



HelloFromHeaven.com
Join the Psychic Inner Circle



239 244 1262

AFTERLIFE ENCOUNTERS
GROUP

JOIN OUR TEAM

REWARDS

APPLICATION

GROUP POLICY

AfterLifeEncounters Group



NEW! CAN YOU SELL?

Help others connect with loved ones who have crossed over to the Other Side.

This is a life "experience" group where everyone says: "I Believe In the Afterlife." The group features a monthly journal, training, support, rewards, personal stories and experiences, advice, chat, talks, forums, videos, pictures and resources from real people, just like you. FREE APPLICATION to join and earn, and the people in this group would love to meet you!

FREE SIGN UP

Value \$200
Exp. 12/18

PENNIES FROM HEAVEN

Featured Story: My daughter passed away September 9. Two days ago, I was on my patio thinking about my daughter. I heard a metallic sound and looked down and there was a penny on the ground at my feet. I love you and miss you, Baby Girl.

Grow

Grow Your Success with Us

Experience more healings when you partner with us



Open your mind, open your heart to a new you as you experience a "knowing" within.

[Learn More](#)

Generate

Use Membership to Earn Rewards

It's quick and easy with our guidance



Members earn more rewards by guiding others to use 10 plus products and services.

[Learn More](#)

Design

Create Memorable Moments

YOU be the Star host, or get others to be and earn \$\$\$



Promote events, private reading services, and add discounts to create memorable moments

[Learn More](#)

What's New

Maximize Your Life Potential

Be part of an experience that makes a difference



Area Managers needed in these areas next

[Join Us](#)

[Learn More](#)

[Explore Gulf Coast Medium](#)

[Main Event Program Guide](#)

[YouTube Videos](#)

[LIVE Events/Tickets](#)

[Reviews](#)

[About Dr. Fahey](#)

[Books](#)

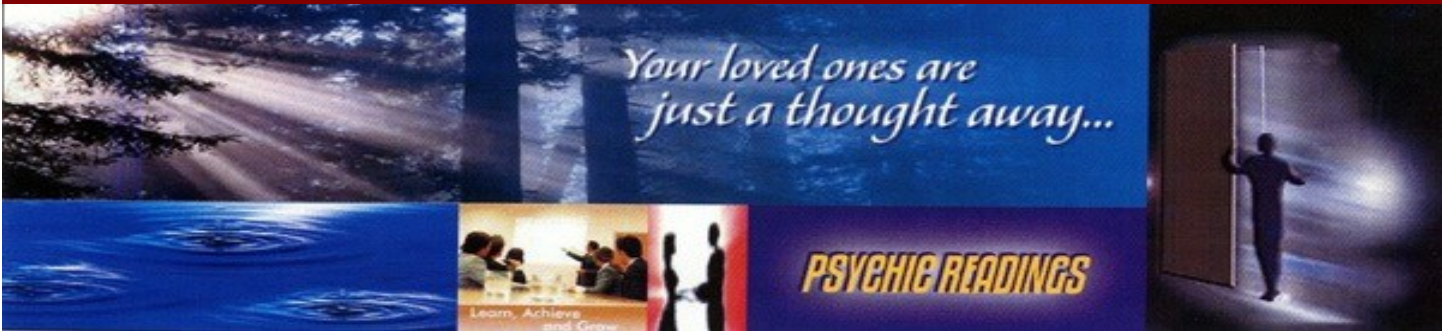
[In The Press](#)



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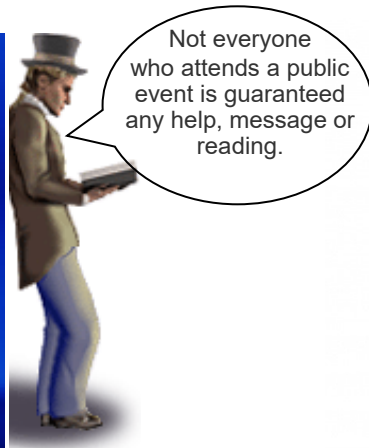


Join Dr. Fahey for an incredible experience as he demonstrates communicating with the spirit world and deceased loved ones. A goal of the demonstration is to help the audience to experience a better place within by the time they leave the event. Moreover, the demonstration transfers psychic knowledge to those who have an open mind so that there will be a better knowing of life after death. In each demonstration, Dr. Fahey first shares his life experiences, stories, and gives guidance about energy work, positive mind dynamics followed by bringing through lost loved ones for members of the audience that he feels free to read.

In addition to the regular event tickets, each event location has a very limited number of VIP tickets. Not only are these seats in the first few rows, they include a VIP pass for a pre-show meet and greet with Dr. Fahey.

All audience members will have the opportunity to ask Dr. Fahey psychic questions during the event. For the best chance in being chosen for a reading, raise your hand early on in the psychic Q and A segments because toward the end all hands are up.

Books will be available for purchase at the event. No photos please.



[Explore Gulf Coast Medium](#)

[Main Event Program Guide](#)

[YouTube Videos](#)

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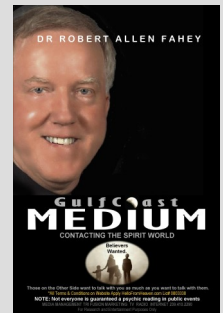
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PASSIONATE ABOUT LIFE?

So are we.

We are the Afterlife Encounters Group, a special independent team of professionals at all levels of training who believe in life after life. Like other pioneers, we get our reward by helping others to experience the psychic process in getting a psychic message and messages of love from afterlife encounters through demonstrations – by working to grow the number of private sittings, home and business social events, private reading appointments and sales of related online products and services.

It takes a team and a gifted man like Gulf Coast Medium Dr. Fahey.

The Afterlife Encounters Group and Gulf Coast Medium Dr. Fahey make it possible for you to enjoy the experience of private psychic spirit messages from loved ones who have crossed over to the Other Side, and to get the most accurate psychic answers to psychic questions about love, money, romance, career and health. We bring LIFE to others people's life who are "believers" in psychic counsel and the afterlife, and who are seriously interested in the tremendous benefits psychic reading experiences can give including the special exciting and eternal memorable moments they offer. There's more.

Over the last 18 years, through the combined efforts of the Afterlife Encounters Group and Gulf Coast Medium Dr. Fahey, over 50,000 readings have taken place in private homes and in other formal settings, and we now have a national following including online. We continue to work to please small and large audiences by offering Dr. Fahey's famous gallery event, "SIGNS" Messages of Love from the beyond: Contacting the Spirit World.

Think you have a special talent to increase our team SUCCESS? Whether you work full time or part time and think you would be of help to the Afterlife Encounters Group, look no further. Join us today!

MAKE EXTRA \$\$\$ WEEKLY TRAINING PROVIDED

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BEING AN AFTERLIFE ENCOUNTERS GROUP TEAM MEMBER IS A:

- **Priceless Experience:** Joining us now as an Afterlife Encounters Group team Member comes with a lot of variety. It's a fun full time or part time opportunity that allows you to wear a different hat every day.
- **A Great Group with Big Ideas:** We all truly believe in and care about life as it directly relates to the overall health and wellbeing of our emotional self. We also genuinely care about the rewards paid for the time, thought, and effort put into our work that makes a difference in accountability, responsibility, loyalty, professionalism and success leading to better health, wealth, spiritual, and financial growth.
- **Valuable Partner:** We are all on the same team. We are about people treating each other with respect, camaraderie and a sense of joint purpose, and that there is a rhyme and reason for everything.
- **Career Growth Opportunity:** If you have the drive and energy, becoming involved now in this opportunity as an Afterlife Encounters Group team Member can take you to higher levels of health, wealth, and success as we grow into more areas.

Place We Can All Profit: Why not have your cake and eat it too? Work-At-Home for something you believe in and in return get the best in recognition, appreciation, and success.

Discover for yourself how far this **NEW OPPROTUNITY** can take you!

The Afterlife Encounters Group Member is responsible for the following:

- **Assisting in the realization of the team's maximum growth and profit**
- **Plan daily, weekly, monthly, yearly goals**
- **Maintain a high level of good customer service**
- **Building long-term relationships**

Creative problem solving in the areas of:

- ⇒ Developing New Private Readings, Home and Business Events
- ⇒ Maximizing Potential Gallery Event Offerings
- ⇒ Controlling Personal Expenses
- ⇒ Attending Telephone and or Skype Meetings As Needed
- ⇒ Helping Others Succeed

What We Need From You Is To Be:

- **18 years of age or older**
- **A strong desire to grow within our local and national social network**
- **Sales experience a plus, other event planning talents welcomed**
- **Students and Retirees welcome**
- **Basic productivity management and ability in math**
- **Strong communication, interpersonal and written skills**
- **Ability to work independently**
- **Must be able to follow basic policies and procedures for a win-win outcome**

For consideration E-mail us today at drfahey@aol.com



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Our Mission:

"To build solid, happy, and positive relationships by providing the best psychic source in the world in positive environments that excites and makes others like themselves better when they are around you doing the work, and that always proves to go beyond the customer's expectations."

For Our Team Members:

A positive and fun group to work and get along with . . . by providing and always striving for a better work-life balance, recognition, and rewards for achievement.

Our Vision:

To be the best psychic source in our local neighborhoods and beyond.

Our History:

"SIGNS"

Messages of Love: Contacting The Spirit World

An Intuitive-Psychic-Spirit Gallery Event

Since 2003, Dr. Fahey, an executive who is also an author, keynote speaker, and psychology professor is fast becoming the most in-demand intuitive psychic spirit medium, spiritual advisor nationally and in specifically in southwest Florida. He holds a Ph.D. in education from Capella University—a regionally accredited university. He has more than 40 years of experience in intuitive coaching and counseling, and now devotes much of his time to conducting his live paranormal activity play: "SIGNS" Messages of Love: Contacting the Spirit World in private homes, community clubhouses, and in business settings throughout Florida and northeast states. Dr. Fahey is the Founder of the BioHealth Counseling Center, Inc., an educational and spiritual intuitive personal and business life coaching service. Today, Dr. Fahey says, *"My life's work is about continuing to help those who are serious about wanting to positively change and heal. If I can do that by first making a connection with a loved one who has crossed over to the Other Side, and deliver messages of love to family and friends to help bring peace of mind, comfort, and maybe some closure, then in my opinion, I am doing something of value while at the same time creating memorable moments."*

Join us today!

Go ahead! *We're expecting you!*



HEALINGS
messages and miracles
every day



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Sales, Service, & Marketing: Ticket Sales

Group Sales Manager – Medium and Clairvoyant DrFahey



Group Sales Manager

The Group Sales Manager position is a commission only home-based sales opportunity that can get you extra cash! Excellent position for the right person who wants to help grow our events with groups of people who want to experience messages of love from the beyond and memorable moments.

Call Doreen Rocchio at 239-410-2290

Apply online by writing to trifusionmarketing@gmail.com

The Group Sales Manager takes the role of the lead new business generator for group sales tickets in the Lee, Charlotte and Collier county areas and now throughout South Florida where new performances are to take place by medium and clairvoyant Dr. Fahey. We employ a full menu strategy focusing our efforts on group ticket sales and programs. To make money, this position requires setting sales goal with revenue generated from business to business calls, personal prospecting calls, email marketing, face to face presentations, out of office appointments, possible sales influencer events, networking, and referrals, all driven through a relationship building philosophy and a development of your professional and personal network.

BEFORE APPLYING ASK YOURSELF THE FOLLOWING QUESTIONS

- Do you generally meet or exceed personal goals, and are you results driven, that is, goal-oriented and able to manage a self-developed book of business?
- Are you able to, or have you in the past effectively and efficiently prospect for new revenue through researching industries, companies and individuals; business to business calls; by attending networking, and community events; becoming a member of chambers or other business networking groups; speaking engagements; and conducting professional meetings with potential candidates?
- Can you or have you ever entertained and nurtured relationships with clients and prospects through creative means including but not limited to: one-on-one dinners, lunches, and happy hours; entertaining at events, open houses and exclusive events; driving opportunities for up-sells, cross-sells, add-ons, and referrals?
- Are you able to, or have you ever created a network that you are able to grow over time by being connected in the marketplace, cultivating long lasting revenue generating relationships?
- Have you ever developed a daily, weekly, monthly, and yearly sales plan to grow your personal book of business, business relationships?
- Can you embrace the values of the Dr. Fahey's team work ethic, positivity, spirituality, healing (sales) cultural leadership, passion for helping others, for research, and for helping others to experience the Other Side and memorable moments?

Minimum Requirements:

- College degree required; preferably in ticket sales and event building or sales management
- Must be great at building positive relationships
- 2-3 years of sales experience preferred
- Previous Ticket Sales experience strongly preferred
- Proven record of sales achievements, preferably from entertainment industry/ticket sales
- Must have Experience in selling to and working with President/CEO level executives
- Experience and success in developing and building relationships with a creative consultative approach
- Passion for understanding paranormal activities, sales, and business
- Positive attitude
- Eagerness to learn and develop
- Proven ability to work as a team member
- Believer in afterlife encounters

Your AfterLifeEncountersGroup Area Manager Comp Plan



First Goal Should Be To Get 5 Sponsored Members In Your Group

EXAMPLE: If one of your personally sponsored group members booked a private event.

PRIVATE EVENT*

AREA MANAGER REWARD

Group Member Reward (if applicable)

*Special Reduced Performance Fee

BREAK-A-WAY: If any one of your personally sponsored group members is promoted to **Area Manager**, you will no longer receive 15% of the total volume accumulated by that group member. When any one of your personally sponsored group members is promoted to **Area Manager** you will then receive 5% of the combined monthly volume generated by the new **Area Manager** and his or her entire team.

Eligibility: In order to maintain **Area Manager** status, the **Area Manager** must have personally Sponsored five (5) active AfterLifeEncountersGroup Members, and Star host a minimum of two (2) private and or public galleries for three consecutive months to be considered for promotional consideration and reward benefits.

For example:

TOTAL PRIVATE MONTHLY EVENTS* TWO (2)

REWARDS

AREA MANAGER LEVEL 1 REWARD

PROMOTED AREA MANAGER LEVEL 2 REWARD

Group Member Reward (if applicable)

*Special Reduced Performance Fee

SHOW ME THE REWARDS

You work hard and you deserve more.

However, regardless of the time, thought, and effort you put into your life's purpose, there is still little if anything left over after paying the monthly bills. There has to be another way to create a safe and secure life, and to enjoy more happiness and peace of mind. There is now. Whether you work full time or part time and think you would be of help to the Afterlife Encounters Group, look no further. [Join us!!](#)

AfterLife Encounters Group Member Rewards (A Schedule)

PSServicesInfo / All Terms and Conditions Apply

***Not All Who Attend Public Open Galleries Are Guaranteed

Service #	Service Type Name	Current Fee	# of Event	A Reward Structure
PS1201	"SIGNS" Messages of Love - Contacting the Spirit World - The Main Event (Private Home, Residential Community Clubhouse, Business or Theater Setting) Time: Maximum 2-1/2 hours	\$1250	1	\$125 (or FREE Reading Value \$200)
PS1202	"TABLE READINGS" Messages of Love - Contacting the Spirit World - Brief 5-10 Private Readings (Restaurants, Cafes, Residential Community Clubhouses, or Business Settings) Time: Maximum 2-1/2 hours	\$1250	1	\$125 (or FREE Reading Value \$200)
PS1203	"SIGNS" Messages of Love - Contacting the Spirit World - Animal Communications - Pet Psychic Event (Private Home, Residential Community Clubhouse, or Business Theater Setting) Time: Maximum 2-1/2 hours	\$1250	1	\$125 (or FREE Reading Value \$200)
PS1204	"PRIVATE READINGS" General Questions or Spirit Contact (Phone or Skype) Time: Maximum 25 minutes	\$200	1	\$20 (or FREE Email Reading Value \$45)
PS1205	"PRIVATE READINGS" At Private or Group Events General Questions or Spirit Contact Time: Maximum 25 minutes	\$200	1	\$20 (or FREE Email Reading Value \$45)
PS1206	"EMAIL READINGS" General Questions or Spirit Contact 1-Question simple reply (01-25 words)	\$25	1	\$2.50
PS1207	"EMAIL READINGS" General Questions or Spirit Contact 1-Question extensive response (25-100 words)	\$45	1	\$4.50
PS1208	"EMAIL READINGS" General Questions or Spirit Contact 2-Questions short reply (01-50 words)	\$45	1	\$4.50
PS1209	"EMAIL READINGS" General Questions or Spirit Contact 2-Questions extensive response (50-200 words)	\$85	1	\$8.50



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EARNING \$1000* MONTHLY!

Example: One ALEG Area Member Generation Report

Service #	# of Event(s)	A Reward Structure	TOTALS FOR ALEG Members	TOTALS FOR Area Managers
PS1201	3	\$125 (or FREE Reading)	\$375	\$187
PS1202	2	\$125 (or FREE Reading)	\$250	\$125
BONUS REWARD \$250*			\$250*	\$50*
PS1204 And/Or PS1205	5	\$20 (or FREE Email Reading Value \$45)	\$100	\$50
PS1206	10	\$20 (or FREE Email Reading Value \$45)	\$25	\$12.50
Every time you Sponsor 5 Events you earn an extra \$250 Reward—Your AM gets \$50			\$1000	\$425*

Not everyone can or will attain this goal. Some will earn more or less!

POLICY AND PROCEDURE #1

REWARDS DISCLAIMER

*Any reward or reward statements, or reward or reward illustrations or examples regarding the AfterLife Encounters Group Rewards Program are only examples, illustrations, and estimates of what we feel you could earn. These are based on true success stories of what others have accomplished with the Rewards Program. There is no assurance nor any guarantee you will do as well.

Any, and all claims or representations, as to reward earning on this web site, recorded messages or on company sponsored conference calls on video testimonials, are not to be considered as average earnings. There can be no guarantee or assurance that any prior successes, or past results, as to income earning with the AfterLife Encounters Group Rewards Program can be used as an indication of your future success or results. Success and reward results are based on many factors. We have no way of knowing how well you will do, as we do not know you, your background, your work ethic, or your business skills or practices. Because of this, we do not guarantee or imply that you will earn any reward with the AfterLife Encounters Group Rewards Program.

POLICY AND PROCEDURE #2 - REWARDS DISCLAIMER

Earning rewards derived from any opportunity have unknown risks involved, and are not suitable for everyone. Making decisions based on any information presented on websites, products, services, audio recordings and conference calls or video testimonials, should be done only with the knowledge that you could experience a loss of time and money, or make no reward at all. All products and services offered by the AfterLife Encounters Group Rewards Program are for educational and informational purposes only. Use caution and seek the advice of qualified professionals. Check with your accountant, lawyer or professional advisor, before acting on this or any information.

Users/Members of our products, services, websites, and opportunity are advised to do their own due diligence when it comes to making business decisions. Moreover, before getting involved, check with your own qualified professionals to independently verify all information, products and services, website and opportunity and whether it is a good fit for you.

Before reaching a business decision on our information, products, services, websites, and opportunity, you should be carefully consider and evaluate everything possible. All disclosures and disclaimers made herein on our site, apply equally to any offers or incentives that may originate by the AfterLife Encounters Group Rewards Program. All Teams and Conditions Apply. You agree that AfterLife Encounters Group Rewards Program, and or any of its affiliates or staff is not responsible for the success or failure of your business decisions relating to any information presented by our company, or our company, product, services, or opportunity.



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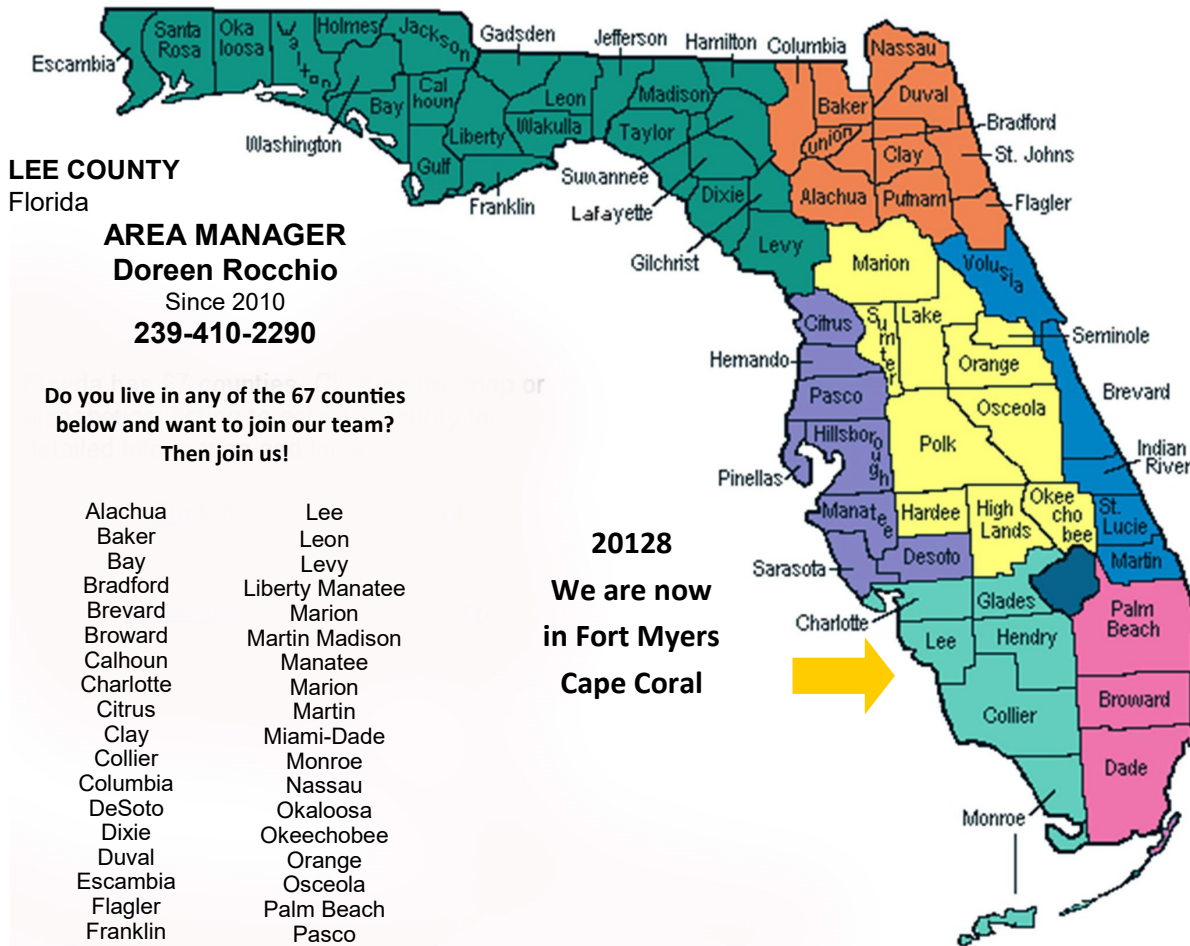
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**LEE COUNTY
Florida**

**AREA MANAGER
Doreen Rocchio**

Since 2010

239-410-2290

Do you live in any of the 67 counties
below and want to join our team?
Then join us!

Alachua	Lee
Baker	Leon
Bay	Levy
Bradford	Liberty Manatee
Brevard	Marion
Broward	Martin Madison
Calhoun	Manatee
Charlotte	Marion
Citrus	Martin
Clay	Miami-Dade
Collier	Monroe
Columbia	Nassau
DeSoto	Okaloosa
Dixie	Okeechobee
Duval	Orange
Escambia	Osceola
Flagler	Palm Beach
Franklin	Pasco
Gadsden	Pinellas
Gilchrist	Polk
Glades	Putnam
Gulf	Santa Rosa
Hamilton	Sarasota
Hardee	Seminole
Hendry	Saint Johns
Hernando	Saint Lucie
Highlands	Sumter
Hillsborough	Suwannee
Holmes	Taylor
Indian River	Union
Jackson	Volusia
Jefferson	Wakulla
Lafayette	Walton
Lake	Washington

**2018
We are now
in Fort Myers
Cape Coral**

**2018
We are now
in South
Florida**



About Gulf Coast Medium Dr. Fahey

bio

About Dr. Fahey

BIOGRAPHY



Lic # 2016092390

Robert Allen Fahey, Ph.D., was born in [Cambridge, Massachusetts](#), and was raised a [Catholic](#). Early in life, he could see and hear spirits, predict future events, had dreams of prophecy, and given warnings to be careful of his talent and experiences, as they had more to do with the unexplained. Helping him to accept and grow up psychic, his mother nurtured his ability by playing 20-questions on a game [Ouija board](#). To deter labels of being different, he learned to keep his ability a secret by listening to his [spirit guides](#) who lead him to study [hypnosis](#) and self-hypnosis. Practicing hypnosis and self-hypnosis lead to an interest and study of [music](#) and humor through [ventriloquism](#), which eventually would become perfect ways to keep hidden from others his [intuition](#), [psychic](#), and [mediumship](#) abilities. By age nine, he experienced a heightened sense of strangeness as he realized a keen talent to read and feel the thoughts and presence of others including those in [spirit](#). Several years later, he came to see the future era of global [spirituality](#), and the [metaphysician](#) within emerged. Like many other mediums, no school or training could prepare him for his future work, as his ability to communicate with those in the afterlife emerged out of his own self-guidance, and willingness to learn and understand his life's mission better so he could best help those guided to him for spiritual help and support. **Dr. Fahey** graduated from [Woburn High School](#) and then moved on to studies that would show him how to help people succeed. He focused on specializing in education, counseling, and alternative health care and graduated from [Cambridge College](#) earning a Master's in Education (M.Ed.) with a major in [Counseling Psychology](#). Later, he earned doctorates in Clinical Nutrition and [Naturopathy](#). **Dr. Fahey** earned a doctorate in Education (Ph.D.) with a specialization in Business Management, Leadership, Training and Human Performance Improvement from [Capella University](#) in March 2007. After nearly three decades working in private practice as a counselor and personal and business wellness life coach in [Quincy, Massachusetts](#), **Dr. Fahey** moved to the island of [Maui, Hawaii](#), and began studies in [Hawaiian spirits](#), naturopathy, natural life energies, and to openly show and tell others about his talents. Nearly a decade later, the voice of his [soul](#) told him it was time to return to [New England](#), and then he moved to [Southwest Florida](#), where he now lives full-time with his wife and pet dog ([Papillon](#)) Spot.



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About Gulf Coast Medium Dr. Fahey



About Dr. Fahey

Dr. Fahey is a nationally renowned research evidential psychic medium and clairvoyant who is also a scholar, college professor and bestselling author of books on mind, body, and spiritual healing.

Dr. Fahey has performed over 50,000 personal readings.

- Professional Spiritual Medium Lic# 2016092390
- Professional Hypnotist Lic# 2016093312
- Personal & Business Wellness Life Coach
- Spiritual Intuitive Keynote Speaker
- Ordained Minister ([2003](#))
- Practitioner of Intuitive Spiritual Healing & Care
- Former College Dean: [ITT Technical Institute](#) High Point, North Carolina 27265
- Former Online Instructor: [University of Phoenix](#) in the College of Health & Human Services - He taught nearly 70 online classes in finance, communications and multi-cultural diversity
- Former College Professor: [ITT Technical Institute](#) Social Psychology, Success Strategies For The Technical Professional, and Portfolio Development for Career Success & now the School's Official Student Tutor including for all incoming nursing students.
- Former Academic Dean: [Computer Systems Institute](#) Charlestown, MA 02129
- **Masters in Education—M.Ed.** Major: Counseling Psychology [Cambridge College](#) Regionally Accredited University
- **Doctorate in Naturopathy—Major:** Natural Sciences
[Westbrook University](#) Non-Traditional Studies
- **Doctorate in Education—Ph.D.** Major: Business Management [Capella University](#) Regionally Accredited University
- **(Student) Masters Degree—M.S.** Major: English Language, Learning, and Teaching [Capella University](#)
- **Author:** [Rainbow Soul Mates—They Are All Around Us](#), [The Gift—Success Through Positive Mental Energy](#), [Spirit Masters](#), [Spirit Stars](#) and numerous published articles on the subject of consciousness expansion studies.



Written by Administrator
Monday, 02 January 2012

“SIGNS” MESSAGES OF LOVE: CONTACTING THE SPIRIT WORLD EVENT

Official Statement

Lake Worth, FL, Lic # 2016092390 — **DR. ROBERT ALLEN FAHEY, PH.D.**, is a super evidential psychic medium, clairvoyant, and spiritual advisor who has for over 18 years safely performed over 50,000 readings, and hundreds of private group events, including 15 Annual Public Psychic Galleries. He has performed in private homes, businesses, restaurants, and at the best residential communities clubhouses. Dr. Fahey is a psychology professor, bestselling author, personal and business life coach, and keynote speaker. Although he sees clients privately, Dr. Fahey also provides telephone, online SKYPE, Chat, and text messaging services for those with busy schedules and with health and mobility concerns. Like all other services and events, those given by Dr. Fahey may be of more interest to some than to others, and thus may be seen as extraordinary by some while being anticipated and enjoyed by others. We understand that there are many beliefs held by many groups and cultures and that the services and events that Dr. Fahey performs may be a concern. The primary purpose of all Dr. Fahey's services and events are for self-improvement purposes only, research, and if applicable, for entertainment to bring more understanding about consciousness expansion studies and wisdom of afterlife encounters and contact. We know that similar to the practice of many fields including medicine, dentistry, and psychology, the practice of psychic work is not an exact science. Yet, we continue to learn more through study and practice. While we understand that some people believe in only one way of thinking about life and the afterlife, Dr. Fahey continues to demonstrate expressive creative interests in mind, body, and spirit explorations with an open mind to know the real-truth about what lies ahead for us all when we transition from one place to another. Dr. Fahey's events continue to be a major attraction wherever he goes. He knows how to listen beyond words, and helps those who come to him for advice. To provide your comments and feedback, please call **(239) 410-2290**.

Q. What is the Psychic Medium & Clairvoyant Reading Process

A **psychic spirit medium** and **clairvoyant** is a person with an increase in **psychic ability**, and who is sensitive to those in Spirit and spirit influences. Spirits communicate with a **medium** generally at first through the “3-Cs” **clairvoyance** (seeing), **clairaudience** (hearing) and **clairsentience** (sensing). Messages given by spirits to a medium generally originate in the mind of the medium.

First bits and pieces of information come followed by a clearer connection and spirit messages. A medium can receive spirit messages in various ways although rarely the same way twice, regardless of the spirit. Spirits are not accessible at all times because they have spiritual work to complete in the Spirit world. Therefore, a specific spirit does not have to show up in a spirit reading. Additionally, if they do show up they may give more or less information than in a prior or future psychic spirit reading. Thus, a person getting a spirit reading should never judge or compare a psychic medium on their psychic ability to connect with the spirit world, or spirit loved ones. In essence, a psychic spirit medium can only charge for the time they provide to get whatever they can from the spirit world at the time when the reading is set to take place, and not for their psychic talent. Whatever comes through spirit at the time of a reading comes through, and much of this depends to a large extent on not the gift of the psychic medium, but also the psychic energy of the person who is getting the reading. This is why it is so important not to have any expectations going into any psychic spirit reading. More important, if a person having a psychic spirit reading holds an attitude of being judgmental, critical, or has specific wants from the reading process, then know this type of mindset will quickly “reduce” the psychic energy and messages given. In all likelihood, the person will experience a similar like energy they hold and may experience only disappointment or doubt regardless of outcome.

Perhaps you have had the experience of being with someone who just wants what they want when they want it, and with expectations because of past knowledge or experiences (whether good or bad) and who has developed an attitude of wanting or expecting more in a way that they only think it should come. This mindset develops quickly negative criticism for most life experiences and brings about unfavorable conditions. No matter how hard a psychic or psychic medium tries to offer spirit messages, or spiritual guidance, the mind of the person getting the reading continues to move in one direction, that of analytics, comparisons and of wanting and expecting more reducing the value of the reading.

After spending over a decade in research and practical experience, including writing books and completing more than 50,000 psychic spirit readings, if ever a person develops any degree of disappointment regarding the outcome of a reading, it is in my opinion that the person should strongly consider taking out additional time for self-development and the subject matter.

Welcome! (Page #1 of #2)

AfterLife Encounters Group Membership Terms Of Agreement MEMBERSHIP APPLICATION FORM ALE-2018-01-05 FOR THE AFERLIVE ENCOUNTERS GROUP

Email: drfahey@aol.com

Member must be of legal age All signatures to this Reservation Form must be affixed personally

DATE: / / 20____ NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIPCODE _____ PHONE () _____

CELL _____ EMAIL ADDRESS _____

I desire _____ to be a Group Member I desire _____ to be an Area Manager I desire _____ to be _____

I understand and agree to the following:

1. AfterLife Encounters Group (herein after referred to as "ALEG") Reward Program, Policies, and Replicator Site Terms of Agreement, which I have carefully read, are incorporated into and made a part of, and are collectively referred to as the "Agreement," and constitute the entire agreement between the AfterLife Encounters Group and myself. Any promises, representations, offers, or other communications not expressly set forth in this Agreement are of no force or effect.
2. I understand that these Terms and Conditions, the Policies, or the Reward Program may be amended from time to time, and I agree that any such amendment will apply to me. It is the responsibility of each Member to read, understand, adhere to and ensure that he or she is aware of and operating under the most current version of the Agreement. Amendments shall be published on the hellofromheaven.com website and shall be effective upon publication. If a Member does not have access to the Internet, he or she can call an Area Manager for support and an agent will fax or mail the most recent copy to that Member. The continuation of my Membership or my acceptance of rewards shall constitute my acceptance of any and all amendments.
3. To the extent of any conflict or inconsistency between this Agreement and any other agreement (other than the Policies), this Application/Agreement shall supersede and prevail over any term of any other agreement as to the matters addressed herein.
4. No other promises, representation, guarantees or agreements of any kind shall be valid unless in writing and signed by the AfterLife Encounters Group President and myself.
5. If applying as an entity (partnership, corporation or business trust), I have the legal right to represent the entity in this Agreement, and I have attached to this Membership Application as an Entity Addendum form.
6. Upon acceptance of this Application by the AfterLife Encounters Group ("The Membership"), I will become an Independent person of interest ("Representative"), with the right to offer products and services, and benefit from the AfterLife Encounters Group Reward Program. The AfterLife Encounters Group reserves the right to approve or decline any Application at its discretion.
7. I may not assign any rights or delegate any duties under this Agreement without the prior written consent of AfterLife Encounters Group. Any attempt to transfer or assign this Agreement without the express written consent of the AfterLife Encounters Group renders this Agreement voidable at the option of the AfterLife Encounters Group and may result in termination of my AfterLife Encounters Group Rewards.
8. The AfterLife Encounters Group is not responsible for any Application and/or funds not delivered directly to the company. Should an Applicant allow another person to forward his or her Application/funds to the AfterLife Encounters Group, it is at their own risk.
9. No purchase or investment is necessary to become an AfterLife Encounters Group Member and participate in the Rewards Program.
10. Becoming a AfterLife Encounters Group Member does not constitute the sale of a franchise or security. As a AfterLife Encounters Group Member, I am an independent contractor, and not an employee, agent, partner, legal representative, or franchisee of the AfterLife Encounters Group.
11. I am not authorized to and will not incur any debt, expense, obligation, or open a checking account on behalf of, for, or in the name of the AfterLife Encounters Group.
12. I shall control the manner and means by which I operate my AfterLife Encounters Group business or social network subject to my compliance with this Agreement.
13. I will be solely responsible for paying all expenses incurred by myself, including but not limited to travel, food, lodging, secretarial, office, long distance phone and other expenses.
14. I SHALL NOT BE TREATED AS AN EMPLOYEE OF the AfterLife Encounters Group FOR FEDERAL OR STATE TAX PURPOSES. The AfterLife Encounters Group is not responsible for withholding, and shall not withhold or deduct from any earned rewards, FICA, or taxes of any kind, unless such withholding becomes legally required. I agree to be bound by sales tax collection agreements between the AfterLife Encounters Group and all appropriate taxing jurisdictions, and all related rules and procedures.
15. Neither the AfterLife Encounters Group nor any AfterLife Encounters Group staff, or representative has made any claims to me of guaranteed earnings that might result from my efforts as a Member in good standing, nor will I make such claims to others.
16. The term of the Agreement is one year from the date of AfterLife Encounters Group acceptance of the Application. Each Member must renew his or her Agreement each year at no fee on or before the one-year anniversary with the AfterLife Encounters Group.
17. Before marketing the AfterLife Encounters Group products or services (including on the Internet) and sponsoring others into the AfterLife Encounters Group Membership, I will familiarize myself with the Policies and the Rewards Program.
18. I will represent the AfterLife Encounters Group's Reward Program fairly and completely, emphasizing that sales of events are a requirement for rewards, and that no fee can be derived from the mere act of sponsoring.
19. Violation of any terms of this Agreement may result in disciplinary action, including monetary fines, suspension or termination of the Agreement. If this Agreement is terminated for any reason, voluntarily or involuntarily, I understand that I will permanently lose my rights as a Member in good standing, including rights to my organization, any bonuses and rewards pursuant to the Reward Program.
20. In order to be eligible to receive rewards, I must develop and service clients according to the training provided.
21. If any provision of this Agreement is found to be invalid, illegal or unenforceable, only the invalid portion(s) of the provision shall be severed and the remaining terms and provisions shall remain in full force and effect and shall be construed as if such invalid, illegal or unenforceable provision(s) never comprised a part of the Agreement.

Welcome! (Page #2 of #2)

AfterLife Encounters Group Membership Terms Of Agreement MEMBERSHIP APPLICATION FORM ALE-2018-01-05 FOR THE AFERLIVE ENCOUNTERS GROUP

Email: drfahey@aol.com

22. Members of the AfterLife Encounters Group must attempt to resolve directly with the AfterLife Encounters Group any claim, dispute, or other difference they may have with the organization. If found not to be resolvable to the satisfaction of either party, all disputes and claims relating to the AfterLife Encounters Group, Membership Agreement, the Reward Program or its products and services, the rights and obligations of an independent Member and the AfterLife Encounters Group, or any other claims or causes of action relating to the performance of either an independent Member or the AfterLife Encounters Group Policies shall be settled totally and finally by arbitration in Cape Coral, Florida, or such other location as the AfterLife Encounters Group prescribes, in accordance with the Federal Arbitration Act and the Commercial Arbitration Rules of the American Arbitration Association, except as set forth in the AfterLife Encounters Group Policies, or unless the laws of the state in which I reside expressly prohibit the consensual jurisdiction and venue provisions of this Agreement, in which case its laws shall govern. If a Member files a claim or counterclaim against the AfterLife Encounters Group, a Member shall do so on an individual basis and not with any other Member or as part of a class action. The decision of the arbitrator shall be final and binding on the parties and may, if need be, be reduced to a judgment in any court of competent jurisdiction. If any legal action is brought to enforce the terms and conditions of the Agreement, the prevailing party (as determined by the arbitrator or the Court) shall be entitled to its costs and expenses (including reasonable attorneys' fees) in addition to any other relief to which it may be entitled. This agreement to arbitrate shall survive any termination or expiration of the Agreement

23. In the event that a provision of this Agreement is held to be invalid or unenforceable, such provision shall be reformed only to the extent necessary to make it enforceable and the balance of the Agreement will remain in full force and effect.

24. I understand that I have the right to terminate my Membership at any time, with or without reason. I agree that such termination must be in writing or email.

Your signature below indicates that you have read this entire Reservation Agreement and that you willingly accept all of the terms and conditions as set forth here in its current version, including all policies and web site policy that once you have completely filled in the required information for Membership approval and acceptance consideration purposes and before you forward it to us, you pledge with honesty that you will to the best of your ability make a printed copy of this Membership Agreement for your own personal records.

YOUR ELECTRONIC SIGNATURE (TYPE YOUR NAME HERE):

YOUR INITIALS HERE:



AfterLife Encounters Group Membership Policies

Required -- If you, are signing up to become an Independent AfterLife Encounters Group Member, please print, read, and electronically sign below and submit through reply email. Thank you.

Yes, I am applying to become an Independent AfterLife Encounters Group Member.

Type Your Electronic Signature here:

I hereby apply to become an Independent AfterLife Encounters Group Member and have printed, read, understand and fully accept all terms and conditions of the Independent AfterLife Encounters Group Membership Agreement, and all policies that are incorporated into this agreement. I understand that I have the right to terminate my Membership at any time, with or without reason. I agree that such termination must be mailed, faxed or e-mailed.

SECTION 1 – GENERAL INFORMATION ABOUT POLICIES

1.1 Purpose of Policies

These Policies explicitly set the standards by which the AfterLife Encounters Group Membership operates. They explain and govern the relationship between the AfterLife Encounters Group Membership and its Members. They legally protect our organization and its Members and are based upon: Acceptable business conduct; Standards of practice as specified by federal and state laws; Policies specific to the selling of products and service Industry; Policies specific to AfterLife Encounters Group.

1.2 Policies are Part of Membership Application/Agreement

These Policies, in their present form and as amended at the sole discretion of the AfterLife Encounters Group (hereafter "ALEG" or "the Organization"), are incorporated into by reference and form an integral part of the AfterLife Encounters Group Membership Application/Agreement.

Throughout these Policies, when the term "Agreement" is used (unless otherwise indicated by context), it collectively refers to: the AfterLife Encounters Group Membership Application/Agreement, these Policies, the AfterLife Encounters Group Membership Reward Program, and official the AfterLife Encounters Group Membership Forms. It is the responsibility of each AfterLife Encounters Group Member to read, understand, adhere to, and ensure that he or she is aware of and operating under the most current version of these Policies. When sponsoring or enrolling new Members, it is the responsibility of the sponsoring Member to ensure that the new Member reads the Policies. Throughout these Policies, Independent AfterLife Encounters Group Members will also be referred to as "Independent Team Representatives" or "Representatives," or "Members."

1.3 Provisions of Agreement are Severable

If any provision of the Agreement, in its current form or as amended, is found to be invalid, illegal or unenforceable for any reason, only the invalid portion(s) of the provision shall be severed and the remaining terms and provisions shall remain in full force and effect. It shall be construed as if such invalid, illegal or unenforceable provision(s) never comprised a part of the Agreement.

1.4 Amendments to Agreement

AfterLife Encounters Group reserves the right to amend the Agreement, forms, prices, and fees at its sole and absolute discretion. It is the responsibility of each Independent AfterLife Encounters Group Member to read, understand, adhere to and ensure that he or she is aware of and operating under the most current version of the Agreement. By signing the Independent AfterLife Encounters Group Membership Application/Agreement, the Independent AfterLife Encounters Group Member agrees to abide by all amendments or modifications that the AfterLife Encounters Group elects to make. Amendments shall be published on the group's main website (www.hellofromheaven.com) and shall be effective upon publication. If an Independent AfterLife Encounters Group Member does not have access to the Internet, he or she can call Field Support at 239-244-1262 from 8:00 a.m. to 7:00 p.m. Eastern Time Monday through Friday and a field support agent will fax the most recent copy to that Independent AfterLife Encounters Group Member. Continuation of a Independent AfterLife Encounters Group Member relationship and or business activity, or acceptance of rewards and or bonuses acknowledgement and acceptance of any and all amendments.

1.5 The Company's Right to Waive Agreement Terms

No failure of the AfterLife Encounters Group to exercise any right or power under the Agreement, or to insist upon strict compliance by an AfterLife Encounters Group Member with any obligation or provision of the Agreement, and no custom or practice of the parties at variance with the terms of the Agreement, shall constitute a waiver of the Organization's rights to demand exact compliance with the Agreement. Waiver of the Agreement Terms can be granted only in writing, by an Officer of AfterLife Encounters Group. The Organization's waiver of any particular breach by an Independent AfterLife Encounters Group Member shall not affect or impair the Organization's rights with respect to any subsequent breach, nor shall it affect in any way the rights or obligations of any other Independent AfterLife Encounters Group Member. Delay or omission by the AfterLife Encounters Group to exercise any right arising from a breach shall not affect or impair the Organization's rights as to that or any subsequent breach. The AfterLife Encounters Group never gives up its right to insist on compliance with the Agreement and with the applicable laws governing the conduct of a business.



AfterLife Encounters Group Membership Policies

1.6 Independent AfterLife Encounters Group Membership Compliance with Policies and Laws

All Independent AfterLife Encounters Group Members are required to comply fully with all terms and conditions set forth in the Agreement, as well as all federal, state and local laws and ordinances governing their relationships, business activities and their conduct.

1.7 Delays Beyond Control of the AfterLife Encounters Group

The AfterLife Encounters Group shall not be responsible for delays and failures in performance of its obligations when performance is made impracticable due to circumstances beyond its reasonable control and the control of its suppliers, shippers, subcontractors and agents. This includes, without limitation, strikes, labor difficulties, riot, war, fire, death, severe weather, acts of God, curtailment of a party's source of supply, or government decrees or orders.

SECTION 2 -- BECOMING AND REMAINING A FIELD REPRESENTATIVE

2.1 Requirements for Becoming an Independent AfterLife Encounters Group Member

To become an Independent AfterLife Encounters Group Member, each applicant must:

- Reside in the United States, a U.S. Territory, or Puerto Rico;
- Submit a properly completed Independent AfterLife Encounters Group Membership Application/Agreement to the AfterLife Encounters Group (See Section 2.3)

The AfterLife Encounters Group reserves the right to reject any Application to become a new Independent AfterLife Encounters Group Member, or any Application for annual renewal. For additional requirements for corporations, partnerships and business trusts, See Section 2.2.

2.2 Corporations, Partnerships and Business Trusts

A corporation or partnership (collectively referred to in this section as an "Entity") may apply to be an Independent AfterLife Encounters Group Member by submitting:

- The AfterLife Encounters Group Entity Addendum form, properly completed and signed by all shareholders, partners or trustees.
- Documentation of a federal tax ID number.
- Independent AfterLife Encounters Group Membership Application/Agreement signed by an officer of the entity or a partner.

An Independent AfterLife Encounters Group Member relationship, and or business may change its status under the same sponsor from an individual to a partnership or corporation from one type of entity to another. Members of the entity are jointly and severally liable for any entity indebtedness or other obligation to the AfterLife Encounters Group. It is the responsibility of those persons involved in the entity to conform to the laws of the state in which their entity is formed.

2.3 Submittal of the Independent AfterLife Encounters Group Membership Application/Agreement

The AfterLife Encounters Group will accept Independent AfterLife Encounters Group Membership applications submitted through its Internet site, fax, mail, or by phone. Any additional documentation required by the AfterLife Encounters Group will be sent via fax or email for completion. All applicable forms must be completed and received by the AfterLife Encounters Group within 30 days in order for a Independent AfterLife Encounters Group Member to be eligible to receive benefits or rewards.

If an Independent AfterLife Encounters Group Member is applying by phone, the AfterLife Encounters Group must receive an original, signed Application form also within 30 days in order for the Independent AfterLife Encounters Group Member to be eligible to receive rewards. The completed forms can be returned via fax or mail to the AfterLife Encounters Group Member.

Faxed and mailed Applications must be filled out completely, and personally signed by the Applicant or the Applicant's legal guardian. The Application form may not be altered unless the change is initialed by the applicant or Applicant's legal guardian. Disciplinary action will be taken against any Independent AfterLife Encounters Group Member who alters another person's Application after it has been signed (unless initialed, as specified above).

2.4 Independent AfterLife Encounters Group Membership Acceptance and Membership ID Card

There currently is no purchase required of a new Independent AfterLife Encounters Group Member.

2.5 No Required Product Purchases

There is no product purchase requirement to become an Independent AfterLife Encounters Group Member.

2.6 Independent AfterLife Encounters Group Member Contractor Status

An Independent AfterLife Encounters Group Member is an independent contractor and not a purchaser of a franchise, security, or business opportunity. The agreement between the AfterLife Encounters Group and the Independent AfterLife Encounters Group Member does not create an employer-employee relationship, agency, partnership or joint venture between the AfterLife Encounters Group and the Independent AfterLife Encounters Group Member. An Independent AfterLife Encounters Group Member shall not be treated by the AfterLife Encounters Group as an employee for his or her services or for federal, state or local tax purposes.

All Independent AfterLife Encounters Group Members are responsible for paying federal, state and local taxes due from all rewards earned as an Independent AfterLife Encounters Group Member of the AfterLife Encounters Group.

Independent AfterLife Encounters Group Members have no authority (expressed or implied) to bind the AfterLife Encounters Group to any obligation.

Independent AfterLife Encounters Group Members are responsible for securing any licenses or permits required by state and local governments. Each Independent AfterLife Encounters Group Member is encouraged to establish his or her own goals, hours and methods of interviewing, business development, sales, so long as he or she complies with the terms of the Independent AfterLife Encounters Group Membership Application/Agreement, these Policies and applicable laws.



AfterLife Encounters Group Membership Policies

2.7 Interest in Only One Independent AfterLife Encounters Group Membership

Except as provided below regarding spouses, an Independent AfterLife Encounters Group Member may operate or have an ownership interest, legal or equitable, as a sole proprietorship, partner, shareholder, trustee or beneficiary, in only one Independent AfterLife Encounters Group Membership. No individual may have, operate or receive rewards from more than one Independent AfterLife Encounters Group Membership.

The AfterLife Encounters Group Membership Agreement is voidable by the AfterLife Encounters Group if an Independent AfterLife Encounters Group Member has an ownership interest, legal or equitable, as a sole proprietorship, partner, shareholder, trustee or beneficiary of another Independent AfterLife Encounters Group Membership, or has previously had such an interest in an Independent AfterLife Encounters Group Membership, unless the prior Agreement expired or was terminated at least six calendar months prior to the execution of the new Independent AfterLife Encounters Group Membership.

Spouses (husband and wife or common law) may own or operate either, individually or jointly, or participate directly or indirectly, in separate Independent AfterLife Encounters Group Membership activities and rewards only if the Independent AfterLife Encounters Group Membership involved are in the same marketing organization. The Independent AfterLife Encounters Group Membership of one spouse must be the sponsor of the Independent AfterLife Encounters Group Membership of the other spouse. Otherwise, spouses, regardless of whether one or both are signatories to the Agreement, may not own or operate any other Independent AfterLife Encounters Group Membership either, individually or jointly. Nor may they participate directly or indirectly (as a shareholder, partner, trustee, trust beneficiary, or any other legal or equitable ownership) in the ownership or management of another Independent AfterLife Encounters Group Membership in any form. Any minor child or entity under guardianship must also remain within the same organization as the parent or guardian. In addition, an exception to the one business per Independent AfterLife Encounters Group Membership rule will be considered on a case-by-case basis if two Representatives marry, or in cases of an Independent AfterLife Encounters Group Membership receiving an interest in another business through inheritance.

2.8 Actions of Household Members or Individuals Affiliated with an Entity

If any member of an Independent AfterLife Encounters Group Membership's immediate household engages in any activity which would violate any provision of the Agreement if performed by the Independent AfterLife Encounters Group Member, such activity will be deemed a violation by the Independent AfterLife Encounters Group Member, and the AfterLife Encounters Group may take disciplinary action against that Independent AfterLife Encounters Group Member.

If any individual affiliated in any way with a corporation, partnership, business trust or other entity violates the Agreement, such action(s) will be deemed a violation by the entity, and the AfterLife Encounters Group may take disciplinary action against the entity.

In the case of spouses, parents and minor children, and any other exception to the "Interest in Only One Independent AfterLife Encounters Group Membership" set forth in Section 2.7, any disciplinary action taken against one Independent AfterLife Encounters Group Membership, may result in similar disciplinary action being taken against one or more of the related Members.

2.9 Benefits and Rights of Independent AfterLife Encounters Group Members

The benefits of the Agreement and the Independent AfterLife Encounters Group Member Reward Program become available to the new Member once the AfterLife Encounters Group has accepted a Membership application. These benefits include the right to;

- Create business relationships and developments of events and services at the current fees;
- Earn rewards for any products or services from these and recurring event sales;
- Receive rewards and bonuses, if qualified per the Organization's Reward Program Structure;
- Sponsor other Members into the AfterLife Encounters Group and thereby, build a marketing organization and progress through the ranks, per the Independent AfterLife Encounters Group Rewards Program;
- Receive periodic AfterLife Encounters Group Membership literature and other communications or services specifically intended for the Independent AfterLife Encounters Group Members;
- Participate in the AfterLife Encounters Group sponsored support service training and recognition functions, upon payment of appropriate charges, if applicable;

2.10 Renewal of an Independent AfterLife Encounters Group Member Agreement at One-Year Anniversary

The term of the Agreement is one year from the date of acceptance of the Application. All Independent AfterLife Encounters Group Members are required on or before the one-year anniversary with the AfterLife Encounters Group. Currently, there is no annual renewal fee.

The AfterLife Encounters Group will automatically renew an active Independent AfterLife Encounters Group Members agreement on their one-year anniversary using the most current system and information. If an Independent AfterLife Encounters Group Member chooses not to renew their Membership agreement they must notify the AfterLife Encounters Group at least 15 days in advance of their anniversary date. The non-renewal of an Independent AfterLife Encounters Group Membership within 30 days from the anniversary date, will result in the lose all rights under the Agreement and the Independent AfterLife Encounters Group Member Reward Program.

SECTION 3 -- OPERATING YOUR INDEPENDENT AFTERLIFE ENCOUNTERS MEMBERSHIP ACTIVITIES

3.1 Adherence to the Independent AfterLife Encounters Group Members Reward Program

Independent AfterLife Encounters Group Members must adhere to the terms of the AfterLife Encounters Group Reward Program, as set forth in official AfterLife Encounters Group literature. In this regard, Representatives shall not:

- Require or encourage other current or prospective Clients, Customers, or other Members to participate in the AfterLife Encounters Group in any manner that varies from the program as set forth in official AfterLife Encounters Group materials;
- Require or encourage other current or prospective Clients, Customers, or other Members to execute any agreement or contract other than official Independent AfterLife Encounters Group agreements and contracts in order to become or remain an Independent AfterLife Encounters Group Member or to receive rewards;



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c) Require or encourage other current or prospective Clients, Customers, or other Members to make any purchase from, or payment to, any individual or other entity to participate in the AfterLife Encounters Group Reward Program, other than those purchases or payments identified as recommended or required in official AfterLife Encounters Group materials.

3.2 Prudent Business Practices

Each Independent AfterLife Encounters Group Member's activities, including those in business must be operated in an ethically, morally and financially sound manner. Members may not engage in any activities that bring disrepute on the name or image of the AfterLife Encounters Group and may only contact those personally sponsored relative to any event, and or another similar reward program.

3.3 Product and Service Sales and Rewards

The Independent AfterLife Encounters Group Members Reward Program is based upon the sale of products and services to end consumers. Each Independent AfterLife Encounters Group Member must fulfill Client, and or Customer sales requirements and meet the responsibilities set forth in the Agreement to be eligible for rewards and or bonuses and advancement to higher levels of achievement.

Regardless of the level of achievement attained by an Independent AfterLife Encounters Group Member, he or she has an ongoing obligation to personally generate revenue to receive rewards.

No Independent AfterLife Encounters Group Member shall accept money from another Member, client, or customer until delivery of the product or service.

Records documenting the Member's relationships and or business activities of an Independent AfterLife Encounters Group Member's clients or customers, may be maintained by the AfterLife Encounters Group for a period of up to two years.

Independent AfterLife Encounters Group Members only provides the current fees for all products and services in order to assist the Independent AfterLife Encounters Group Members.

There are exclusive territories granted to one Area Manager per county per state. All Members who join in a state county will report to the Area Manager.

No franchise fees are required.

3.4 Independent AfterLife Encounters Group Member Personal Purchases

Each Independent AfterLife Encounters Group Members may purchase his or her products or service directly from the AfterLife Encounters Group using their personal Independent AfterLife Encounters Group I.D. Number. If an Independent AfterLife Encounters Group Member purchases products and or services from another Independent AfterLife Encounters Group Member or any other source, the purchasing Independent AfterLife Encounters Group Member will receive a Reward that is associated with a direct purchase.

3.5 Taxes

Independent AfterLife Encounters Group is required to charge sales taxes on all purchases made by Representatives and Customers, and remit the taxes to the respective taxing authorities. The AfterLife Encounters Group will collect and remit sales taxes on behalf of its Representatives when applicable, based on the suggested retail price of any products sold, and according to applicable tax rates in the tax jurisdiction of the Independent AfterLife Encounters Group Member and remit the taxes to the respective states.

If a Representative has submitted, and the AfterLife Encounters Group has accepted the Member's current Sales Tax Exemption Certificate and/or Sales Tax Registration License, then sales taxes will not be added to the invoice. The responsibility of collecting and remitting sales taxes to the appropriate authorities will revert to the Representative. Exemption from the payment of sales tax is applicable only to orders that are shipped to a state for which the proper tax exemption papers have been filed and accepted. (Any sales exemption accepted by the AfterLife Encounters Group is not retroactive except for sales within the calendar month of approval)

3.6 Insufficient Funds

It is the responsibility of each Independent AfterLife Encounters Group Member and client or customer to ensure that there are sufficient funds or credit available in his or her account to cover, if necessary, any product or service order placed with Independent AfterLife Encounters Group. The AfterLife Encounters Group may notify the Representative, Client, or Customer up to two times in order to obtain an alternative payment.

The AfterLife Encounters Group is not responsible for contacting an Independent AfterLife Encounters Group Member, client, or customer regarding orders or event cancellations due to insufficient funds or credit.

Checks and Electronic Fund Transfers (EFT's) returned by a Independent AfterLife Encounters Group Member, client, or customer due to insufficient funds may not be resubmitted for payment. A returned check fee may be charged to the account of the Representative or customer.

Outstanding balances owed to the AfterLife Encounters Group for Non-Sufficient Funds ("NSF") checks and returned check fees will be withheld from subsequent bonus and rewards.

3.7 Ethically Recruiting and Building an Organization

All active Independent AfterLife Encounters Group Members in good standing have the right to sponsor and enroll others into the AfterLife Encounters Group. However, Members are expected to respect the recruiting efforts of all other Independent AfterLife Encounters Group Members.

An Independent AfterLife Encounters Group Member may not demean, discredit, invalidate other Independent AfterLife Encounters Group Members or entice an individual in any manner to become part of his or her organization. An Independent AfterLife Encounters Group Member found to have done so will risk disciplinary action by the AfterLife Encounters Group, including termination of his or her Independent AfterLife Encounters Group Membership.

Using any other person's name, a false name, a business name, DBA's, assumed names, corporations, partnerships, trusts, Federal Tax ID numbers, fictitious ID numbers, or any other form of falsification is considered manipulation of the Reward Program is strictly prohibited. Any Independent AfterLife Encounters Group Member found to knowingly be involved in this type activity risks termination of his or her Independent AfterLife Encounters Group Membership and forfeits all current accumulated related rewards.



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On occasion, an individual may be actively recruited by two (or more), Independent AfterLife Encounters Group Members. It is the decision of the individual to determine whose group he or she wishes to join. If two Independent AfterLife Encounters Group Member's claim to be the Sponsor of the same new Representative, Client, or Customer, the AfterLife Encounters Group will not become involved in a dispute. The first Application received by the AfterLife Encounters Group will be the one that stands. A Customer however does have the right to choose and/or change his or her sponsor.

3.8 Reviewing Policies with Membership Applicants

Independent AfterLife Encounters Group Members must provide the most current version of these Policies to individuals whom they are enrolling or sponsoring to become an Independent AfterLife Encounters Group Member Representatives before the new applicant signs a Membership Application. The most current version can found at www.hellofromheaven.com, and shall be effective upon publication and can be identified by the date code in the bottom left corner of the cover page. If an Independent AfterLife Encounters Group Member does not have access to the Internet, he or she can call Field Support at 239-244-1262 from 8:00 a.m. to 7:00 p.m. Eastern Time Monday through Friday and a field support agent will fax or mail the most recent copy to that Independent AfterLife Encounters Group Member.

3.9 Responsibilities of Independent AfterLife Encounters Group Member to their Organizations

As a condition of a Independent AfterLife Encounters Group Member receiving earnings from the volume generated by his or her downline marketing organization, the Independent AfterLife Encounters Group Member must provide, or ensure the provision of, supervisory assistance. This obligation applies through the sponsoring Member's first generation and downline organization.

Independent AfterLife Encounters Group Member must have ongoing contact and communication with the Representatives in their marketing organizations to ensure that they are properly operating their Independent AfterLife Encounters Group Membership activities properly. Examples of such contact and supervision may include, but are not limited to: newsletters, written correspondence, personal meetings, telephone contact, voice mail, electronic mail, and the accompaniment of downline Independent AfterLife Encounters Group Members to the AfterLife Encounters Group meetings, training sessions and other functions.

Independent AfterLife Encounters Group Members are responsible to provide, or ensure that new Members receive motivation and training as to the AfterLife Encounters Group product knowledge, effective sales techniques, the AfterLife Encounters Group Reward Program, marketing materials, forms and these Policies.

Independent AfterLife Encounters Group Members are expected to monitor the Members in their organizations to ensure that they do not make improper product or business claims, or engage in any illegal or inappropriate conduct.

The responsibilities listed above should be documentable, should the AfterLife Encounters Group request evidence of the Independent AfterLife Encounters Group Member's ongoing fulfillment of Sponsorship responsibilities. Failure to provide adequate support could result in a loss of one or more Members from your downline organization and/or termination of your distributorship.

3.10 Bonus Qualifications

An Independent AfterLife Encounters Group Member must be active and not under an organization notice of non-compliance with the Agreement to qualify for rewards and or bonuses. So long as a Independent AfterLife Encounters Group Member complies with the terms of the Agreement, the AfterLife Encounters Group Member shall pay rewards in accordance with the AfterLife Encounters Group Rewards Program. Unless specified differently, bonuses and rewards are paid on the twentieth of the month following the month that the volume occurred.

Rewards earned must reach a minimum of \$10.00 before a check will be issued to the Independent AfterLife Encounters Group Member. When his or her monthly rewards reach \$10.00 in one month, or accumulate to \$10.00 in more than one month, a check will be issued.

3.11 Adjustments to Rewards and Bonuses

Independent AfterLife Encounters Group Members receive rewards and bonuses based on the sale of products and services to end clients and or consumers. When a product or service is returned or cancelled with or to the AfterLife Encounters Group for a refund or is repurchased pursuant to these Policies, the reward and bonus attributable to the returned or repurchased product(s) will be deducted from the paychecks of the Independent AfterLife Encounters Group Member on the sales of the refunded products. Deductions start the month in which a refund is given and continue each pay period thereafter until the reward and or bonus fee is recovered.

Independent AfterLife Encounters Group Members must deposit or cash reward and bonus checks within six months from their date of issuance. A check that remains uncashed after six months will be voided.

3.12 Report Errors Immediately

If a Independent AfterLife Encounters Group Member questions, or believes an error has been made by the AfterLife Encounters Group regarding any reward or bonuses, Genealogy reports, autodrafts or charges, the Independent AfterLife Encounters Group Member must notify the AfterLife Encounters Group immediately of the purported error or incident in question. The AfterLife Encounters Group will not be responsible for any errors, omissions or problems not reported within 30 days.

3.13 Income Taxes

Each year the AfterLife Encounters Group will provide an IRS Form 1099 MISC. (Non-employee Compensation) earnings statement to each Independent AfterLife Encounters Group Member who has had reward earnings of over \$600 in the previous calendar year.

3.14 Requests for Records

Any request from a Independent AfterLife Encounters Group Member for hard copies of invoices or other records will require a fee of fifty cents per page per copy. There will be a maximum charge of \$5.00 for genealogies. This fee covers the expense of mailing and time required to research files and make copies of the records. Distribution by any service other than regular first-class mail will be at an additional charge. All fees must be paid by credit card.



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3.15 Genealogy Reports

All Genealogy Reports and the information contained therein are confidential and constitute proprietary information and business trade secrets belonging to the AfterLife Encounters Group. Genealogy Reports are reports containing the membership and business activity of an Independent AfterLife Encounters Group Member's downline organization. They are provided to active Members in strictest confidence, and are made available to Members for the sole purpose of assisting them and their respective downline organizations in the development of their Independent AfterLife Encounters Group Member activities. Independent AfterLife Encounters Group Members should use their Genealogy Reports to assist, motivate, and train their downline Members. The Independent AfterLife Encounters Group Member and the AfterLife Encounters Group agree that, but for this agreement of confidentiality and nondisclosure, the AfterLife Encounters Group would not provide Genealogy Reports to the Independent AfterLife Encounters Group Member. During the term of the Agreement between the Independent AfterLife Encounters Group Member and the AfterLife Encounters Group, and for a period of nine months after the termination or expiration of the Agreement, the Independent AfterLife Encounters Group Member shall not, for any reason whatsoever, on his or her own behalf, or on behalf of any other person, partnership, association, corporation or other entity:

- a) Directly or indirectly disclose any information contained in any Genealogy Report to any third party;
 - b) Use the information to compete with the AfterLife Encounters Group, or for any purpose other than promoting his or her Independent AfterLife Encounters Group Membership activities;
 - c) Recruit or solicit any Independent AfterLife Encounters Group Member listed on any report;
 - d) In any manner attempt to influence or induce any Independent AfterLife Encounters Group Member, Client, or Customer of the AfterLife Encounters Group to alter their relationship with the AfterLife Encounters Group;
 - e) Use or disclose to any person, partnership, association, corporation or other entity any information contained in any Genealogy Report.
- This provision shall survive the cancellation or termination of this Agreement. Upon demand by the AfterLife Encounters Group, any current or former Independent AfterLife Encounters Group Member shall return the original and all copies of the AfterLife Encounters Group Genealogy Reports in their possession or control, to the AfterLife Encounters Group, and shall certify that any and all copies have been returned.

3.16 Insurance

The AfterLife Encounters Group is not responsible for individual business insurance for an Independent AfterLife Encounters Group Member. As an independent contractor, you may wish to arrange for adequate insurance coverage for your business. Your homeowner's insurance policy does not cover business-related injuries, nor the theft of nor damage to product inventory or business equipment. Contact your insurance agent to make certain that your business property and its liabilities are protected. This can often be accomplished with a simple "Business Pursuit" endorsement attached to your present homeowner's policy.

3.17 International Marketing Currently Prohibited

At this time, the AfterLife Encounters Group is authorized to sell products and services and enroll Member, Client, and Customers or Independent AfterLife Encounters Group Members who reside only in the United States, its territories and Puerto Rico. This is because of critical legal and tax considerations, including: compliance with foreign laws regarding product approval or registration; regulations regarding ingredients, labeling and packaging; cautionary statements; protection of intellectual property; compliance with customs, tax and immigration laws; compliance with direct selling laws; product and income representations; literature content and language requirements. Should the AfterLife Encounters Group expand its market to any other country, it will be announced first to all Independent AfterLife Encounters Group Members.

3.18 Non-disparagement

The AfterLife Encounters Group wishes to provide its Independent AfterLife Encounters Group Members with the best products and services and reward program. Accordingly, we value the constructive criticisms and comments of our Independent AfterLife Encounters Group Member and want to hear from them. (They may be submitted in writing to the Field Support Department.) However, negative comments and remarks made in the field by a Independent AfterLife Encounters Group Member about the Organization, its products, services or reward program serve no purpose other than to sour the enthusiasm of other Independent AfterLife Encounters Group Members. For this reason, and to set the proper example for their downlines, Independent AfterLife Encounters Group Members must not disparage the AfterLife Encounters Group, other Independent AfterLife Encounters Group Members, the AfterLife Encounters Group products or services, or reward program, directors, officers or employees. Such disparagement constitutes a material breach of these Policies.

SECTION 4 -- MARKETING AND PROMOTING YOUR INDEPENDENT AFTERLIFE ENCOUNTERS GROUP MEMBERSHIP ACTIVITIES

4.1 General Information About Marketing and Promoting

Independent AfterLife Encounters Group Members may use the sales aids and support materials (including advertising copy) produced by the Independent AfterLife Encounters Group in promoting the AfterLife Encounters Group products, services, and its rewards program. An Independent AfterLife Encounters Group Member may also develop their own sales aids, promotional materials and other literature (including Internet advertising) from the approved materials the AfterLife Encounters Group Member provides. However, the materials the Independent AfterLife Encounters Group Member develops must not be used out of context and must be submitted to and approved by the AfterLife Encounters Group before they are used for promotion purposes. Any and all materials developed by a Independent AfterLife Encounters Group Member must be submitted to compliance at joysdesk@yahoo.com.



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All inquiries by any media must immediately be referred to the AfterLife Encounters Group Marketing Department. Independent AfterLife Encounters Group Members are prohibited from responding to inquiries regarding the AfterLife Encounters Group its programming, products or services, or their Independent AfterLife Encounters Group Member activities without approval from the AfterLife Encounters Group. The AfterLife Encounters Group employs a professional staff that is responsible for replying to these types of inquiries. This policy assures the consistent dissemination of accurate and complete information.

4.3 Product and Service Claims

No claims as to therapeutic or curative properties of any products or services offered by the AfterLife Encounters Group may be made. In particular, no Independent AfterLife Encounters Group Member may make any claim that the AfterLife Encounters Group products and services are useful in the cure, treatment, diagnosis, mitigation or prevention of any diseases. Such statements can be perceived as medical or drug claims. They are a violation of the AfterLife Encounters Group policies, and they violate the laws and regulations of the United States Food and Drug Administration and the United States Federal Trade Commission.

4.4 Income Claims are Prohibited

The AfterLife Encounters Group prohibits its Independent AfterLife Encounters Group Members from making any type of income claims. Although Independent AfterLife Encounters Group Members may believe it is beneficial to provide copies of checks, to disclose the earnings of themselves or others, or to present hypothetical earnings, such approaches have legal consequences that can negatively impact the AfterLife Encounters Group and the Independent AfterLife Encounters Group Member making the claim. The Federal Trade Commission and several states have laws that govern or even prohibit certain types of income claims and testimonials made by persons engaged in certain work opportunities.

We firmly believe that the AfterLife Encounters Group reward potential is great enough to be highly attractive without reporting the earnings of others. It is counterproductive for Independent AfterLife Encounters Group Members to make income claims or earnings representations demonstrating the inherent power of the industry, because new Independent AfterLife Encounters Group Members often become disappointed if they do not achieve rapid and extensive results.

4.5 Indemnification for Unauthorized Claims by Independent AfterLife Encounters Group Members

Independent AfterLife Encounters Group Members are fully responsible for all of their verbal and written statements made regarding the AfterLife Encounters Group products and services, and the AfterLife Encounters Group reward program, which are not expressly contained in current, AfterLife Encounters Group materials. Independent AfterLife Encounters Group Members agree to indemnify the AfterLife Encounters Group and hold it harmless from any and all liability including judgments, civil penalties, refunds, attorney fees, court costs or lost business incurred by the AfterLife Encounters Group as a result of unauthorized representations by the Independent AfterLife Encounters Group Member.

4.6 Using the AfterLife Encounters Group Names, Trademarks and Copyrights

The name of the AfterLife Encounters Group and other names as may be adopted by the AfterLife Encounters Group are proprietary trade names, trademarks and service marks of the AfterLife Encounters Group. As such, these marks are of great value to the AfterLife Encounters Group and are supplied to Independent AfterLife Encounters Group Members for their use only in an expressly authorized manner. The AfterLife Encounters Group will not allow the use of its trade names nor any other company trade names, trademarks, designs, or symbols by any person, including an Independent AfterLife Encounters Group Member, without its prior, written permission. Otherwise, use of the AfterLife Encounters Group name on any item not produced by the company (correspondence, letterhead, business cards, signage, etc.) is prohibited except as follows: Name of Independent AfterLife Encounters Group Member
A logo designed specifically for its Independent AfterLife Encounters Group Member's the wording "Independent AfterLife Encounters Group Member" on stationery.

An Independent AfterLife Encounters Group Member may be listed only under his or her own name as: "Independent AfterLife Encounters Group Member" in the white or yellow pages of the telephone directory. No toll-free phone number listing may include the AfterLife Encounters Group's name.

Independent AfterLife Encounters Group Members may not place telephone directory display ads using the AfterLife Encounters Group name or logo. Independent AfterLife Encounters Group Members may not answer the telephone by saying "The AfterLife Encounters Group," "The AfterLife Encounters Group Corporate Offices," or in any other manner that would lead the caller to believe that he or she has reached the corporate offices of the AfterLife Encounters Group.

Independent AfterLife Encounters Group Members may not produce for sale, distribution or for personal use any recorded company events and speeches without written authorization from an officer of the AfterLife Encounters Group.

Independent AfterLife Encounters Group Members may not reproduce for sale, distribution or for personal use any company-produced materials, including (but not limited to) those in written, audio, video or electronic form.

Independent AfterLife Encounters Group Members may not include "The AfterLife Encounters Group," the AfterLife Encounters Group trade names, slogans or the AfterLife Encounters Group brand names in the name of any Internet site or e-mail address in any form, except in conjunction with a field representatives replicator websites provided by the AfterLife Encounters Group.

4.7 Telemarketing Techniques

The use of automated telephone solicitation equipment or "boiler-room" telemarketing operations in connection with the marketing or promotion of the AfterLife Encounters Group, its products or opportunity is only allowed in states where it is legal. It is the Independent AfterLife Encounters Group Members responsibility to determine if this activity is legal in their state of operation.



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4.8 Sending Faxes

Independent AfterLife Encounters Group Members may not use or transmit unsolicited faxes relative to the operation of their Independent AfterLife Encounters Group Membership activities in states where it is illegal. It is the Independent AfterLife Encounters Group Members responsibility to determine if unsolicited faxes are legal in their state of operation.

The term "unsolicited faxes" means the retransmission via any type of facsimile device of any material or information advertising or promoting the AfterLife Encounters Group Membership activities, its products, its services, its reward program or any other aspect of the organization which is transmitted to any person. These terms do not include a fax to: (a) any person with that person's prior express invitation or permission; or (b) any person with whom the Independent AfterLife Encounters Group Member has an established business or personal relationship. The term "established business or personal relationship" means a prior or existing relationship formed by a voluntary two-way communication between a Independent AfterLife Encounters Group Member and a person, on the basis of: (a) an inquiry, application, purchase or transaction by the person regarding products offered by such Independent AfterLife Encounters Group Member; or (b) a personal or familial relationship, which relationship has not been previously terminated by either party.

4.9 Trade Shows and Expositions

Independent AfterLife Encounters Group Members may display and/or sell the AfterLife Encounters Group products and services on a temporary basis at trade shows and professional expositions, but the professional image of the AfterLife Encounters Group must be maintained. In promotions or exhibitor listings and signage for such events, Independent AfterLife Encounters Group Members must clearly list themselves as "Independent AfterLife Encounters Group Members" and not represent themselves as AfterLife Encounters Group Member corporate employees. Specific AfterLife Encounters Group Member show policies follow:

- An ALEG Member must register with a show's organizers first and must identify himself or herself as a Independent AfterLife Encounters Group Member. Before you make a deposit you must call Field Support (239-244-1262) to be sure no other Independent AfterLife Encounters Group Member have registered for the show.
- Once registered with the show promoter, an Independent AfterLife Encounters Group Member must email (joysdesk@yahoo.com) a copy of the show registration form provided by the show promoter to Field Support to officially register with the AfterLife Encounters Group. If a registration form is not required by the show promoter, an email confirmation from the promoter or copy of a registration check can be sent for officially registering with Independent the AfterLife Encounters Group.
- Only one Independent AfterLife Encounters Group Member or space per show is permitted and it will be granted on a "first come, first served" basis as described above.
- If no other Independent AfterLife Encounters Group Member has previously registered for that show, then the first to apply will be given the exclusive right to be the "Official Independent AfterLife Encounters Group Member Representative."
- If a Independent AfterLife Encounters Group Member Rep is registered for a show and plans to promote another product or opportunity in conjunction with the AfterLife Encounters Group, then the Member will lose his or her right to be the exclusive "Official AfterLife Encounters Group Show Representative."
- PROHIBITED: An Independent AfterLife Encounters Group Member who is not officially participating in a show should never arrive at the show and hand out cards to get leads. This is not respectful to the Member who put their hard work, money and time into the show.

4.10 Commercial Outlets and Service Establishments

Generally, Independent AfterLife Encounters Group Members are not authorize the display or sale of products or services in retail outlets. The AfterLife Encounters Group strongly encourages the offering of its products and services through person-to-person contact, maintaining a standard of fairness for its Independent AfterLife Encounters Group Member base. Orders and sales for products and services may be taken in professional services offices or similar non-retail establishments. See our Internet Section 5 for rules regarding marketing on the Internet.

4.11 Statements Used in Communicating and Promoting

The following guidelines for communicating orally and in writing with prospects and Customers must be followed by all Independent AfterLife Encounters Group Members to protect the Independent AfterLife Encounters Group Member Rewards Program opportunity. These guidelines are intended to provide assistance on how to describe your activities.

Please state to prospective clients and customers only what is published in official Independent AfterLife Encounters Group Member's materials (those materials produced by the Organization).

- Members may not make income claims (see Section 4.5). They may, instead, share Independent AfterLife Encounters Group Member's Rewards Program plan with others.
- No Member is a "partner," "financial partner" or "equity partner" with the AfterLife Encounters Group. Such claims are strictly prohibited. The Independent AfterLife Encounters Group Members are independent contractors who have the right to offer others the AfterLife Encounters Group products and services for a reward participate in the Rewards Program.
- Members are not employees of the AfterLife Encounters Group, and may not indicate that they are in any way employed by the AfterLife Encounters Group.
- The phrases "profit-sharing," "investment," "retirement plan," "no sales required," or "referral fees" should not be used when describing the AfterLife Encounters Group Rewards Program. Such phrases are misleading and do not apply.
- Promote only products and services currently offered by the AfterLife Encounters Group. "Futuring" is not allowed. We do not recommend coming into the organization as an Independent AfterLife Encounters Group Member, Client or Customer relying on future plans for products and services. Plans change for a variety of reasons.
- Advertising or promoting on radio or television by a Independent AfterLife Encounters Group Member is prohibited without prior approval.
- No claims as to therapeutic or curative properties of any AfterLife Encounters Group products or services are allowed (see Section 4.4). All inquiries by any media must immediately be referred to the AfterLife Encounters Group Marketing Department. Independent AfterLife Encounters Group Members are prohibited from responding to inquiries regarding the AfterLife Encounters Group its program



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products or services, or their Independent AfterLife Encounters Group Member activities without approval from the AfterLife Encounters Group.

h) The use of "Business Opportunity" may be illegal in some States Therefore, the AfterLife Encounters Group asks its Independent AfterLife Encounters Group Members to refrain from calling the AfterLife Encounters Group Rewards Program a "business opportunity" in those states where it is illegal to do so. It is the Independent AfterLife Encounters Group Member's responsibility to determine if this is legal in their state of operation. In the states where "Business Opportunity" is illegal, you may use "home-based business," a "great opportunity" or an "income opportunity."

i) Independent AfterLife Encounters Group Members may not represent or imply that the AfterLife Encounters Group Rewards Programs have been "approved," "endorsed" or otherwise sanctioned by any government agency, because neither federal nor state regulatory agencies issue such sanctions.

j) Independent AfterLife Encounters Group Members shall not represent that no sales are required or that no work or effort is involved in receiving a reward under the AfterLife Encounters Group Reward Program. Rather, Independent AfterLife Encounters Group Members must inform their prospects that success as an Independent AfterLife Encounters Group Member is directly related to the effort they put into their activities and that sales of products and service to end-consumers are necessary to participate in the AfterLife Encounters Group Member Reward Programs.

SECTION 5 – INTERNET

5.1 The Internet is Considered a Commercial Retail Outlet. "Free or give away" promotions and/or discounts advertised on the Internet and/or via email must be approved by the Compliance Department in advance. Advertising and/or selling using auctions or bidding of any kind is prohibited.

The preferred way to offer products and services on the Internet is through the use of your Replicator Site.

5.2 Anti-Spam Policy

Independent AfterLife Encounters Group Members may not transmit information advertising or promoting the AfterLife Encounters Group, its products, compensation plan or any other aspect of the company using Spam. Information transmitted by a third party on behalf of a Independent AfterLife Encounters Group Member shall be considered to have come from the Field Representative.

What Is Spam?

Spam can take 3 forms: email, Usenet and message board.

5.2.1 Email Spam

Email spam, also referred to as unsolicited email, spam email, bulk email, mass email, junk email, is any form of unsolicited email that is addressed to a recipient with whom the initiator does not have an established business or personal relationship and is not sent at the request of, or with the express consent of the recipient. The term "established business or personal relationship" means a prior or existing relationship formed by a voluntary two way communication between an Independent AfterLife Encounters Group Member and a person on the basis of: An inquiry, application, purchase or transaction by the person regarding products and/or services offered by such Independent AfterLife Encounters Group Member; or A personal or familial relationship, which relationship has not been previously terminated by either party.

5.2.2 Usenet and Message Board Spam

Usenet and message board spam are messages sent or posted which are either: Unrelated to the topic of discussion on that particular message board; or Forbidden by the rules of the message board or Usenet group.

5.2.3 Opt In Lists

Opt-in lists are lists consisting of the email addresses of people that have expressly requested to receive emails about certain topics of their choice. Independent AfterLife Encounters Group Members are advised to use caution when dealing with opt-in lists, especially if the list was not compiled by the Independent AfterLife Encounters Group Member, but has been purchased from a third party. If a Independent AfterLife Encounters Group Member chooses to use an opt-in list, it is at they are own risk. The Independent AfterLife Encounters Group Member must ensure that: There is proof that the people opted in to the list. If there is a spam complaint from a list member and there is no proof that can be furnished that the complainer opted in to the list, the Independent AfterLife Encounters Group Member will be held responsible, regardless of what he was told by the opt-in list company. The people opted in to a topic that is directly related to the AfterLife Encounters Group in some fashion. Even when the topic appears to be related, care should always be taken not to offend the list members with the content of the email. For example, a Independent AfterLife Encounters Group Member would probably get many complaints for offensive material by sending an email about our services to a list of people that believe in other philosophies. The Independent AfterLife Encounters Group Member should always contact Field Support if there is any question about this or any other Internet related issue. The Independent AfterLife Encounters Group Member must be sure the opt-in company will sell their lists to network marketing companies. Many list companies will not knowingly sell their lists to network marketing companies because the people on the list can get deluged with emails about the same company.

5.2.4 Opt Out Lists

With an opt-out list, a person's email address is obtained and placed on an email mailing list without their prior permission, and the individual is then required to request removal from the list if they do not wish to receive emails sent to the list. Opt-out lists are not acceptable. Requiring somebody to specifically request removal from a mailing list they never asked to be on to prevent solicitation will be considered spamming and is a violation of our Anti-spam policy.



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SECTION 6 -- DISPUTE RESOLUTION AND DISCIPLINARY PROCEEDINGS

6.1 Grievances and Complaints

An Independent AfterLife Encounters Group Member who has a grievance or complaint against another Independent AfterLife Encounters Group Member regarding any practice or conduct in relationship to their respective the AfterLife Encounters Group activity, is asked to first report the problem to their area manager. The area manager should review the matter and attempt a resolution. If the matter cannot be resolved, a written report should be sent to the AfterLife Encounters Group Membership board who will attempt to resolve it. Include in the report the dates, number of occurrences, persons involved, and supporting documentation. If the problem is not resolved, it will be referred to the Dispute Resolution Board for final review and determination.

caused partially or exclusively by the Representative's policy violation or contractual breach.

i) Suspension of the individual's Independent AfterLife Encounters Group Member Agreement for one or more pay periods.

j) The Independent AfterLife Encounters Group may withhold from an Independent AfterLife Encounters Group Member all or part of their reward and or bonuses during the period that the Independent AfterLife Encounters Group is investigating any conduct allegedly in violation of the Agreement. If a Independent AfterLife Encounters Group Member's activity is terminated for disciplinary reasons, the Independent AfterLife Encounters Group Member will not be entitled to recover any rewards and or bonuses withheld during the investigation period.

k) In situations deemed appropriate by the AfterLife Encounters Group, the AfterLife Encounters Group may institute legal proceedings for monetary and/or equitable relief.

6.2 Dispute Resolution Board

The Dispute Resolution Board (in this section, also referred to as "Board") will review appeals of disciplinary sanctions and disputes between the AfterLife Encounters Group Member. If the Independent AfterLife Encounters Group Member does not agree with a response or settlement instituted by the AfterLife Encounters Group, or their matter has been denied or unresolved, the Board will review evidence, deliberate, and respond to current exceptional issues.

An Independent AfterLife Encounters Group Member may submit a written request for a hearing by telephone or in-person within seven business days from the date of written notice by the AfterLife Encounters Group of disciplinary action or the written decision of the Manager of Field Support regarding disputes between Members. All communication with the AfterLife Encounters Group and the Independent AfterLife Encounters Group Member seeking resolution of a dispute must be in writing. It is the Board's discretion whether a claim is accepted for review. If the Board agrees to review the matter, it shall schedule a hearing within 30 days of receipt of the Independent AfterLife Encounters Group Member's written request. All evidence (documents, exhibits, etc.) that a Independent AfterLife Encounters Group Member desires to have considered by the Board must be submitted to the AfterLife Encounters Group no later than seven business days before the hearing date. The Independent AfterLife Encounters Group Member shall bear all of the expenses related to his or her attendance and the attendance of any witnesses they desire to be present at the hearing. The decision of the Board will be final and subject to no further review. During pendency of the claim before the Board, the Independent AfterLife Encounters Group Member waives the right to pursue arbitration or any other remedy.

6.3 Disciplinary Sanctions

Violation of the Agreement (including any amendments that may be made by the AfterLife Encounters Group at its sole discretion), or any illegal, fraudulent, deceptive or unethical business conduct by a Independent AfterLife Encounters Group Member may result, at the AfterLife Encounters Group's sole discretion, in one or more of the following corrective measures:

a) Issuance of a written warning or admonition.

b) Imposition of a fine, which may be withheld from rewards and bonus checks. Fines will vary according to the infraction by the Independent AfterLife Encounters Group Member and rank of the Member.

c) Loss of rights to one or more rewards and or bonus checks.

d) Adjustment of any marketing organization, including the movement of all or part of the marketing organization to another Independent AfterLife Encounters Group Member.

e) Involuntary termination of the offender's Independent AfterLife Encounters Group Membership Agreement.

f) Requiring the Independent AfterLife Encounters Group Member to take immediate corrective measures.

g) Any other measure expressly allowed within any provision of the Agreement.

h) Any other measure which the AfterLife Encounters Group deems practicable to implement and appropriate to equitably resolve injuries caused partially or exclusively by the Representative's policy violation or contractual breach.

i) Suspension of the individual's Independent AfterLife Encounters Group Member Agreement for one or more pay periods.

j) The Independent AfterLife Encounters Group may withhold from an Independent AfterLife Encounters Group Member all or part of their reward and or bonuses during the period that the Independent AfterLife Encounters Group is investigating any conduct allegedly in violation of the Agreement. If a Independent AfterLife Encounters Group Member's activity is terminated for disciplinary reasons, the Independent AfterLife Encounters Group Member will not be entitled to recover any rewards and or bonuses withheld during the investigation period.

k) In situations deemed appropriate by the AfterLife Encounters Group, the AfterLife Encounters Group may institute legal proceedings for monetary and/or equitable relief.

6.4 Arbitration

Any controversy or claim arising out of or relating to the Agreement, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. If a Independent AfterLife Encounters Group Member files a claim or counterclaim against the AfterLife Encounters Group, he or she may do so only on an individual basis and not with any other Independent AfterLife Encounters Group Member, or as part of a class or consolidated action. Representatives waive all rights to trial by jury or to any court.



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All arbitration proceedings will be held in Lee County, Florida, unless the laws of the state in which a Independent AfterLife Encounters Group Member resides expressly require the application of its laws, in which case the arbitration shall be held in the capital of that state. There will be one arbitrator, an attorney-at-law with expertise in business law transactions (a strong preference being an attorney knowledgeable in the direct selling industry), selected from the panel which the American Arbitration Panel provides. Each party to the arbitration will be responsible for its own costs and expenses of arbitration, including legal and filing fees. The decision of the arbitrator will be final and binding on the parties and may, if necessary, be reduced to a judgment in any court of competent jurisdiction. This agreement to arbitration will survive any termination or expiration of the Agreement.

Nothing in the Agreement shall prevent the AfterLife Encounters Group from applying to and obtaining from any court having jurisdiction a writ of attachment, a temporary injunction, preliminary injunction, permanent injunction, or other relief available to safeguard and protect the Organization's interest prior to, during or following the filing of any arbitration or other proceeding or pending the rendition of a decision or award in connection with any arbitration or other proceeding.

6.5 Governing Law, Jurisdiction and Venue

Jurisdiction and venue of any matter not subject to arbitration will reside in Lee County, State of Florida, unless the laws of the state in which a Independent AfterLife Encounters Group Member resides expressly require the application of its laws. The Federal Arbitration Act shall govern all matters relating to arbitration. The law of the State of Florida shall govern all other matters relating to or arising from the Agreement unless the laws of the state in which a Independent AfterLife Encounters Group Member resides expressly require the application of its laws.

SECTION 7 -- REWARD EARNINGS AND LEGAL DISCLAIMER

ANY REWARD EARNINGS OR INCOME STATEMENTS, OR REWARD EARNINGS OR INCOME EXAMPLES, ARE ONLY ESTIMATES OF WHAT WE THINK YOU COULD EARN. THESE ARE HYPOTHETICAL FIGURES, NOT GUARANTEES. THERE IS NO ASSURANCE YOU WILL DO AS WELL. IF YOU RELY UPON OUR FIGURES, YOU MUST ACCEPT THE RISK OF NOT DOING AS WELL. WHERE SPECIFIC REWARD FIGURES ARE USED AND ATTRIBUTED TO AN INDIVIDUAL OR BUSINESS, THOSE MEMBERS OR BUSINESSES HAVE EARNED THAT AMOUNT. THERE IS NO ASSURANCE YOU WILL DO AS WELL. IF YOU RELY UPON OUR FIGURES, YOU MUST ACCEPT THE RISK OF NOT DOING AS WELL. ANY AND ALL CLAIMS OR REPRESENTATIONS, AS TO REWARD EARNINGS ON THIS WEB SITE, ARE NOT TO BE CONSIDERED AS AVERAGE EARNINGS. THERE CAN BE NO ASSURANCE THAT ANY PRIOR SUCCESSES, OR PAST RESULTS, AS TO REWARD EARNINGS CAN BE USED AS AN INDICATION OF YOUR FUTURE SUCCESS OR RESULTS. MONETARY AND INCOME RESULTS ARE BASED ON MANY FACTORS. WE HAVE NO WAY OF KNOWING HOW WELL YOU WILL DO, AS WE DO NOT KNOW YOU, YOUR BACKGROUND, YOUR WORK ETHIC, OR YOUR BUSINESS SKILLS OR PRACTICES. THEREFORE, WE DO NOT GUARANTEE OR IMPLY THAT YOU WILL GET RICH, THAT YOU WILL DO AS WELL, OR MAKE ANY MONEY AT ALL. THERE IS NO ASSURANCE YOU WILL DO AS WELL. IF YOU RELY UPON OUR FIGURES, YOU MUST ACCEPT THE RISK OF NOT DOING AS WELL. ALL RELATIONSHIPS, BUSINESSES AND REWARD EARNINGS DERIVED THEREFROM, HAVE UNKNOWN RISKS INVOLVED, AND ARE NOT SUITABLE FOR EVERYONE. MAKING DECISIONS BASED ON ANY INFORMATION PRESENTED IN OUR PRODUCTS, SERVICES, OR WEB SITE SHOULD BE DONE ONLY WITH THE KNOWLEDGE THAT YOU COULD EXPERIENCE SIGNIFICANT LOSSES, OR EARN NO REWARD AT ALL. ALL PRODUCTS AND SERVICES BY OUR ORGANIZATION ARE FOR EDUCATIONAL AND INFORMATIONAL PURPOSES ONLY. USE CAUTION AND SEEK THE ADVICE OF QUALIFIED PROFESSIONALS. CHECK WITH YOUR ACCOUNTANT, LAWYER OR PROFESSIONAL ADVISOR, BEFORE ACTING ON THIS OR ANY INFORMATION. USERS OF OUR PRODUCTS, SERVICES AND WEB SITE ARE ADVISED TO DO THEIR OWN DUE DILIGENCE WHEN IT COMES TO MAKING BUSINESS DECISIONS. ALL OF THE INFORMATION, PRODUCTS, AND SERVICES THAT HAVE BEEN PROVIDED SHOULD BE INDEPENDENTLY VERIFIED BY YOUR OWN QUALIFIED PROFESSIONALS. OUR INFORMATION, PRODUCTS, AND SERVICES ON THIS WEB SITE SHOULD BE CAREFULLY CONSIDERED AND EVALUATED, BEFORE REACHING A BUSINESS DECISION, ON WHETHER TO RELY ON THEM. YOU AGREE THAT OUR ORGANIZATION IS NOT RESPONSIBLE FOR THE SUCCESS OR FAILURE OF YOUR MEMBERSHIP REWARDS AND OR BUSINESS DECISIONS RELATING TO ANY INFORMATION PRESENTED BY OUR ORGANIZATION, OR OUR PRODUCTS OR SERVICES.