

EARNINGS CLAIMS GUIDELINES

Rules for Making Earnings Claims

- Be truthful and not misleading.
- Do not exaggerate.
- Clearly and conspicuously show and reference the Ruby Ribbon Income Disclosure Statement.
- Do not guarantee incomes or outcomes.
- Don't make luxury lifestyle claims, even if they are true.
- Don't show images of commission checks, bank statements/balances, or other financial records.

WHAT IS AN EARNINGS CLAIM?

An earning claim is a claim that conveys or implies through words or images, including in testimonials:

- A specific level or range of actual or potential income
- Hypothetical earning calculations
- Lifestyle purchases that are related to income earned
- Actual earnings of any current or past Ruby Ribbon Stylist

What is a luxury lifestyle claim?

A "luxury lifestyle" claim is a statement that associates the business opportunity with images or language that suggest luxury, riches, or wealth. This can encompass a range of things, from lavish homes and vehicles to exotic getaways, early retirement, financial freedom, private planes, and yachts.

You should not make luxury lifestyle claims at all. You should also not mention Ruby Ribbon in a social media post near another post suggesting a luxurious lifestyle.

WHAT IS THE INCOME DISCLOSURE STATEMENT?

The Income Disclosure Statement is an honest and comprehensive document that provides information regarding income and costs for Ruby Ribbon Independent Stylists. To ensure transparency, any time compensation is presented or discussed, or if an earnings claim is made, the full Income Disclosure Statement must be referenced or provided to prospective Independent Stylists. This includes any statements regarding typical Independent Stylist earnings, non-typical earnings, compensation ranges, Independent Stylist income testimonials, Independent Stylist lifestyle claims, and any hypothetical claims. The Income Disclosure Statement can be found in RUBY and at RubyRibbon.com

What are some examples of what CAN be said about the Ruby Ribbon business opportunity?

- This is an entrepreneurial opportunity with a low start-up cost.
- You earn commissions by referring products to others to purchase or by reselling products.
- You set your own work schedule.
- With your entrepreneurial spirit and sales skill, you have the potential to become more financially secure by earning supplemental income.
- You define your own success.
- Ruby Ribbon is a trustworthy, 12-year-old company, ran by women for women.
- You can have a positive impact on the other women by sharing something you love and that helps you feel more comfortable and confident.
- You can train others on business techniques and how to effectively sell products to customers.

The following terms, and terms with similar meaning, may only be used in compliance with these guidelines and in a context that is not misleading:

- flexible schedule
- time flexibility
- leveraged income
- supplemental income
- work independently

"As a Ruby Ribbon Stylist, I take pride in empowering women to feel confident and comfortable by ditching their bras. Additionally, I offer an exciting opportunity for cami enthusiasts to earn extra income by recommending our products to others. The best part? This business model allows me to set my own schedule, define my own level of success, and make a positive difference in the lives of the women around me."

EXAMPLE OF
WHAT CAN BE
SAID

What are some examples of what should NOT be said about the Ruby Ribbon business opportunity?

- Anyone can succeed with little or no effort.
- Failure to succeed is just a lack of effort.
- The system will do the work for you.
- Just join and I will build your downline for you.
- The company does all the work for you.
- You don't have to sell anything.

The following terms, and terms with similar meaning, may NOT be used in relation to the income opportunity:

- passive income
- residual income
- replacement income
- financial freedom
- time freedom
- recurring income
- no income ceiling
- unlimited income potential
- opportunity for all

How to present the Income Disclosure Statement properly

References or links to the Income Disclosure Statement must be:

- Easy to read and understand
- Presented prominently
- Placed where it will be seen and/or heard
- Close in proximity to income claims

Guidelines for Disclosing Earning Claims

When it comes to making earning claims online, it's important to include a hyperlink to the Income Statement Disclosure. In social media posts, the disclaimer should be included in the post itself or in the first comment. If you're unable to include a hyperlink, provide a full copy of the Income Disclosure Statement either as a pdf/image or in physical form. For in-person presentations, the Income Disclosure Statement can be printed and distributed or displayed on a screen.

Displaying Income Disclosure Statement based on the situation:

EXAMPLES	CLAIM	PROPER DISCLAIMER
1	"Ruby Ribbon has transformed my life for the better. Working from home in my spare time, I was able to earn \$500 last month."	*For actual income average, see our Income Disclosure Statement

EXAMPLES	CLAIM	PROPER DISCLAIMER
2	"With Ruby Ribbon, you decide how much effort to put into your work! If you sell \$XXX to customers in a month you earn \$XXX."	*For actual income average, see our Income Disclosure Statement
3	"Thanks to Ruby Ribbon's income opportunity, I was able to earn a trip for me and my spouse to Panama in a sales contest!"	X% percent of Ruby Ribbon's Independent Stylists (or number of Stylists company wide) achieved this incentive trip. Link to Income Disclosure Statement
4	"Most people earn modest, supplemental income as a Ruby Ribbon Stylist. There are some people who may earn part-time or even full-time income."	For complete earning statistics, see The Ruby Ribbon Income Disclosure Statement
5	"I have been able to earn supplemental income that has really blessed my family. I have used the extra income to pay down our home mortgage."	For complete earning statistics, see The Ruby Ribbon Income Disclosure Statement
6	"As a top 10 Stylist in Sales, I have been able to earn significant income and even quit my full-time job to work my Ruby Ribbon business."	For complete earning statistics, see the Ruby Ribbon Income Disclosure Statement Optional disclaimer (if more context is needed): "My level of success in Ruby Ribbon is rare, as most people earn only modest supplemental income. It took years of full-time work, along with personal expenses for parties, events, travel, samples, and building an online presence. Achieving a career-level income demands sustained and substantial effort. Refer to The Ruby Ribbon Income Disclosure Statement for detailed earning statistics."