

SIC Return Process

Purpose: The purpose of this policy is to inform the Team Members of Secured Investment Corp how to handle return requests from clients of The Lee Arnold System or Cogo Capital.

Policy: It is the policy of Secured Investment Corp that all returns be address within 24 hours of receipt of the request from the client – and that all returns be resolved within 5 business days of the request from the client. Resolution is a confirmed saved sale, a denial of return, or a return of funds to the client.

Procedure:

SIC Cancellation Policy:

YOU MAY CANCEL THIS TRANSACTION, WITHOUT ANY PENALTY OR OBLIGATION, WITHIN 3 BUSINESS DAYS FROM THE ABOVE DATE.

IF YOU CANCEL, ANY PROPERTY TRADED IN, ANY PAYMENTS MADE BY YOU, AND ANY NEGOTIABLE INSTRUMENT EXECUTED BY YOU UNDER THE CONTRACT OR TRANSACTION WILL BE RETURNED WITHIN 10 BUSINESS DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR CANCELLATION NOTICE, AND ANY SECURITY INTEREST ARISING OUT OF THE TRANSACTION WILL BE CANCELLED.

IF YOU CANCEL, YOU MUST MAKE AVAILABLE TO THE SELLER AT YOUR RESIDENCE IN SUBSTANTIALLY AS GOOD A CONDITION AS WHEN RECEIVED, ANY GOODS DELIVERED TO YOU UNDER THIS CONTRACT OR TRANSACTION, OR YOU MAY IF YOU WISH, COMPLY WITH THE INSTRUCTIONS OF THE SELLER REGARDING THE RETURN SHIPMENT OF THE GOODS AT THE SELLER'S EXPENSE AND RISK.

IF YOU MAKE THE GOODS AVAILABLE TO THE SELLER AND THE SELLER DOES NOT PICK THEM UP WITHIN 20 DAYS OF THE DATE OF YOUR NOTICE OF CANCELLATION, YOU MAY RETAIN OR DISPOSE OF THE GOODS WITHOUT ANY FURTHER OBLIGATION. IF YOU FAIL TO MAKE THE GOODS AVAILABLE TO THE SELLER, OR IF YOU AGREE TO RETURN THE GOODS TO THE SELLER AND FAIL TO DO SO, THEN YOU REMAIN LIABLE FOR PERFORMANCE OF ALL OBLIGATIONS UNDER THE CONTRACT AND YOU AGREE YOUR CREDIT CARD CAN BE RECHARGED. RETURN SHIPMENTS MUST BE PRE-AUTHORIZED AND SENT TO SECURED INVESTMENT CORP AT THE ADDRESS ABOVE; RETURNS TO ANY OTHER ADDRESS WILL NOT BE HONORED.

TO CANCEL THIS TRANSACTION, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE OR ANY OTHER WRITTEN NOTICE, TO SECURED INVESTMENT CORP AT 701 E. FRONT AVE., 2nd FLOOR, COEUR D’ALENE, IDAHO 83814, FAX # 888-897-0237 NOT LATER THAN MIDNIGHT OF _____

Return Process:

1. When a client requests the return of the investment not in the forms required (mail, email, fax,) such as a phone call, a voicemail, a LiveChat, a chat ticket, or a membership site ticket:
 - a. If it is a live communication, the team member will inform the client of the written request policy.
 - b. This communication will be put in an Infusionsoft Note Template (LAS_Return_Inquiry) tagging Customer Care, the BDCs, and Lead BDC or Floor Fronter.

- c. The Selling BSC will make a Customer Service Call listening to concerns, answering questions, providing solutions, and attempting to prevent a written return request.
2. When a written return request is received from a client, the request will be forwarded to Sales Compliance
3. Sales Compliance will review the client account to:
 - a. Confirm the products or services the return is being requested for, and the Business Development Consultant (BDC) that made the sale.
 - i. Sales Compliance will determine if the investment is eligible for a return (by product and return period.) If it is not eligible for a return, Compliance will apply the LAS_Return_Ineligible tag CC’ing BDC(s), Lead or Fronter, and Customer Care and client will be sent a denial email. The Selling BSC will make a Customer Service Call listening to concerns, answering questions, providing solutions, and attempting to prevent a written return request.
 - ii. If eligible, Compliance will then notify the selling BDC(s) of the return request by applying the IS note template Return_Request_LAS_Product and CC’ing BDC(s)
 - iii. Complete the detail requested in the body of the note template, to include Payment Date, Product, Return AMT Requested, Request Date and a copy of the written request.
 - iv. This will trigger an email containing our return survey. This must be completed before a save is attempted
 - v. An Infusionsoft timer will be activated and an additional survey sent if not returned in 24 hours.
 - vi. If no note template is placed, then no Opportunity will be created, and the survey will not be sent.
4. Upon Completion of the Survey by client, the opportunity will change to LAS_Return_BDC CC’ing BDC(s), Lead or Fronter, and Customer Care and a 24-hour Infusionsoft timer will be activated.
5. The BDC that made the sale has 24 hours to successfully save the sale.
 - a. If the sale is saved, the BDC will change the opportunity to LAS_Return_Saved, CC’ing BDC(s), Lead or Fronter, and Customer Care and forward the client to Sale Compliance for a Call.
 - b. Compliance will verify the saved sale in a recorded call and initiate client Returns Saved email
 - c. If the BDC is no longer employed or is not named because the sale was made online or at an event back table, the opportunity stage will be changed to LAS_Return_Customer_Care.
 - d. If Infusion Soft Opportunity is not changed to LAS_Return_Saved the expiration of 24-hour timer will change opportunity stage to LAS_Return_Customer_Care.

6. The Customer Care Specialist has 24 hours to disposition the sale.
 - a. If the Return Request does not meet the requirements for a return (not within the 3-day return period or not a qualifying product,) the Customer Care Specialist will call the client and inform them that the return is denied and speak with client about fulfillment of order.
 - i. The CC Specialist will change the Infusionsoft Opportunity State to LAS_Return_Denied and client will be sent a denial email.
 - ii. A denied return is not a save and will not be treated as a save for commissions purposes
 - b. If the sale is saved, the Customer Care Specialist changes the opportunity to LAS_Return_Saved, CC'ing BDC(s), Lead or Fronter, and Customer Care and forwarding the client to Sale Compliance for a Return Compliance Call.
 - c. Compliance will verify the saved sale in a recorded call and initiate client Returns Saved email
 - d. If Infusion Soft Opportunity is not changed to LAS_Return_Saved or Return Denied at the expiration of 24-hour timer, the opportunity stage will automatically change to LAS_Return_Needs_Processed.

7. Saved VS denied
 - a. The goal is to fulfill the client with the money already collected. If the BDC or Customer Care Specialist creates a new order with different items to fulfill with money collected (and any additional payments) and forwarded to Compliance for a Compliance Call, the order will be considered saved.

8. A sale can only be considered a saved for commission purposes when requested within the 3-day return period and forwarded to Compliance for a Compliance Call. If sale, requested in the 3-day return period, is to be returned:
 - a. BDC or Customer Care Specialist will change the opportunity stage to LAS_Return_Needs_Processed and leave a note in Infusionsoft to notify Sales Compliance that the client needs to be returned.
 - b. Sales Compliance will verify the sale is eligible for return and will coordinate returning funds to the client, remove Infusionsoft /membership site access and update Infusionsoft invoice updated accordingly.
 - c. Sales Compliance will close the return request once funds have been returned by moving the opportunity stage to LAS_Return_Processed.
 - d. Either a partial, or a full return to client by CC on which initial payment was collected, or by check from the Accounting Department.

 - e. If sale, requested outside the 3-day return period, is to be returned: Follow the above return procedure.

- f. Sales Compliance will send out the DocuSign “Release and Hold Harmless Agreement” prior to return.
 - g. Once the document is returned, the return will be processed.
12. Upon denial of return a client may initiate a Return Appeal by writing reasons for the return request.
- h. Reason that may be reviewed for a return appeal are limited to:
 - i. A significant change in client health status after the 3-day return period
 - ii. A significant change in client financial status after the 3-day return period
 - iii. Errors, omissions or issues of sales integrity during the sales process.
 - iv. The inability to fulfill the order by SIC.
 - i. Upon receipt of return appeal, Sales Compliance will change opportunity stage to LAS_Return_Appeal and CC LAS Returns.
 - j. The Resolution Committee will review the LAS_Return_Appeal and decided to deny or grant the return, change opportunity to LAS_Return_Denied or LAS_Return_Needs_Processed. The request will be processed as outlined above.
13. The Infusionsoft Return Pipeline Stages:
- a. LAS_Return_Inquiry
 - b. LAS_Return_Ineligible
 - c. LAS_Return_Requested
 - d. LAS_Return_Survey
 - e. LAS_Return_BDC
 - f. LAS_Return_Customer_Care
 - g. LAS_Return_Needs_Processed
 - h. LAS_Return_Processed
 - i. LAS_Return_Denied
 - j. LAS_Return_Saved
 - k. LAS_Return_Appeal
14. The email groups concerned with returns will be
- a. Customer Care
 - b. LAS Returns
15. The standard return period is 3 days, however there may be times when a 30-day return period is given, check with the sales or marketing team if there is confusion regarding the return period.