

July 14, 2023

REFUND POLICY 60-DAY MONEY BACK GUARANTEE:

Changing The Future Outcome, Inc/CTFO Ltd (hereafter "The Company") A sixty (60) day money back guarantee is offered on each of The Company's products and product packages on the purchase price paid, including any shipping and handling fees. Refunds are not available on marketing material, sale items, discontinued products, closeout items or outdated products. To receive a refund: Please mail the item(s) to:

CTFO 1325 Airmotive Suite 175-L Reno, Nevada 89502

Include in written format:

Your Member/Distributor ID #

• The Order/Invoice # the item(s) were ordered under

• The reason why you would like a refund This 60-day empty bottle money back offer is good one time per product, per order, per Associate/Customer.

NOTE: When The Company receives a package, it can take up to 30 days to process a refund request. After we have electronically released the funds, a credit should appear on the card the order was charged to within the next 5-7 business days, depending on the policies and procedures the financial institution follows. If the electronic refund is denied, The Company will attempt to contact the Customer/Associate three (3) times, once weekly, by phone or email to confirm the disbursement of a check refund. After three (3) attempts, the Associate/Customer assumes responsibility to call/email back The Company to request the refund check.

All containers sealed/opened, full/empty must be returned and must arrive back to The Company prior to 60 days of shipment date. Items being returned for a refund are returned at the Associate/Customer's expense and must include written instruction as to why the product was returned, the invoice/order number and customer/ associate ID number.

All orders returned due to "Incorrect Address" or "Failed Attempts" may only be reshipped upon the customer's request. Additional shipping and handling charges will apply.

Refund requests received sixty (60) or more days after the shipment date will not be refunded. If the items fall outside the 60-day guarantee, the customer will be contacted via email regarding the denied refund request and the order will be held for a maximum of twenty-one (21) days. The item(s) may be returned to the Customer upon their request, however additional shipping and handling charges will apply. If the customer does not contact The Company regarding the order, the item(s) will be

destroyed without notification. 1325 Airmotive Dr Suite 175-L Reno, NV 89502 707-449-4567 support@myctfo.com

Customers with orders returned without written instruction will be contacted via email or phone. Orders will be held for up to ninety (90) days until further direction is provided by customer. After 90 days, the product will be destroyed, and the refund is forfeited.

Any refund policy or money back guarantees made by The Company on the products sold by The Company are solely intended and will only be extended to the original purchaser of the product. Please note that some third parties or Independent Associates may make unofficial offers regarding product guarantees that are not corporately endorsed, therefore The Company cannot honor them. If you have questions about any unusual offers, please contact The Company's Customer Support directly for verification.

DAMAGED or MISSING ORDERS: Please contact The Company's Customer Support to report any damaged or missing orders within fifteen (15) business days from shipment date. The Customer/Associate may be requested to contact the appropriate shipping carrier to have an investigation opened. (Based on the carrier this process can take up to 15 business days). Damaged item(s) must be in the original packaging with the entire original casing. Damaged items may be picked up by the carrier and returned to The Company, unless otherwise directed by The Company. Upon receipt of the item, a new product will be sent out.

PRODUCT EXCHANGES: The Company does not offer product exchanges currently. A Customer/ Associate may request a refund for the original item purchased by following the refund instructions and use those funds they receive back to make a new purchase at the discretion and willfulness of the individual Customer/Associate.

MONTHLY PRODUCT SUBSCRIPTION: By enrolling in a Month-to-Month subscription for the CTFO SmartShip Program, you agree and acknowledge that your subscription has an initial and recurring payment charge at the then-current subscription rate and you accept responsibility for all recurring charges prior to cancellation, including where applicable any charges processed by CTFO after the expiration date of your payment card.

AUTOMATIC MONTHLY RENEWAL TERMS: Your Subscription will be automatically renewed for successive monthly periods and your payment method will automatically be charged for each successive monthly period at the then-current subscription rate until you cancel your Month-to-Month CTFO SmartShip program renewal.

CANCELLATION POLICY FOR MONTH-TO-MONTH CTFO SMARTSHIP PROGRAM: To cancel your Month-to-Month CTFO SmartShip Program at any time (1) send us a message at support@myctfo.com and we will complete the cancellation request for you, or (2) Call our support center at (707) 449-4567 and our Customer Service specialist will help you cancel. If you cancel, you will not be re-billed during your next monthly billing cycle.