

I have been an IBO affiliated with Quixtar since September 1999. I have reached the Gold Producer level in the business in March 2006 and my next goal is to reach the Platinum level. I was introduced to the Quixtar opportunity by a complete stranger but it was very professional. Throughout the process it was impressed upon me that the opportunity is not a 'get rich quick' scheme and requires consistent effort. I did not spend any money to get information about the opportunity, with free access to the information in seminars, CDs etc. Virtually all the cost associated with registration was guaranteed with Quixtar guaranteeing the products portion for 180 days and the business support materials also having a reasonable guarantee for someone to evaluate the business. Same guarantees apply to everyone who gets started now. People who get started in my organization spend approximately \$325, out of which they get around \$160 worth of products and \$100 for the support materials and around \$60 for registration, insurance, etc with Quixtar. I ask the people to evaluate the business for 90 days and get a COMPLETE refund in case they are not satisfied.

Besides the opportunity to create income and work towards financial independence, Quixtar opportunity has provided me with several intangibles. The education I have received in different aspects of life and business is unparalleled. I have had an opportunity to work with some of the people of highest caliber. The personal growth I have experienced will overshadow any monetary reward. I enjoy a very healthy lifestyle because of the quality health and beauty products Quixtar offers. I have been able to apply the teachings in my consulting career to much benefit.

I wanted to address the following issues in the proposed FTC regulation with regards to my business and request that FTC eliminates these requirements.

The requirement of a seven-day waiting period:

Since the Quixtar opportunity has an open door policy with complete money back guarantee for 180 days, I fail to see how a seven-day waiting period will benefit someone who wants to be an IBO except to limit their opportunity to get started and create income immediately. I would have felt it a severe infringement on my freedom if I have had to wait for 7 days to register.

The requirement to provide references:

Prospects get plenty of opportunity to meet other people in my team and talk to them freely before they make decision. Having to give a list of references will be inherently unfair in a direct marketing business, as the prospects can decide to join someone else's team from the reference.

The requirement to provide a "litigation list":

This would be fair only if every company is made to provide a similar list of all the litigations when they recruit employees. A person can do his own research and there is enough information in the public domain about the litigations, if he feels that is an important criterion in making a decision. But it would be completely unfair to require to provide a litigation list, which includes filed cases with no merit.

The requirement for specific earnings disclosures:

Every prospect is given FTC approved document (SA 4400) which clearly states the potential incomes with explanation of how incomes are derived and average monthly gross incomes. This is simple and easy to understand document can be used to work out different scenarios and corresponding incomes fairly accurately. It would be unfair to have to make a different disclosure for every income claim.

The requirement for financial substantiation:

Quixtar business plan is designed to reward people proportional to THEIR effort, regardless of who registers them. Having a IBO disclose his income has no bearing on what a person he/she registers generates from their business, hence it will carry no meaning. I have downline IBOs whose incomes exceed mine in a given month, based on their efforts and businesses.