies develops websites to sell products and services through the Internet through websites which are referred to as "internet store websites" (also known as "online stores websites") which offer for sale in both the retail and wholesale consumer markets, products and services direct to the public;
- (iii) **WHEREAS**, ISGIncome is developing an online network of internet store websites which will be owned, operated, and managed by ISGIncome or its assigned designee;
- (iv) **WHEREAS**, ISGIncome has created a "club" ("Membership Program") referred to as the "ISGIncome Membership Income Program" or "Membership Program" where people can sign up and join and pay a Membership Fee which will help ISGIncome build its online store network, and to show ISGIncome's appreciation and to thank club members for joining the Membership Club, ISGIncome will pay the Member a monthly payment for a period of twenty-four (24) months;

(v) **WHEREAS**, This is only a Membership Program and does not give any ownership or ownership percentage of the network, Internet Store websites, the Informational websites, the Penny Auction websites, Social Networking websites, or other websites, or in any company of ISGIncome and/or its affiliated companies;

(vi) **WHEREAS**, The Members will receive a set, monthly payment for helping to build this network, and, in the event a benefits program is created and implemented, the Members will be granted other benefits in addition to the monthly payments;

(vii) **WHEREAS**, The Member or person who is registering to sign up and join a Membership Program and paying a Membership Fee, is required to read the entire content of these Rules (terms and conditions) and the About the Membership page first before they pay their Membership Fee and join any ISGIncome Membership Program, and once they have read this Membership Agreement and Rules and the About The Membership page and pay their required Membership Fee, they are automatically stating that they have read these Rules, understand what they have read, agree to the Rules (terms and conditions), and state that they voluntarily join the Membership Program of their choice, and agree to adhere, abide by, and be bound and subject to these Rules in order to receive their monthly payment;

(viii) **WHEREAS**, the Rules (terms and conditions) may state the same terms and conditions repeatedly throughout this Membership Application and Agreement, and is purposely done to emphasize the importance of these Membership Program terms and conditions ("Rules").

NOW, THEREFORE, in consideration of the premises and the mutual covenants (rules, terms and conditions) contained below, the parties agree as follows:

2. GENERAL DEFINITIONS

(i) The names "ISG", "ISGIncome", and "ISGstores", for the purpose of the Rules, shall refer collectively to and mean: "ISGIncome" and/or "Company" or "companies" part of the ISGIncome network and its exclusive affiliated companies.

(ii) The words "Rule" or "Rules" shall refer to and mean the regulations, policies, terms and conditions, covenants, provisions, clauses, and statements and information contained in this Agreement below and the About the ISGIncome Membership page and shall collectively be referred to as "Rules" (terms and conditions) and shall collectively be applied in total as the Rules (terms and conditions) - "Rules".

(iii) The words "Agreement", "Agreements", "Membership", "Memberships", "Membership Program", "Membership Programs", "Membership Agreement", and "Membership Agreements" shall refer to and mean the contents of this page and the About the ISGIncome Membership page, and shall mean "Membership Agreement" and you shall be bound by and subject to the "Rules" in the Membership Agreement.

(iv) The words "Membership Fee" shall refer to and mean Membership Fee and "Membership Fees".

(v) The words "website" or "websites" shall refer to and mean "Internet Store websites", "Informational websites", "Penny Auction websites", and all other websites developed by or related to ISGIncome or an ISGIncome affiliate company.

(vi) The words "Online Store Network", "Online Stores", "network", "ISGIncome online store network", and "Internet Store" or "Internet Stores" shall mean and refer to the ISGIncome network of online stores or an online store that ISGIncome is building, owns, operates, and maintains and/or displayed in its network.

(vii) The below are the Rules (terms and conditions) of the ISGIncome Membership Program. These Rules apply to all of the ISGIncome Membership Programs. These Rules are written in plain English for ease of reading and understanding.

3. TERM (LENGTH OF TIME OF THIS AGREEMENT)

(i) This Agreement shall become effective and commence on the date you paid your Membership Fee and shall expire in 24, 27, or 30 months depending upon the Membership Fees you have paid and the number of Memberships you joined, and if you are entitled to a Bonus extension in which you are awarded extra payment months.

(ii) In the event you paid for multiple Member Fees and joined multiple Memberships on different Applications, the payment dates on each different Application starts between 30 - 45 days from the date on that Application.

(iii) Your Membership expires as per paragraph 3(i) above with the exception that until such time as either the website or department within an Internet Store website that your Membership is assigned to fails to perform and/or the website is discontinued, or you or ISGIncome cancels and/or terminates your Membership, or another event occurs to cancel, terminate, or cease your Membership, you may be entitled to a refund of some amount as provided for in this Agreement under "REFUNDS" below.

4. RESPONSIBILITIES, OBLIGATIONS, AND APPLICATION OF RULES

(i) Upon joining any ISGIncome Membership Program and paying your Membership Fee, you agree to adhere, abide by and be bound and subject to these Rules, and you further understand, acknowledge and agree as follows:

(ii) This Agreement states the obligations and responsibilities that ISGIncome has to you, and reciprocally, the obligations and responsibilities that you have to ISGIncome and the Membership.

(iii) You understand that to get a monthly, supplemental income from ISGIncome all you need to do is pay a Membership Fee to join a Membership Program, and that you do not have to talk to anyone, email anyone, recruit anyone, or sell anything to get paid.

5. SIGNING UP, JOINING, AND MEMBERSHIP IDENTIFICATION NUMBERS

(i) To join any Membership Program you need to complete the Membership Application, read these Rules and agree to them, and pay your Membership fee.

(ii) After you have submitted your payment, ISGIncome will e-mail you a "Welcome Package" with your Membership Identification Number within 24 hours upon receipt of your Membership Fee payment.

(iii) Signing Up For a Single Membership or Multiple Memberships:

(a) You can sign up for and join a single Membership; or

(b) You can sign up for multiple Memberships by adding additional Memberships to the Membership Fee payment system;

(c) However, once you completed your first Membership sign up, for each additional Membership you want to sign up for you have to return to this Membership Application and Agreement and complete

this Membership Agreement Again, but you will still be able to add additional Memberships to the transaction, just like the first transaction, and then submit it.

(d) A maximum of ten (10) Memberships per Application.

6. SUPPLEMENTAL INCOME ONLY

(i) You are interested in developing a business relationship with ISGIncome to earn supplemental income in addition to your current income.

(ii) You hereby state and agree that any potential, supplemental income is derived separate and distinct from your current income and that the ISGIncome Membership Program(s) compensation is only supplemental-in-nature income and that this supplemental income will not be relied on as the sole means of your income and financial support.

7. GENERAL MEMBERSHIP INFORMATION

(i) HOW DO YOU MAKE MONEY?

(ii) WHAT ARE YOU PAYING FOR?

(iii) WHAT ARE THE BENEFITS YOU RECEIVE WHEN YOU JOIN ANY ISGINCOME MEMBERSHIP INCOME PROGRAM?

(iv) HOW MUCH MONEY CAN YOU MAKE AS AN ISGINCOME MEMBER?

(v) WHY WILL ISGINCOME PAY YOU?

To answer all of the above questions:

You make money simply by becoming a Member and paying you Membership Fee or Fees - nothing more. You are paying a Membership Fee for the privilege of receiving a monthly payment as a Member Your Membership Fee is used by ISGIncome to build its network of Internet Store websites, Informational websites, Penny Auction and its other related websites, and to pay day-to-day operating costs of the network and ISGIncome staff. Your Membership Fees help these companies to reach their business goals;

Why will ISGIncome pay you 50.00 each month for each Membership you join? We will pay you to show our appreciation and thank you for joining our Membership Program and helping us build the ISGIncome network and websites;

The money we pay you is derived collectively from the websites of the ISGIncome and related companies and related network websites that your Membership is assigned to, as long as that website remains online and active You deserve to get paid for helping us!;

For accounting and tracking purposes each Membership will be assigned to a website given an Identification Number, per Membership Agreement. An ISGIncome website can have up to ten (10) Membership Agreements assigned to it;

Members can increase the amount of their monthly payments they receive by signing up for additional Memberships;

The monthly amount you receive from ISGIncome depends on how many Memberships you have signed up for and paid the required Membership Fees.

8. WHAT ISGINCOME MEMBERSHIP INCOME PROGRAMS ARE NOT, AND WHAT YOU DO NOT HAVE TO DO

- * - This is not any type of Referral-Network-Marketing Program ("RNM").
- * - This is not any type of Multi-Level Marketing Program ("MLM").
- * - This is not any type of Affiliate Marketing Program ("AMP").
- * - ISGIncome is not selling any stock shares or interest in any of its affiliated companies.
- * - ISGIncome is not selling any stock shares or interest in any of its affiliated websites.
- * - You are not becoming a business partner of any ISGIncome company.
- * - You are not buying an Internet Store website from ISGIncome or any of its affiliated companies.
- * - You are not required to talk to others to make money.
- * - You are not required to recruit others to make money.
- * - You are not required to advertise anything to make money.
- * - You are not required to market anything to make money.
- * - You are not required to sell anything to make money.
- * - You are not required to email anyone to make money.
- * - You are not required to do anything except to read this Membership Agreement, complete and submit it, and pay your required Membership Fees.

9. MEMBERSHIP FEES, COMPENSATION PLANS & BONUSES

You can join one (1) Membership or multiple Memberships.

(A) Membership Income Program:

- (i) ***If You Join One (1) Membership:*** Membership Fee: \$300.00
 - pays you \$50.00 per month for 24 months.

(B) Bonuses for Multiple Memberships:

(i) If You Join Five (5) Memberships: If you join five (5) Memberships at the same time (on the same date, in the same name, on the same Application) and pay a Membership Fee for each Membership, you get paid \$250.00 per month (\$50.00 each month per each Membership), and your payment months will be extended from 24 months by an additional 3 months, totaling 27 months.

(ii) If you join ten (10) memberships: If you join ten (10) Memberships at the same time (on the same date, in the same name, on the same Application) and pay a Membership Fee for each Membership, you get paid \$500.00 per month (\$50.00 each month per each Membership), and your payment months will be extended from 24 months by an additional 6 months, totaling 30 months.

(B) Referral Commission:

(i) Commission on New Member's Membership Fee (one person your got to join): \$25.00 (one-time payment for each new Member you get to join).

(ii) Commission on New Member's Monthly Payment from ISGIncome (per person you got to join): \$10.00 each month for the duration of their Membership payments, but if they or ISGIncome cancels their Membership(s), your monthly commission payment from this person's Membership's will cease.

10. NO PRESSURE TO JOIN

(i) ISGIncome does not push hype or show a dazzling, glittering web site to get you to join any ISGIncome Membership Program!

(ii) We do not hold meetings or seminars or other rally-type programs to get you motivated or hyped-up!

(iii) We do not draw circles on white-boards in your living rooms!

(iv) We do all of the work and **YOU** get receive your first monthly payment starting in as little as to 30 - 45 days, depending on the date you paid your Membership Fee.

11. RELATIONSHIP BETWEEN YOU AND ISG GROUP

(i) Type of Relationship: You are a Member of a club. You are not an employee, partner, agent, representative, or stockholder/shareholder of any type, kind, character or nature of ISGIncome or related Companies or their related websites. Plainly stated: You are a Member in the ISGIncome Membership Program and receive a benefit of a monthly payment as a Member because you paid your Membership Fee.

(ii) Members Are Not Owners And Have No Voting Rights in the Membership Program.

12. TAXES - STATE AND FEDERAL

(i) Income Taxes & Other Deductions: ISGIncome does not deduct taxes or make any other deductions from the monthly payments ISGIncome pays you, with the exception of what you authorize ISGIncome to deduct or any deductions required by law or the Courts. All of our ISGIncome Membership Programs issue year-end IRS 1099 tax statements for the United States IRS and each State Tax Revenue Agency, where and when required. It is up to you to report your ISG Membership income.

(ii) You are solely responsible for filing your own state and federal tax forms and tax payments related to the monthly payments made to you by ISGIncome.

13. PAYMENT OF MEMBERSHIP FEES TO ISGINCOME

(i) To participate in any program and get paid, you have to pay the required Membership Fee in full of the Membership Program(s) you join.

14. PROTECTING YOUR MEMBERSHIP FEE & MONITORING THE MARKET VALUE OF EACH ONLINE STORE/WEBSITE

(i) Each Member is assigned to an Online Store or other website only for the purpose of tracking and accounting performance of the Member's monthly, Membership income payments.

(ii) To ensure the Membership Fees are protected, the Online Store your Membership is assigned to is the "collateral" used to protect your Membership Fee. To make sure the Members receive a full return of their Membership Fee and will receive their monthly payments or a pay-out if the Online Store website closes, each Internet Store or other ISGINcome-related website has a certain market value. ISGINcome and the general Internet marketing and valuation guidelines value each new ISGINcome Internet Store or other company-related website to have a minimum, liquidation value of \$4,500.00. As each Internet Store and other websites are created and set up, they are setup in such a way as to increase its online presence, which increases its value over time, over and above its initial development and marketing costs. At any given time, ISGINcome is monitoring the value of each Internet Store and its other websites in the event one or many of them have to be liquidated and the Member has to be refunded and/or paid in a buy-out amount as provided for in these Rules. The protection comes in the form where the Membership Fee is paid-off first (over the first six (6) months), and then the monthly payments begin.

(iii) When a Member joins a Membership, the ownership of the ISGINcome Internet Store and other ISGINcome websites, its domain name, website, and related company stock-shares are first placed into an attorney's escrow/trust account but still operated and managed by the ISGINcome Staff and Management Team. After the Membership Fee has been repaid (over a span of the first six (6) or first six (6) payments at month per \$50.00 each per Membership, then the ownership of that Internet Store or website is released from the attorney's escrow/trust account back to full, clear-title ownership to ISGINcome.

15. MEMBERSHIP FEE PAYMENTS TO ISGINCOME - WHAT DOES ISGINCOME USE THEM FOR?

(i) Your Membership Fee Payment Made To ISGINcome: When You pay Your Membership Fee payment per the Membership Agreement, the money is used to build Internet Stores, informational, Penny Auction and other websites and put them online, and pay operating expenses for ISGINcome and its related programs and companies.

16. ISGINCOME PAYMENTS TO MEMBERS AFTER MEMBERSHIP FEE IS PAID

(i) Payments To You: Once a person has joined the Membership and has paid their fee, ISGINcome will start paying the monthly payment of \$50.00 to the new Member starting between thirty (30 and forty-five (45)) days from the date the Membership Fee was paid, depending upon the date paid.

(ii) Each monthly payment made to a Member is paid between the 1st and the 6th of the following month as follows: If the new Member paid their Membership Fee between the 1st through the 15th day of the month, their \$50.00 monthly payment program will start between the 1st and the 6th of the following month. If the new Member paid their Membership Fee between the 16th through the 30th/31st day of the month, their \$50.00 monthly payment program will start between the 1st and the 6th of the following second month.

(iii) First Six (6) Monthly Payments - Your Membership Fee Is Paid Back To You: ISGINcome will start your monthly \$50.00 payments each month, and the first six (6) payments (paid each month over a period of 6 - 7 months) will be applied only to repay your Membership Fee for that Membership. After that point, your monthly income is pure income.

17. RESCISSION/CANCELLATION TIME PERIOD / RESCISSION NOTICE, LEGAL NOTICE OF RIGHT TO CANCEL DURING RESCISSION PERIOD

YOU CAN CANCEL/RESCIND THIS AGREEMENT WITHIN SIXTY (60) DAYS FROM DATE YOU PAID YOUR MEMBERSHIP FEE AND RECEIVE 100% REFUND LESS ANY MONEY PAID TO YOU ON THE MONTHLY PAYMENT PROGRAM DURING THIS SIXTY (60) DAY CANCELLATION/RESCISSION PERIOD - NO QUESTIONS ASKED ("THE "RESCISSION TIME PERIOD")!

(i) State and Federal Law require that in Consumer Contracts the Consumer (YOU) be provided a certain time-period in which to cancel a contract/agreement. Rescission Period means the time period within which a person may choose to cancel, without penalty: their "RIGHT TO CANCEL AND RESCIND" their contract (Agreement) during a certain time-period. This is a protection for you in the event that you change your mind and want to cancel your Membership and get a refund. This time period is known as the "RECESSION PERIOD".

(ii) The RESCISSION PERIOD in this Agreement is sixty (60) days and commences on the day you paid your Membership Fee for a Membership.

(iii) In this Membership Agreement you have a right to cancel/rescind your Membership Agreement within sixty (60) days of the date you paid your Membership Fee, for any reason whatsoever, and receive a full refund (100%) of your Membership Fee payment, less any money paid to you by ISGIncome or any of its related and affiliated companies during this 60-day cancellation/rescission period.

(iv) You will not be entitled to the "buy-out" bonus if you or ISGIncome cancels your Membership Agreement within this sixty (60) day rescission time period.

18. ISGINCOME'S RIGHT TO CLOSE-DOWN, SELL, CANCEL, OR TERMINATE ANY WEBSITE AND RELATED COMPANY AND/OR MEMBERSHIP

(i) There are some situations that arise where an Internet Store and/or any one or several of its other-related websites either fail to perform on their financial expectations or ISGIncome needs to close-down, merge, or sell an Internet Store, Informational website, Penny Auction or other related website for any reason. ISGIncome reserves the sole and exclusive right to close-down and/or terminate and/or suspend or sell any of its related websites and their related company, Domain Names(s), and other components used for the ISGIncome Membership Programs, or all or some of the Memberships, at anytime, whatsoever, without requiring the consent of any ISGIncome Members.

(ii) Termination and/or Cancellation. At anytime in its sole discretion, ISGIncome may terminate and/or cancel Memberships at anytime, whatsoever, for any reason, without disclosing the reason to any Member.

(iii) A termination and/or cancellation does not necessarily mean that the Member violated any Rules. Termination and/or cancellation of Membership could occur for any reason, whatsoever, in the best interest of the Member, ISGIncome, or both in the event ISGIncome decides to terminate and/or cancels the Membership.

(iv) In the event ISGIncome closes-down or sells a website, related Domain Name and/or its related company that your Membership is assigned to, you will still receive your monthly income, or you will receive a "Membership Buy-Out Fee" at the sole and exclusive discretion and decision of ISGIncome, as follows:

(a) Calculating The ISG Membership Monthly Payments: All ISGIncome websites are guaranteed to pay the Members each and every month for 24 months from the date their Membership fee (given the 30 - 45 day initial payment period), as long as the Internet Store website or other ISGIncome-related website the Membership is assigned to remains active, online, and in the ownership and management of ISGIncome or one of its owned companies;

(b) The first six (6) payments of \$50.00 each will be applied towards repaying the Membership Fee for that Membership. Then, ISGIncome will pay \$50.00 each month for the remaining 18 months;

(c) Buy-Out: In the event ISGIncome closes-down or sells a website that a Member or Members are assigned to, the Membership will be either assigned to another website and will continue receiving monthly payments without any changes in the Membership, or, the Membership will be cancelled and you will be paid a "Membership Buy-Out Fee" which will include any remaining balance on the Membership Fee to be returned, plus \$150.00. For Example: If you are a Member and have paid a \$300.00 Membership Fee, and only 2 payments totaling \$100.00 has been paid to you, and the website has to be sold, closed, or terminated for whatever reason, and your Membership has to be terminated, you will be paid the remaining balance of \$200.00 on your Membership Fee refund, plus paid and additional \$150.00.

(d) **No Pro-Rating For The Month The Membership is Canceled/Terminated.** In the event a Membership is terminated, closed, cancelled, or on buy-out and the month has already started no pro-rated payments will apply for the days within the month the Membership is terminated, closed, cancelled, or on buy-out since the Member is being paid three (3) additional payments.

19. REFUNDS

(ii) General Refunds: See "Buy-Out" and "Rescission Periods" provisions above.

IMPORTANT - For Refunds: Only ISGIncome Is Directly Responsible To Pay Refunds:

(i) To request a refund as per the rules, you must contact ISGIncome by email directly. All contact information is found on the "[CONTACT US](#)" page.

(ii) General Refunds: Refund Period is sixty (60) days from the date ISGIncome has received and fully cleared funds as payment for your Membership.

(iii) For All Membership Programs the sixty (60) day refund period commences on the first day you paid your Membership Fee for that particular Membership Program but at no time will any refunds be made until the Membership Fee has been paid to ISGIncome by the bank, PayPal, or other payment provider you paid your Membership Fee through.

(iv) Cancel a Membership Agreement and Request a Refund: To cancel a Membership Agreement and to request a refund within this sixty (60) period, you MUST send us an email terminating/canceling your Membership and requesting a refund, which we will confirm by return email.

(v) YOU MUST Request Refunds Through The Refunds E-Mail: Send an email to the ISGIncome Refunds Office to: Refunds@ISGIncome.com.

(vi) Upon receipt of the Refund Request email, ISGIncome will reply by email within 48 hours upon receipt of your email.

(vii) No Refund Requests will be processed in the event you have requested a refund through PayPal or another payment system network that has processed your Membership Fee payment and paid ISGIncome your Membership Fee, as PayPal or our other payment system processors have a refund procedure and they will contact ISGIncome for a refund. ISGIncome will not, under any circumstances, pay a refund when PayPal or another processor has agreed to pay the refund, which would, in-turn, pay the Member two (2) refunds on the same Membership. In this scenario, ISGIncome will coordinate with PayPal or our other payment processor to refund the payment to the processor directly. ISGIncome will not pay two (2) refunds.

(viii) For refunds, you will need to contact the payment processor you used to pay your Membership Fee and notify them that you requested a refund from ISGIncome, and email ISGIncome verification that you contacted the payment provider so ISGIncome can work with them to refund you as quickly as possible.

(ix) ISGIncome will instruct you further on what you need to do to speed up your refund and refund you as quickly as possible, so be sure to follow the refund instructions from ISGIncome.

(vi) ISGIncome will agree to the refund request as long as it is done within this sixty (60) refund/rescission time period. After this sixty (6) day period has expired, no refunds requests will be processed.

(vii) You, the Member, agrees that you will not use both PayPal or payment system refund request and request a refund directly from ISGIncome. If you act and do these two (2) separate requests, then you agree to forfeit your refund to ISGIncome. ISGIncome reserves the exclusive right to hold-back any refunds in the event you have requested a refund from PayPal or from our other payment system and a refund from ISGIncome., other than initially notifying ISGIncome that you are requesting a refund and ISGIncome will immediately coordinate the refund process with you and the payment provider you paid through.

(viii) In the event you have requested a refund from PayPal or one of our other payment systems, you are required to send an e-mail to ISGIncome indicating that you have requested a refund directly from PayPal or our other payment processor. Failure to do so will result in forfeiture of your Membership Fee(s).

(ix) As previously stated above, in the event an ISG Group website that your Membership Agreement is assigned to fails to perform as expected (cannot meet its financial obligations) and has to be closed (terminated) or merged with another website, or the products of that website have to be transferred to another website, ISGIncome will first make every reasonable effort to place you with another website within its network website and continue your Membership, or, in the alternative, reserve the exclusive right to pay you a "buy-out" of \$150.00 plus any remaining balance owed on your Membership Fee, where ISGIncome buys your Membership Agreement from you and terminates/cancels your Membership Agreement pursuant to the "Buy-Out" provisions above.

20. CHANGES, MODIFICATIONS, ALTERATION, AND EX POST FACTO

(i) Changes, Modifications & Updates To Rules And ISGIncome Programs: ISGIncome cannot make a contingency plan or a term and condition for each and every situation that may arise which may be unique to the ISGIncome Membership Programs that ISGIncome has no control over. Because of this, there may be situations and circumstances that ISGIncome has not encountered nor prepared for, but would like to resolve as quickly as possible and be able to plan for them in the future or correct them for the protection and in the good and best benefit and in the best interest of all Members. With this said, ISGIncome reserves the right to modify, change, alter, add, delete, cancel or terminate any ISGIncome Program, or add modify, change, alter, add, delete, cancel or terminate rules, terms and conditions and the way the ISGIncome Membership Program(s) operate or Products(s) or Service(s) are sold, at any time, whatsoever.

(ii) Ex Post Facto Provision: Those who were Members at the time any changes or made to the Membership Program that may be deemed to diminish the rights and benefits to the Members, those

Members will still be subject to Membership, policies, procedures, terms and conditions ("rules") that were in full force and effect when they joined the ISGINcome Membership Program.

21. ARBITRATION OF ALL CLAIMS, DISPUTES, LITIGATION, & VENUE

(i) Claims, Disputes & Arbitration: ISGINcome cannot foresee what legal issues or disputes or changes in federal and state and local laws may occur affecting its Membership, policies, procedures, terms and conditions ("Rules"). There may be instances where a situation or circumstance which is not anticipated or covered in the Membership Rules, or a Member is not satisfied with the program and wishes to bring legal suit. As such, and in the event that a Member feels he/she should bring a lawsuit or complaint against ISGINcome, or any one of its employees, staff, representatives, affiliated and related companies and its employees, staff, representatives, affiliated and related companies and websites, the following will apply to resolve the issue in controversy:

(ii) First, once ISGINcome Staff have been alerted to a situation regarding a Member, ISGINcome will first try and make every diligent effort and attempt to resolve disputes that it becomes aware of. ISGINcome will work with its Member to amicably resolve the issue and do its best to correct any problem(s) that may arise, on a case-by-case basis. However, in all events when ISGINcome is unable to amicably settle a dispute, controversy, or other type of matter, ISGINcome reserves the right to refer the matter to a binding arbitration, and the Member is required to proceed with arbitration prior to bringing a civil suit in a court of competent jurisdiction.

(iii) In the event you proceed to binding arbitration, the venue will be in Broward County, Florida.

(iv) In the event you proceed to a formal civil suit litigation, the venue will be in Broward County, Florida.

(v) If you wish to bring a lawsuit against ISGINcome or any of its related companies, you agree to first attend and participate in binding arbitration as required in these Rules, before one (1) Arbitrator. The arbitration will be governed according to the Rules of The American Arbitration Association, governed by the laws of the State of Florida. You will be bound by the decision of the Arbitrator as if a Court of competent jurisdiction decided the merits of your claim.

(vi) The prevailing party shall be entitled to recover their arbitration costs and legal fees and costs from the losing party.

22. NOTICES & CHANGES OF ADDRESS & OTHER RELATED INFORMATION

(i) ISGINcome Addresses & Telephone Number Changes: ISGINcome will inform you of any change in company street address, telephone numbers and e-mail address(es) by e-mail.

(ii) Member Addresses & Telephone Number Changes: As a participating Member of ISGINcome Membership Programs, you are required to notify ISGINcome of any changes in your street and e-mail addresses (addresses) and telephone number within five (5) days of such changes in address(es) and telephone number by e-mail.

(iii) Notification of Any Changes in Rules: From time to time ISGINcome will modify, change or alter the rules (terms and conditions) of the Membership, and in the event there is a rule change, or any other modification or alteration, ISGINcome will inform you in writing by e-mail to the e-mail address you provided ISGINcome.

23. MEMBERSHIP AGREEMENT NON-TRANSFERABLE

(i) Non-Transferable or Assignable Membership Agreement: Memberships and this Agreement are not transferable or assignable. Upon the death of the Member, this ISGIncome Agreement and Membership will cease, cancel and terminate, and will trigger the "Buy-Out" provision, and other than the buy-out provision, no other monies will be paid on the Membership of the decedent's estate.

24. SEVERABILITY CLAUSE

(i) In the event that a court of competent jurisdiction finds any term or clause in this Agreement to be invalid, unenforceable, or illegal, the same will not have an impact on other terms or clauses in this Agreement or the entire Agreement. However, such a term or clause may be revised to the extent required according to the opinion of the court to render the invalid Rule enforceable or valid, and the rights and responsibilities of the parties shall be interpreted and enforced accordingly, so as to preserve the Agreement's original intent to the fullest possible extent as is the invalid Rule was not included in the first instance.

25. CHANGE IN LAW

(i) In the event that any changes in local, state or federal law shall take affect prohibiting the operation of any of the ISGIncome Membership Programs, and the Internet Store website that you are a Member of and is required to cease operations, ISGIncome will terminate/cancel your Membership Agreement immediately and pay on the "buy-Out" provided for in this Agreement.

26. FALSE INFORMATION PROVIDED BY MEMBER TO ISGINCOME

(i). To protect the integrity of ISGIncome, its related and affiliated Companies, its websites, its Members, its Income Programs and its Staff, in the event ISGIncome becomes aware that the Member has provided false and/or misleading information, or has omitted required information after the information has been requested or fails to provide required information, will automatically terminate this Membership Agreement and no refunds or monthly payments will be paid to you.

27. PRIVACY POLICY

- (i) ULTIMATE PRIVACY POLICY...
- (a) VERY SIMPLY PUT...YOUR INFORMATION REMAINS SECURE.
- (b) NO ONE GETS YOUR INFORMATION.
- (c) WE DO NOT... SHARE, TRADE OR SELL YOUR INFORMATION.
- (d) COURT ORDER REQUIRED TO GET YOUR INFORMATION.

IT'S THAT SIMPLE - PERIOD!!!

28. ONLY A LIMITED NUMBER OF MEMBERSHIPS AVAILABLE

(i) As with most Membership clubs, there comes a saturation point. There are only a maximum number of Internet Store, Informational, and Penny Auctions and other websites that can reasonably be built by ISGIncome and its affiliated and related companies, and, as such, only a limited number of Memberships are available. ISGIncome is not looking to sign-up tens of thousands of Memberships. ISGIncome will offer the number of Membership as our network can work with and what are needed to build its online network. As ISGIncome grows it will update this website informing the public when ISGIncome has reached its maximum Membership limit and that no more Memberships are available.

29. MONTHLY PAYMENTS TO YOU - HOW ISGINCOME PAYS ITS MEMBERS

(i) Not every Member uses the same method to receive its monthly payments. Generally, ISGIncome uses PayPal to make monthly payments to members. However, if the Member would like a check mailed to them, or use a direct deposit or other method to receive their monthly payment, they must notify ISGIncome on the Membership Application or by email to: MemberPaymentMethod@isgincome.com

30. AFTER PAYING YOUR MEMBERSHIP FEE

(i) After ISGIncome has received your full Membership Fee payment and your Application has been successfully processed, you will then be sent an e-mail within twenty four (24) hours or less about the Membership Program. After you receive the e-mail, you reply to the e-mail that you either agree to continue or you want to cancel your Membership. Then, in thirty (30) to forty five (45) days, depending upon how your monthly payment cycle is calculated from the date you paid your Membership Fee, you start receiving your monthly income.

31. NO ELECTRONIC BACK OFFICE AT THIS TIME

(i) At this time there is no "Back Office" or "Member Area" in the ISGIncome software for you to log into and check your payment history, discounts, or access the Help area. ISGIncome is in the process of creating the software to have the Member Back Office area operational as soon as possible.

32. ELECTRONIC, VIDEO, MESSAGING, FAX, TELEPHONIC AND OTHER COMMUNICATIONS

You agree that ISGIncome may contact you through electronic (email) or other electronic and telephone messaging, video chat, telephonic communications, and through other communications medium regarding ISGIncome programs, benefits, updates, solicitations, and your Membership.

33. USE OF WEBSITE COOKIES

(i) ISGIncome websites use "cookies" and are used to improve the use of the ISGIncome websites and your interaction with ISGIncome Membership Program, and are not used to collect personal data of any kind with the exception of how you use the websites.

(ii) ISGIncome's affiliate websites use "cookies" which may be used to improve the use of the ISGIncome websites and your interaction with ISGIncome Membership Program and some of these affiliate websites and may use the cookies to collect personal data regarding uses of the website and reviewing products and services, and as such, ISGIncome has no control over third-party vendors and the collection of data and is not liable for any data or process to collect data and the dissemination of data collected by third parties.

(iii) You agree to accept the cookies when you are visiting any of the ISG Group website when requested to do so.

(iv) You agree personally and corporately, and as a member, to indemnify ISGIncome, its employees, staff, Members, representatives, agents, companies from any and all liability resulting in the collection and dissemination of your data collected.

34. COPYRIGHT AND TRADEMARK

All content, site design and other website material of ISGIncome and its affiliated and related companies is protected under national and International registration, copyright and trademark laws and cannot be duplicated, copied, used, without the expressed, written permission of ISGIncome.

35. INCREASE YOUR MONTHLY INCOME - SIGNING-UP/JOINING ADDITIONAL MEMBERSHIPS

MEMBERSHIP FEE IS \$300.00 (USD) PER MEMBERSHIP. ONE (1) MEMBERSHIP AGREEMENT PER MEMBERSHIP. THE \$300.00 (USD) MEMBERSHIP FEE ENTITLES YOU TO RECEIVE \$50.00 PER MONTH, PER MEMBERSHIP, PER PROGRAM RULES. AS STATED IN THESE RULES & AGREEMENT YOU CAN INCREASE YOUR MONTHLY INCOME BY JOINING AS MANY MEMBERSHIPS AS YOU WANT AND PAYING THE \$300.00 (USD) MEMBERSHIP FEE PER MEMBERSHIP... AND RECEIVE AN ADDITIONAL \$50.00 (USD) PER MONTH, PER EACH MEMBERSHIP YOU JOINED.

36. RANDOM ASSIGNMENT OF ISGINCOME MEMBERSHIPS

ISGIncome reserves the right to assign Membership Programs randomly to any ISGIncome website at its sole discretion.

If you would like your Membership to be assigned to particular themed product or service website, please inform ISGIncome and ISGIncome makes every diligent effort to honor your Membership Program placement requests.

37. PAYPAL, OTHER PAYMENT SYSTEMS & BANKS MAY CHARGE FEES

(i) PayPal, Other Payments Systems and Banks ("payment systems") may charge you a fee or fees to pay your Membership Fee or receive the payment ISGIncome sends and pays you each month - ISGIncome has no control over this.

(ii) ISGIncome will pay you the full amount agreed to in your Membership Program, less any deductions for charges and fees charged to ISGIncome by the payment system used to pay you. However, you may be charged a fee by whatever payment system is used on your end for you receiving your monthly payment from ISGIncome.

(iv) ISGIncome is not responsible for these fees and deductions charged by banks and/or payment processors.

38. NO HIDDEN COSTS / ADDITIONAL FEES/ SURPRISES - ISGINCOME INFORMS YOU

(i) There are no hidden surprises - ISGIncome informs you of everything.

- (ii) You do not have to pay any on-going monthly fees of any kind to maintain your Membership.
- (ii) There are no hidden surprises on how any of the ISGIncome Programs operate and what is expected of you as a Member and ISGIncome in the Membership.
- (iii) There are no other hidden fees or charges - the fees, costs and other requirements are stated in this website and Membership Agreement and Rules.
- (iv) ISGIncome tells you in advance about any changes or modifications to any of its programs or any new Membership or Program related fees and costs.

39. APPLICATION PROCESSING, REVIEW & ACCEPTANCE/DENIAL PROCEDURE

The Application, Review & Acceptance/Denial Procedure: This process is fairly straight forward. This is generally how the process works...

- (i) Receive and Review Membership Application - Initial Review: Once ISGIncome receives your Membership Application to join a Membership, ISGIncome assigns it a "Membership Number", reviews your Application for missing information, and it is then forwarded to the "Assignment Department" for additional review.
- (ii) Assignment Department Review: Once the Assignment Department receives your Membership Application, it is further reviewed for accuracy and full information completed by you.
- (a) Missing Information On Application: After review, if your Application is missing information, you will receive an email from ISGIncome requesting the missing information on Application which you need to either complete a new Application or email the missing information as per instructions from ISGIncome.
- (b) Application is Complete - Acceptance Into the Membership: When the Assignment Department receives the Application and it is complete or ISGIncome receives your email with additional information and the Application becomes complete, the Assignment Department either accepts or denies your Application. If your Membership Application is accepted, then you are accepted as a Member, and the Assignment Department assigns your Membership to one of the new or existing Internet Store websites in the ISGStores network. In the event your Application is denied, you will be notified by email for the reason of the denial and an immediate refund will be made back to you of 100% of your Membership Fee(s). Denials only occur if all of the Membership positions have been taken and assigned or your application for membership has wrong or omitted information and you fail to provide the requested, correct information (which rarely happens)
- (c) Acceptance Into the Membership And After Assignment To Website: After the Assignment Department accepts your Application assigns your Membership to a website you will be then sent a "Welcome Package" email with additional information about the Membership Program and any other upcoming programs.
- (d) **Number of Membership Authorized.** Currently, there are 600 Internet Store and Other websites currently planned for this Membership. This allocates 10 Memberships assigned to each website.
- (e) ISGIncome has exclusive and sole right and discretion to accept or reject/deny a Membership Program Application and Membership Fee, for any reason whatsoever.

(f) In the event that all of the Membership Program positions have been taken at the time you had submitted your application and paid your Membership Fee, your Membership Fee will be refunded and you will be notified of the same within 48 hours upon payment of your Membership Fee.

PLEASE NOTE: The information requested in your Application is required for state and federal tax, banking, revenue and financial transactions regulations.

40. FORCE MAJEURE (FAILURE TO PERFORM DUE TO ACTS OF CIRCUMSTANCES BEYOND ISGINCOME'S CONTROL)

Neither any ISGINcome and its affiliated and related companies, and their staff, management, employees, representatives shall not be liable for any failure or delay in performance of its obligations under this Agreement arising out of or caused, directly or indirectly, by circumstances beyond its reasonable control, including, without limitation, acts of God; sickness and virus and pandemic of mankind; shutdown of locality due to virus(es); earthquakes; fires; floods; and bad weather; wars; civil or military disturbances; acts of terrorism; sabotage; strikes; epidemics; riots; power failures; computer failure and any such circumstances beyond its reasonable control as may cause interruption, loss or malfunction of utility, transportation, computer (hardware or software) or telephone communication service; accidents; labor disputes; acts of civil or military authority; governmental actions; or inability to obtain labor, material, equipment or transportation.

41. GOVERNING LAW & VENUE

(i) The Member agrees that this Membership Program Agreement shall be governed by the laws of the State of Florida.

(ii) In the event an issue or issues of controversy shall arise from this Agreement, the issue or legal claims shall be brought in Broward County, Florida.

42. CONFLICTING TERMS, CONDITIONS, PROVISIONS (RULES)

(i) There will be times when some terms, conditions and provisions (Rules) may be interpreted differently by the Member than what they mean. Also, some terms, conditions and provisions (Rules) might appear to be in conflict with another term, condition and provision (Rule). In the event a any terms, conditions and provisions (Rules) of the Membership are difficult to understand or seems to be in conflict with another or several terms, conditions and provisions (Rules) or contradict another or several terms, conditions and provisions (Rules), the Member should contact ISGINcome for an interpretation and clarification. The interpretation and clarification by ISGINcome shall be accepted by the Member as the policy and Rule.

43. WAIVER

(i) The failure by either the Member or ISGINcome or any of its affiliated and related companies to exercise any right, power or privilege under the terms of this Membership Program Agreement will not be construed as a waiver, nor a waiver of any subsequent or further exercise of that right, power or privilege or the exercise of any other right, power or privilege offered by ISGINcome and the Membership.

44. LEGAL AND BINDING AGREEMENT

(i) This Membership Program Agreement is legal and binding between the You (Member) and ISGINcome and its affiliated and related companies.

(ii) This Agreement is legal and binding both in the United States and Internationally.

(iii) You state that you are of the age of 18 years or older and have the authority to enter into this Agreement.

45. ENTIRE AGREEMENT

(i) This ISG Membership Program Agreement and the terms and conditions (Rules) herein and those contained in the About Membership page (collectively "this Agreement and Rules") constitutes the entire Membership Agreement and Rules. By paying your Membership Fee(s) you automatically hereby state that no promises, warranties or guarantees have been made verbally or in writing to you by ISGIncome or any of the affiliated and related companies and their staff, employees, representatives, and agents, other than what is written in this Agreement and Rules and that any promises, warranties or guarantees that may have been made to you by ISGIncome or any of the affiliated and related companies and their staff, employees, representatives, and agents, prior to signing this Agreement are null and void and cancelled and are longer in force and effect, and this Agreement will supersede all other Agreements or statements made, whether made verbally or in writing.

By submitting an application and paying the Membership Fee(s), you agree that by way of doing these acts, that you have electronically signed this Agreement and agree to abide and be bound by the terms, conditions, and rules as stated above.

MEMBER ACKNOWLEDGEMENT STATEMENT

I HEREBY STATE THAT I WANT TO JOIN AN ISGINCOME MEMBERSHIP INCOME PROGRAM AND PAY THE REQUIRED MEMBERSHIP FEE OF EACH MEMBERSHIP INCOME PROGRAM I JOIN, AND THAT I AM OVER THE AGE OF 18 YEARS, AND FURTHER STATE THAT:

I have read this MEMBERSHIP AGREEMENT & RULES (terms and conditions) and state that I understand the Rules and its terms and conditions as stated. I further state that upon the payment of my Membership Fee of the program of my choice, I understand that am bound by the above Rules (terms and conditions) of this Membership Agreement and agree to abide by the terms and conditions of this Membership Agreement. I further state that the information I provided about me or my business in the Membership Application is true and correct.

I understand and agree that in the event I do not pay my Membership Fee for the Application I have submitted, that my Membership will not be valid and become active until I pay the Membership Fee in full of the Membership Program or programs I want to join, and the payment amount of \$300.00 Membership Fee is only for one (1) Membership Program, and that in the event I want to increase my monthly income, I can join as many Memberships in the Membership Program as I desire by paying an additional \$300.00 Membership Fee for each Membership Program I join, as long as Membership positions are available.

I understand that Memberships are limited and that I can either be accepted or denied a Membership at the sole discretion of ISGIncome, and in the event that I am not accepted into a Membership that I paid my fee on, that ISGIncome will refund my Membership Fee in full.

I understand that to get a monthly, supplemental income from ISGIncome all I need to do is pay a Membership Fee to join a Membership Program, and that I do not have to talk to anyone, email anyone, recruit anyone, or sell anything, or do anything else to get paid.

I agree that by submitting my Membership Application and paying my required Membership Fee that I am in-effect executing (signing) this Membership Agreement electronically and joining one or multiple Membership Programs.