

FROM: CARLOS & ANNABELLE RAMOS

My husband and I have been in business with the Amyway Corp & Quixtar since Dec. 1996. Our goal in the beginning was just to make a few hundred dollars. The following is what had happened since we have become part of the Quixtar family:

- I am now a full time Mother to our 3 children. I did not know that I could retire from a home-based business.
- Being in business with Quixtar has helped our family life tremendously - we are so blessed to be associated with individuals who have pure hearts and desires to help us in our life, and as a result we have done the same for others.
- My husband and I now give tremendously to various charities. This was not possible before the business.
- Our relationship has become stronger and our values higher
- Our children has benefited from what we learn in the business of the importance everything with God, clean hearts, ethical and morally correct actions and words.
- We travel all over nationally and internationally to give the blessing of what we have gotten in the business to people around the world and offer them more in life - an opportunity to make be independent and make decisions about their future by having their own business.

Every person who we sponsor/register in the business receives the same information. It is a uniform information that has been approved by the FTC. We talk to each person who decides to come on board about the challenges and success that others have experienced. We advise them that they may experience these as well. 99.9% of them are ready to face the work involved because they are mature adults who understands the value of hard work in life. We advise them that this is not an 'overnight success' business, but one that takes time and patience to build with rewards that may make their dreams come true.

The initial start up cost for administration fees is \$62.88 + products worth \$176 plus tax and shipping. The cost to start is approximately \$210. We explain to them that should they decide to leave the business, they will receive 100% money back guarantee that is stated in the Quixtar website.

The seven-day waiting period:

If a new business owner has to wait 7 days before getting started, this will put a doubt in their mind as to why they may have to wait - even though we tell them that this is the regulation. We do not see any benefit for the seven-day waiting period. This waiting period also insults the mind of the new business owner who is a professional person. If you had to wait until you can invest in the stock market, doesn't this give you a funny negative feeling as to why? Since Quixtar already gives the new business owner a chance to leave the business, even if it was beyond the 90-days already, there is no

logical reason to wait 7 days. We have had IBOs who have called Quixtar after one year of inactivity, to get their money back and they have had no problem in getting their refund. This kind of guarantee is so unique that I do not know any other company who does this thing.

When we register a new IBO (Independent Business Owner), we have them read the necessary regulations, that will benefit them, and that we understand their concerns too.

The requirement to provide references:

The requirement to provide a list of local IBOs to my prospect is a violation of the IBOs. This is like asking a Stockbroker to provide a list of investors in their local area, to the new investor. First of all, how do you know who are IBOs in your local area or not? There may or may not be a risk in our prospect registering with a local IBO. Since we all work on trust and relationship, we do not find this a threat but more a violation of privacy for the local IBOs.

Every IBO who is part of our group meets everyone in the team through our weekly meetings and get together at our home. Because we emphasize the once you become an IBO you become part of the family, we introduce them to each one and they totally enjoy this part of the business where they meet others in the same profession or not, who are the same as they are - willing to be different and set their own goals to making their future much brighter.

The requirement to provide a "litigation list":

When we show the business plan to a prospect, we always disclose the average income of an active IBO. We tell them this income is more or less what they can expect and also to keep in mind that each individual have different work ethics that can make or break their business. This additional required detail by the FTC to disclose earnings is like asking someone what their salary is at their job. Each IBO is not a publically-held corporation to disclose our income. We are not part of NASDAQ, each of us are private entities. This requirement totally is unfair for us business owners to be ask to do and even demeaning to require to do.

The requirement for financial substantiation:

We do not disclose our income to our prospect. Our average income is discussed at meetings depending on our pin level where we say that you can make between so and so income if you are in this bracket. It is totally inappropriate for us business owners to be asked to disclose our income. As stated before we are not a publically-held corporation to be required to do this.