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Tuesday, May 20, 2008  
**VER 6.3**

**FreeCapitalist Enterprises, LLC**

# **The FreeCapitalist Project**

*“America’s Civic Service Organization”*



*The spirit of the American way and the timeless ideals of liberty form the core of the FreeCapitalist Project™ and cultivate a spirit of hope, faith, optimism, and prosperity among its members.*

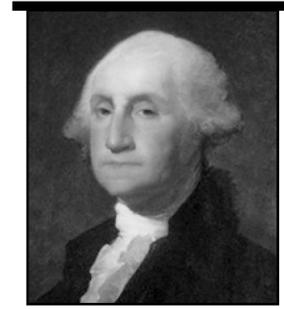
## **A REVOLUTION**

**THE FREECAPITALIST PROJECT OFFICIAL HANDBOOK**



# The FreeCapitalist Project

## *Foundation for Revolution*



“The world crisis of today is a moral crisis – and nothing less than a moral revolution can resolve it; a moral revolution to sanction and complete the political achievement of the American Revolution.” – *Ayn Rand*

### **Mission Statement**

The mission of the FreeCapitalist Project is to advance freedom and prosperity through civic service, ushering forth a moral revolution to sanction and complete the political achievement of the American Revolution.

### **The FreeCapitalist Premise**

‘The fostering of full economic freedom lies at the base of our liberties.’ A person or a society locked in serious financial bondage ultimately loses all other freedoms. Accordingly, it will take a free people to ensure the survival and ultimate healing of our republic; and to become free, a large, statistically significant segment of the population must learn how to act upon those ancient principles of prosperity rediscovered by America’s Founders. These individuals must become producers in mind and in deed so that as they become economically free they can successfully advocate principle-based solutions in their own lives, in their families, and in their communities. ‘Only in perpetuating economic freedom can our social, political and religious liberties be preserved...’

### **The Cause**

The Cause of all FreeCapitalists is to advance the revolution through rugged individualism and social strength, based upon the universal principles of prosperity advanced by America’s founding generation (most commonly referenced in the Declaration of Independence and subsequently protected by the Constitution of the United States).

Those who are engaged in this effort fight for capitalism, not as a practical issue, not as an economic issue, but with the most righteous pride, as a moral issue.

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# American Civic Service

## *Individualism and Citizenship*



“I’ve come to believe that each of us has a personal calling that’s as unique as a fingerprint – and that the best way to succeed is to discover what you love and then find a way to offer it to others in the form of service, working hard, and also allowing the energy of the universe to lead you.” – *Oprah Winfrey*

### **What Is Civic Service?**

From the first days of its inception, America has occupied a unique place on the world stage. Its chief export has always been its message, and its goods and services – the products of free citizens. The *American Way*, at its core, is centered on voluntary civic service. Over the last two centuries, America has convincingly demonstrated to the world that civic service forms the bedrock of what it means to live in a civilized society.

It’s important for all Americans to understand exactly what civic service is, if the original vision and hope for America is to survive. The word “civic” comes from the Latin word “civicus” (root “civis”) meaning “*of, relating to, or befitting citizens as individuals.*” “Service,” in its most relevant context has reference to the idea of “*creating value for another.*” The concept of civic service can therefore be broken down into two key components.

- ⇒ First and foremost, civic service has to do with helping improve “citizens as individuals.”
- ⇒ Second, it has to do with citizens working in concert, in a voluntary capacity, to create value for their community.

### **Tragic Misconceptions**

Unfortunately, in modern times the concept is often mistakenly limited to the second of the above-described components. In addition, the concept of “volunteerism” (as used in ‘volunteer service’ and in ‘voluntary activity’) has become severely misunderstood. Volunteerism comes from the term “voluntary,” which means, “from one’s free will” or “to act without being forced.” Yet, the contemporary conceptualization of *volunteerism* has the term largely redefined so as to have the words “without monetary gain” unnecessarily appended to the definition.

Both of these conceptual errors are tragic indictments of our modern culture. Both neglect a basic truth. An uncivilized individual; meaning, “one who is not acting in a way befitting a citizen” (e.g. rational, moral, and self-interested) can never engage in legitimate civic service aimed at the community. Or, to put the matter more simply, a person, no matter how well intentioned, cannot rightly provide for others that which is not theirs to give in the first place.

## **Charitable Service**

Charitable service or other activity where no physical remuneration is given (monetary or otherwise) is often worthy and desirable and it should not be concluded from the Project’s position on “volunteerism” that charitable service is somehow discouraged or undesirable. The opposite is true. The best way to understand the Project’s position on volunteerism is that “volunteer” activity may include but is not rightly limited to charitable service. Principle centered, for profit activity, necessarily creates more value in our society, for rich and poor alike, than all charitable services combined.

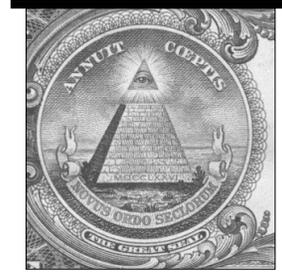
## **Unique Nature of the FreeCapitalist Project**

Failure to adhere to this true nature of civic service, while embracing these two tragic conceptual errors centered on collectivism and the misguided notion of volunteerism has resulted heretofore in the marginalization and stifling of many otherwise noble and well-intentioned efforts to advocate for liberty and prosperity. Therefore, a defining characteristic of the FreeCapitalist Project is its steadfast commitment to assisting individuals in their own personal efforts to live a principle centered life, established upon a sound economic foundation, as a necessary prerequisite to meaningful citizenship.

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# Ancient Principles

## *A Proprietary Teaching Model*



“Is it not better now that we return at once into that happy system of our ancestors, the wisest and most perfect ever yet devised by the wit of man, as it stood before the eighth century?” – *Thomas Jefferson*

### **The Prime Pattern of Prosperity**

Six years after drafting the Declaration of Independence, the Continental Congress convened on June 20, 1782 to approve the design for “The Great Seal of the United States.” In symbolic form it represents several of the ancient principles re-discovered by the Founders. Interestingly, the first official use of the “reverse” side of the seal was not until 1934 when the country was attempting to recover from perhaps the worst economic crisis in its history and just six years prior to Germany launching its first air-assault against England in the beginning of World War II. Both sides of the seal were approved to be printed on the back of the dollar bill with specific hopes that the principles symbolized, particularly on the reverse (pyramid side) of the seal, would inspire American’s to complete the work first begun by the Founders.

The FreeCapitalist Project subscribes to the same basic philosophical framework of the American Founders, described appropriately as the prime pattern of prosperity. Consistent with these fundamental ideas and using the Great Seal of the United States as a starting point, Project founder C. Rick Koerber developed Prosperity Prime™, a proprietary teaching model designed to illustrate 42 of the Founders most important ideas related to freedom and prosperity.

#### Prosperity Prime Model™

- 1 – Choice
- 2 – Paradigms
- 3 – Core Values
- 5 – Pillars of Wealth
- 7 – Steps to Success
- 11 – Attributes of a Producer
- 13 – Principles of Prosperity

While the model is new, the forty-two ideas it represents are not. The most prominent of America’s founders often referred to them using simple terms such as the “*ancient principles of our ancestors.*” These ideas form the corpus of FreeCapitalist philosophy and are therefore central to the Mission of the Project and the Cause of all FreeCapitalists.

The first thirteen basic axioms of the Prosperity Prime model are the “13 Principles of Prosperity” which form the first layer or introductory level of a FreeCapitalist’s conceptual framework. Alexander Hamilton described in Federalist #31 in 1778:

In disquisitions of every kind there are certain primary truths or first principles upon which all subsequent reasonings must depend. These contain an internal evidence, which antecedent to all reflection or combination commands the assent of the mind . . . and [are] so obvious in themselves, and so agreeable to the natural and unsophisticated dictates of common sense, that they challenge the assent of a sound and unbiased mind, with a degree of force and conviction almost equally irresistible.

### The 13 Principles of Prosperity™

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Principle 1: God is the author of prosperity (i.e. Principles Govern)

Principle 2: Faith begins with self-interest

Principle 3: Agency implies stewardship

Principle 4: Perspective determines action

Principle 5: People are assets

Principle 6: Human life value is the source and creator of all property value

Principle 7: Dollars follow value

Principle 8: Exchange creates wealth

Principle 9: Profit is the tool of validation

Principle 10: Productivity is the standard

Principle 11: Force destroys freedom and prosperity

Principle 12: Collective action has no unique moral authority

Principle 13: Personal liberty requires private property

## Prime Movers

The term Prime Mover (derived from the Latin *primum movens* meaning “first cause”) is best used to describe those individuals in society who lead out and who are the cause or locus of productive activity in a free society. Prime Movers are producers, who act intentionally and deliberately to constantly bring their lives into harmony with these basic principles. Therefore, members of the Project often use the terms Prime Mover and *Producer*, interchangeably.

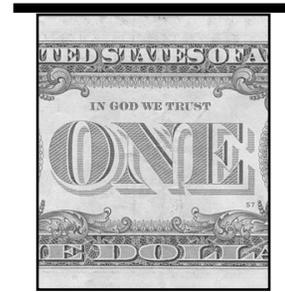
## Prosperity Aptitude Assessment Survey™

The Prosperity Aptitude Assessment Survey™ was developed by Project founder C. Rick Koerber to help individuals identify how they are living in relationship to the universal principles of prosperity. The survey is based upon the Prosperity Prime model and isolates nine separate “Prosperity Aptitudes” that describe common characteristics, thought patterns and modes of living. The model illustrates individual strengths and weaknesses in patterns of thought and action and subsequently enables capitalist minded individuals to deliberately chart a course towards a more prosperous and abundant life.



# A United Movement

## *Membership in the Project*



“It will take a free people to ensure the survival and ultimate healing of our republic; and to become free, a large, statistically significant segment of the population must learn how to act upon those ancient principles of prosperity rediscovered by America’s founders.” – *C. Rick Koerber*

### **Membership**

Men and women who desire to pursue a principle-based path of personal prosperity beginning with self-reliance and economic independence are invited to join the Project. Individuals who have a desire to join the Project must be invited and sponsored by an existing member of the Project. Membership is composed of *Pledges, Members, Producers, Apprentices, Journeymen, Founders* and *Council Members*.

A qualified candidate for membership is an adult of good character and reputation who accepts and supports the FreeCapitalist pledge. To become a member, an individual must complete the FreeCapitalist Project *Application for Membership*.

### **The FreeCapitalist Pledge**

All fellow FreeCapitalists acknowledge the paramount importance of economic liberty as the foundation for all other freedoms and accordingly strive to personally realize the three core values illustrated in the Prosperity Prime model; namely self-reliance, economic independence and ultimate freedom. An absolute prerequisite for membership in the Project is an individual’s support of the FreeCapitalist Pledge.

**“We who are not about to die, we who love our lives and who freely choose to acknowledge that ‘God governs in the affairs of men’;**

**Stand forth and individually pledge –**

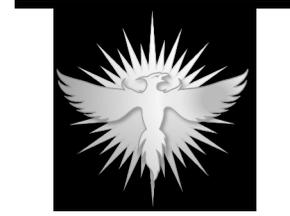
- ⇒ **I choose to create more value in the world than I consume.**
- ⇒ **I choose to reject mysticism, force, deception & graft.**
- ⇒ **I choose to think, to act and to govern myself.**
- ⇒ **I choose faith in principle not speculation or chance.**
- ⇒ **I choose liberty & life; happiness & peace.**

**In a world addicted to scarcity, I dissent.  
I am a Capitalist.”**

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# Councils & Forums

## *Organizational Structure*



“Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has.” – *Margaret Mead*

### **FreeCapitalist Councils**

No deliberate movement can succeed without an effective organization. The FreeCapitalist Project is governed by the FreeCapitalist Council, which is composed of a Board of Directors that meets regularly to establish policies and carry out the mission of the Project. The Council organizes national, regional, state and county-based *Community Councils* to administer and coordinate the work of local forums.

### **FreeCapitalist Forums**

All members of the FreeCapitalist Project are members of locally organized forums. All forums share a key mission: *to create value in their local community through meaningful civic service.*

Local forums are cornerstones of the Project and the most meaningful civic service is carried out at the forum level. Forums are responsible for;

- ❶ Supporting and growing their membership base,
- ❷ Participating in civic service efforts and,
- ❸ For developing FreeCapitalist leaders who act both in the Project and in their local communities.

### **Weekly Meetings & Activity**

Each forum, when mature, is organized to accommodate approximately two hundred and fifty members of the Project. Forums are sponsored, founded and administered by the local membership. Forum leaders are responsible for conducting regular activities and structured meetings including, at a minimum, one weekly “Faire Action” meeting which is open to the public, one “members only study group”, and one “Prosperity Quest” leadership training meeting.

Attending forum meetings allows members the opportunity to enjoy the fellowship of other FreeCapitalists, enrich their professional and personal knowledge, plan and implement civic service efforts, and meet other like-minded individuals in their local communities.

Members are expected to regularly attend weekly meetings and if members miss or are otherwise unable to attend their own forum's weekly study group, they're encouraged to expand their horizons by attending a study group at any forum in the world – a practice that guarantees FreeCapitalists a warm welcome in communities around the United States and beyond. In some cases, FreeCapitalists can make up meetings by participating in a forum service project or attending a forum board meeting or other FreeCapitalist related event.

## **Member Recruitment**

To keep local forums strong, every FreeCapitalist member must share the responsibility of bringing new people into the Project. Even new members can bring guests to forum meetings or activities or invite them to read the FreeCapitalist *Primer*. The value of the Project speaks for itself, and the best way to spark the interest of potential members is by inviting them to experience fellowship and association with members.



# Prosperity Quest™

## Coaching & Mentoring



“I’ll teach you, but I won’t do it classroom style. You work for me, I’ll teach you. You don’t work for me, I won’t teach you. I can teach you faster if you work, and I’m wasting my time if you just want to sit and listen like you do in school. That’s my offer. Take it or leave it.” – *Robert Kiyosaki’s “Rich Dad”*

### What is Prosperity Quest?

Civic service doesn’t just happen. Given the commonly misguided notions of civic service, it is important to distinguish efforts aimed at improving individuals from those aimed at a larger community. In order to clearly orchestrate civic service related to both the individual and the community, the Project has partnered with American Founders University to create the Prosperity Quest™ program.

The program is a supplemental benefit to the Project’s basic membership, and while no member of the Project is required to participate, the program offers participants a unique process for extraordinary personal growth in the form of both higher income and increased human life value.

Using the gaming convention of ‘questing’ participants in Prosperity Quest are challenged to accomplish specific requirements that range from the abstract to hands on marketplace activity. Quests are divided into four separate categories; *Qualification Quests, Membership Quests, Producer Quests and Entrepreneurial Quests.*

Core quests each involve powerful courses offered through American Founders University, utilizing the Prosperity Prime model.

### Quest Categories

**Qualification Quests.** Qualification Quests are available to the general public and do not require that participants be paying members of the FreeCapitalist Project. These quests are designed to enable members of the public to support the goals and mission of the Project while earning financial rewards – designed to enable individuals struggling at the lowest level of the Prosperity Aptitudes who might otherwise be unable to fully participate in the Project, to earn sufficient financial rewards, opening up the door to Project membership and all its benefits including full participation in the Prosperity Quest program.

**Membership Quests.** Members of the FreeCapitalist Project are challenged with membership quests that are designed to assist members in their efforts to develop a fuller understanding of the Mission of the Project, its philosophical premise, and the Cause of all FreeCapitalists.

Membership Quests are not available to the general public. Beginning with membership quests, participants also earn “Prosperity Quest Experience” points, which enable participants to progress through the program’s 50 levels while earning certain privileges and rewards as they advance.

Levels 1-10	250	PQE points per level
Levels 11-20	500	PQE points per level
Levels 21-30	750	PQE points per level
Levels 31-40	1,000	PQE points per level
Levels 41-50	1,500	PQE points per level

**Producer Quests.** One of the consequences of the financial bondage so prevalent in our modern culture is that even hard working and dedicated individuals and families live on far less financial resources than they could actually earn. This has contributed to the lowest savings rate in modern history and a record number of families dealing with severe financial limitations including; credit problems, debt collectors, real risks of foreclosure and increasing numbers of consumer related bankruptcies.

A significant part of the Prosperity Quest program, Producer Quests are designed to enable members to earn substantial financial rewards by focusing on activities that directly increase the Project’s membership. In contrast to so many, so-called business opportunities that involve a high degree of speculation and chance, Producer Quests help participants keep the basic principles of; *people are assets, dollars follow value and productivity is the standard*, at the forefront of their experience.

The core Producer Quest is the *Apprentice Quest*. (Other preparatory options are available for apprentice candidates who are unable to accept and complete the *Apprentice Quest* at present.) There are also several elective Producer Quests that provide additional income opportunities related to building the Project.

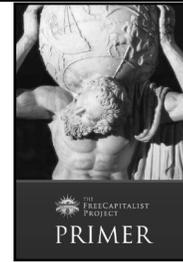
**Entrepreneurial Quests.** The highest Prosperity Aptitudes involve living life as an entrepreneur (all free citizens are entrepreneurs). Entrepreneur quests are designed to challenge participants to “learn by doing” real world, entrepreneurial activities. These quests challenge members to overcome perpetual road blocks related to incentive based compensation, management, employee relations, job creation, sales and marketing, portfolio management, and much more.

The core Entrepreneurial Quest is the *Journeyman Quest™* which includes AFU’s Prosperity Quest Mentoring™, a four year curriculum where participants, in four eight-hour workshops per year, supplemented by weekly teleconference labs, experience intensive and challenging material designed specifically to encourage new thought processes, new conceptual formations and a strategic re-evaluation of life perspective.

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# Primer Quest™

## *Qualification Quest*



*Help spread the message of capitalism and freedom. Accept the Primer Quest by visiting the Primer website and submitting your name and email address to receive a free copy of the FreeCapitalist Project's Primer eBook. Your goal is to read the Primer and share it with others.*

### **Quest Steps**

- ⇒ Visit <http://primer.freecapitalist.com>
- ⇒ Submit your name and email address – Requesting the free *Primer* eBook.
- ⇒ Check your email, download the eBook, read & study the *Primer*.
- ⇒ Share the *Primer* with others, offering them the opportunity to download the free eBook.
- ⇒ Complete this quest by submitting a completed Quest Stewardship Report.

### **Reward Upon Quest Completion**

- ❖ Participant is eligible to refer other Primer Quest participants.
- ❖ Bonus: Earn a \$50 referral bonus for every 5 individuals whom you refer, who also successfully complete the Primer Quest. *(There is no limit to the number of times this bonus can be earned.)*

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# Community Quest™

## Qualification Quest



*Join a community of like-minded individuals dedicated to living a principle centered life. Your goal is to join the FreeCapitalist online community, find benefit from that association and to complete the Prosperity Aptitude Assessment Survey™.*

### Quest Steps

- ⇒ Visit the FreeCapitalist website at <http://www.freecapitalist.com>
- ⇒ Join the FreeCapitalist online community. When you submit your online community application you are also making a commitment to accept, support and strive to live by the FreeCapitalist Pledge™.
- ⇒ Take the Prosperity Aptitude Assessment Survey by paying the \$37 fee and completing the Prosperity Aptitude Questionnaire™.
- ⇒ Complete this quest by submitting a completed Quest Stewardship Report.

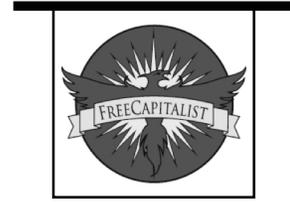
### Reward Upon Quest Completion

- ❖ Participant is eligible to refer other Community Quest participants.
- ❖ Bonus: Earn a \$100 referral bonus for every five individuals you refer who accept the Community Quest and complete the Prosperity Aptitude Assessment Survey. *(There is no limit on the number of times this bonus can be earned.)*

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# New Member Quest™

## Membership Quest



*Your goal is to become oriented to the FreeCapitalist Project mission, the Cause of all FreeCapitalists, and to begin supporting the revolution. Members who have not yet completed the New Member Quest™ are often referred to in the organization as “Pledges” or “Pledge Members.”*

### Quest Eligibility

Only those who have submitted the FreeCapitalist Project Membership Application, with payment authorization for monthly dues, are eligible to accept this quest. (Basic Membership dues for the FreeCapitalist Project are \$29.97 per month.) Individuals who have not yet joined the project can do so by visiting [FreeCapitalist.com](http://FreeCapitalist.com).

### Quest Steps

- ⇒ Register at the FreeCapitalist website <http://www.freecapitalist.com>
- ⇒ Accept & Complete the Primer Quest™.
- ⇒ Accept & Complete the Community Quest™.
- ⇒ Download the “FreeCapitalist Handbook.” Memorize the Mission of the Project, the Cause of FreeCapitalists, and the FreeCapitalist Pledge.
- ⇒ Meet with your sponsor (in person or via telephone) to:
  - ❶ Successfully recite from memory, the Mission, the Cause, and the Pledge.
  - ❷ Explain the role civic service plays in the Project, and the two tragic conceptual errors made regarding civic service and volunteerism.
- ⇒ Register for the *Primer* course at AFU through your weekly study group. (*Tuition: Free*)
- ⇒ Complete the *Intro to Free Enterprise & Capitalism* course at AFU (*Tuition: Free*)
- ⇒ Download and watch the “These are the Producers” video from the FC Store.
- ⇒ Write and successfully publish a letter to the editor in your local newspaper or a message on a credible Internet blog that includes a favorable mention of your experience with the FreeCapitalist Project so far.
- ⇒ Successfully refer 5 Community Quest participants.
- ⇒ Complete the quest by:
  - ❶ Having your sponsor or local forum leader verify your quest steps,
  - ❷ Successfully submitting a completed Quest Stewardship Report and,
  - ❸ Being recognized in a local “Faire Action” forum meeting.

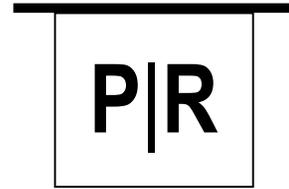
### Reward Upon Quest Completion

- ❖ 250 PQ Experience Points
- ❖ Black FreeCapitalist membership lapel pin.
- ❖ Member becomes eligible to sponsor new members.
- ❖ Bonus: Earn \$25 for each sponsored member who completes the New Member Quest.



# Silver Quest™

## *Producer Quest*



*Help usher in the Producer Revolution™. Your goal is to develop a sound understanding of free enterprise and self-reliance while attempting to earn at least \$400 in your first month.*

### **Quest Eligibility**

Only active members of the FreeCapitalist Project are eligible to accept this quest. In order to remain active in the Silver Rank (which means eligible for compensation), participants and graduates pay supplemental membership dues of \$70 per month totaling **\$99.97**.

### **Compensation**

10% direct revenue commission from AFU for courses you sell. Prerequisites: Participants are eligible to sell only courses they themselves have purchased and registered to attend. Additionally, to be compensated, quest participants must first complete the New Member Quest.

### **Quest Steps**

- ⇒ Register at the FreeCapitalist website and pay the \$100 quest fee.
- ⇒ Purchase and register for the *Introduction to Self-Reliance* course at American Founders University (*Tuition is \$249.99*).
- ⇒ Sponsor 5 Silver Quest participants.
- ⇒ Complete the quest by;
  - ❶ Having your sponsor or local forum leader verify your quest steps,
  - ❷ Successfully submitting a completed Quest Stewardship Report and,
  - ❸ Being recognized in a local “Faire Action” forum meeting.

### **Reward Upon Quest Completion**

- ❖ 500 PQ Experience Points
- ❖ SILVER P|R Lapel Pin
- ❖ Eligible to serve as President or Vice-President of Local Forums

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# Gold Quest™

## Producer Quest

The logo consists of a black square with a white border. Inside the square, the letters 'P|R' are written in white, with a vertical bar between the 'P' and 'R'.

*Help usher in the Producer Revolution™. Your goal is to develop a sound understanding of free enterprise, self-reliance and the 13 Principles of Prosperity™ while attempting to earn at least \$3,000 in your first month.*

### Quest Eligibility

Only active members of the FreeCapitalist Project are eligible to accept this quest. In order to remain active in the Gold Rank (which means eligible for compensation), participants and graduates pay supplemental membership dues of \$120 per month totaling **\$149.97**.

### Compensation

10% direct revenue commission from AFU for courses you sell. Prerequisites: Participants are eligible to sell only courses they themselves have purchased and registered to attend. Additionally, to be compensated, quest participants must first complete the New Member Quest.

### Quest Steps

- ⇒ Register at the FreeCapitalist website and pay the \$100 quest fee.
- ⇒ Purchase and register for the *Intro to Self-Reliance* course at AFU (*Tuition is \$249.99*).
- ⇒ Purchase and register for the *Introduction to the 13 Principles of Prosperity* course at American Founders University (*Tuition is \$999.95*).
- ⇒ Sponsor 10 Producer Quest participants (w/5 Gold Rank or higher).
- ⇒ Coach 3 Producer Quest participants to complete the GQ sponsorship requirements.
- ⇒ Complete the quest by;
  - ❶ Having your sponsor or local forum leader verify your quest steps,
  - ❷ Successfully submitting a completed Quest Stewardship Report and,
  - ❸ Being recognized in a local “Faire Action” forum meeting.

### Reward Upon Quest Completion

- ❖ Silver Quest Completion (*with Silver P|R lapel pin if desired*)
- ❖ 1,000 PQ Experience Points
- ❖ GOLD P|R Lapel Pin
- ❖ 10% referral commission for AFU courses sold by members you have sponsored beginning the pay period your Quest Stewardship Report is verified (w/30-day look back provision.)

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# Apprentice Quest™

## Producer Quest



*Help usher in the Producer Revolution™. Your goal is to develop a firm understanding of Capitalism & Civic Service while attempting to earn at least \$10,000 in your first month.*

### Quest Eligibility

Only active members of the FreeCapitalist Project are eligible to accept this quest. In order to remain active in the Apprentice Rank (which means eligible for compensation), participants and graduates pay supplemental membership dues of \$170 per month totaling **\$199.97**.

### Compensation

10% direct revenue commission from AFU for courses you sell. Prerequisites: Participants are eligible to sell only courses they themselves have purchased and registered to attend. Additionally, to be compensated, quest participants must first complete the New Member Quest.

### Quest Steps

- ⇒ Register at the FreeCapitalist website and pay the \$100 quest fee.
- ⇒ Obtain and read Ayn Rand's, "For the New Intellectual."
- ⇒ Purchase and register for: Introduction to Self-Reliance course at AFU (Tuition is **\$249.99**)  
Intro to the 13 Principles of Prosperity course at AFU (Tuition is **\$999.95**)  
Capitalism & Civic Service course at AFU (Tuition is **\$1,495**).
- ⇒ Sponsor 10 Producer Quest participants (w/5 Apprentice Rank).
- ⇒ Coach 3 Apprentice Quest participants to complete the APQ sponsorship requirements
- ⇒ Complete the quest by;
  - ❶ Having your sponsor or local forum leader verify your quest steps,
  - ❷ Successfully submitting a completed Quest Stewardship Report and,
  - ❸ Being recognized in a local "Faire Action" forum meeting.

### Reward Upon Quest Completion

- ❖ Gold Quest Completion with Gold P|R Lapel Pin.
- ❖ 3,500 PQ Experience Points
- ❖ 5% Added bonus on all direct revenue commissions and 20% total bonus on all referral commissions for eligible AFU courses sold by members whom you have sponsored. These bonuses take effect beginning the pay period during which your completed Quest Stewardship Report is accepted and verified (w/ 30-day look back provision.)

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# Journeyman Quest™

## *Entrepreneurial Quest*



*Become a Prime Mover. Your goal is to successfully organize, implement and conduct all activities necessary to establish a local FreeCapitalist forum, attempting to generate at least \$10,000 of monthly portfolio income and to escape the “rat race” (meaning PEI/HEI on the Prosperity Aptitude Assessment Survey) within 365 days.*

### Quest Eligibility

Only active members of the FreeCapitalist Project who have accepted a Producer Quest are eligible to accept this quest. Only members who have completed the Apprentice Quest are eligible to receive the rewards of this quest. To remain active in the Journeyman Rank (which means eligible for compensation), participants and graduates pay supplemental membership dues of \$220 per month totaling **\$249.97**.

### Quest Steps

- ⇒ Register at the FreeCapitalist website and pay the new forum charter fee of \$1,000.
- ⇒ Purchase and register for the freshman level Prosperity Quest Mentoring course from American Founders University (Tuition: **\$4,295**).
- ⇒ Complete all AFU requisite courses for the Apprentice Quest.
- ⇒ Organize a local FreeCapitalist Forum
  - ❖ New Forum Survey with Forum name and Sponsor, approved by the FCC.
  - ❖ New Forum Leadership Form signed by a President and two Vice-Presidents. The President and Vice-President of all forums must be Members of the FreeCapitalist Project who have completed a Producer Quest.
  - ❖ New Forum Application and Charter signed by at least 25 total Charter Members.
    - 15 of the 25 Charter Members must have completed a Producer Quest.
    - 5 of the 25 Charter Members must be Apprentice Rank.
  - ❖ Conduct the forum’s first Faire Action, Study Group, & Leadership meetings.
- ⇒ Complete the quest by;
  - ❶ Having the Forum Sponsor verify your quest steps,
  - ❷ Being recognized as a *provisional* forum in a FCC or local Community Council meeting, (*Official status is obtained after submitting attendance records for 90 days.*)

### Reward Upon Quest Completion

- ❖ 5,000 PQ Experience Points
- ❖ Gold Phoenix Lapel Pin (1/2 oz. gold)
- ❖ 50% of Monthly Membership Dues from Study Group Attendees.
- ❖ Participant is eligible to Found additional forums.
- ❖ 2.5% on all tuition from members of forums where you are the Founder.
- ❖ Participant is eligible to Sponsor new forums.
- ❖ 3% override on all tuition collected from members of forums you sponsor.

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# Free Enterprise Union Quest

## *Elective Producer Quest*

*Help build a union of businesses who support the ideas of freedom, prosperity, limited government, less regulation, fewer taxes and want to lend their support to the Project and its mission. Your goal is to earn \$7,500 in 90 days at the same time increasing your human life value and strengthening your local business community.*

### **Quest Eligibility**

Only active members of the FreeCapitalist Project who have successfully completed the “Gold Quest” and who are Gold Rank or higher are eligible to accept this quest.

### **Compensation**

Quest participants are eligible to receive a \$250 bonus for each business that makes a \$1,000 donation to the FreeCapitalist Foundation™ and offers a discount on their products or services or some other substantial benefit to members of the Project.

### **Quest Steps**

- ⇒ Register at the FreeCapitalist website and pay the \$100 quest fee.
- ⇒ Identify and compile a list of businesses and/or business owners in your community that would relate to the message of the FreeCapitalist™ project.
- ⇒ Meet with business owners and explain the mission of the Project.
- ⇒ Enlist fifteen businesses in the Free Enterprise Union, in 90 days or less. Submit agreements to the Project as they are obtained.
- ⇒ Complete the quest by;
  - ❶ Having your sponsor or local forum leader verify your quest steps,
  - ❷ Being recognized in a local forum meeting and,
  - ❸ Successfully submitting a completed Quest Stewardship Report.

### **Reward Upon Quest Completion**

- ❖ 1,500 PQ Experience Points
- ❖ \$250 bonus (retroactive for 90 days) for each business enlisted in the union.
- ❖ \$500 per business enrolled hereafter.

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# FreeCapitalist Radio Affiliate Quest

## *Elective Producer Quest*

*Help spread the message of the FreeCapitalist Project by helping to build a nationwide affiliate network of broadcast radio stations across the globe. Your goal is to earn at least \$4,000 by adding four affiliate stations.*

### Quest Eligibility

Only active members of the FreeCapitalist Project who have successfully completed the “Gold Quest” and who are Gold Rank or higher are eligible to accept this quest.

### Compensation

Quest participants are eligible to receive a \$250 bonus for the first affiliate station agreement, \$500 for the second agreement, \$750 for the third, and \$1,000 for the fourth station agreement. Each bonus is retroactive, meaning for example, that if four contracts are signed, the combined bonuses paid will total \$4,000.

### Quest Steps

- ⇒ Register at the FreeCapitalist website and pay the \$100 quest fee.
- ⇒ Obtain a territory from FreeCapitalist Radio by emailing [radio@freecapitalist.com](mailto:radio@freecapitalist.com).
- ⇒ Contact radio stations and networks in your territory to introduce them to FreeCapitalist Radio. Correspond with the individuals responsible for programming decisions. Persuade them to broadcast the show, with emphasis on airing it live.
- ⇒ Build and manage a pipeline of leads of potential affiliate stations by tracking calls, keeping detailed notes, and constantly building a database of potential stations. Develop and foster relationships with Program Directors and Station owners.
- ⇒ Acquire at least four affiliate station agreements. Submit agreements to FreeCapitalist Radio as they are obtained.
- ⇒ Complete the quest by;
  - ❶ Having your sponsor or local forum leader verify your quest steps,
  - ❷ Being recognized in a local forum meeting and,
  - ❸ Successfully submitting a completed Quest Stewardship Report.

### Reward Upon Quest Completion

- ❖ 1,000 PQ Experience Points
- ❖ \$1,000 total bonus for any affiliate agreement obtained hereafter.

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# Prosperity Quest

## *AFU Courses*

### **The Primer**

Description: 13 Lessons Delivered Live at FreeCapitalist weekly study groups.  
Tuition: FREE - Limited to Members Only.

#### Course Outline:

- Lesson 1: The FreeCapitalist Project Mission & The Cause of all FreeCapitalists
- Lesson 2: Civic Service, Individual Stewardship & Community
- Lesson 3: The Power of Being Deliberate
- Lesson 4: The Words We Choose vs. the Words We Use
- Lesson 5: Prosperity Prime
- Lesson 6: Tribalism vs. Principle Based Community Building
- Lesson 7: Capitalism and Freedom
- Lesson 8: Temporal Stewardship, Charity and Prosperity
- Lesson 9: Positive Imaging; Owning Your Mental Concepts
- Lesson 10: Economic Liberty and its Pre-requisites
- Lesson 11: Government is not the Solution. Government is the Problem
- Lesson 12: Self-Evident Truths & the Universal Nature of the Cause
- Lesson 13: Introduction to the Constitution of the United States

### **Introduction to Free Enterprise & Capitalism**

Description: 10 Lessons via video and Internet.  
Tuition: \$98 (Free For Members of the FreeCapitalist Project)

#### Course Outline:

- Lesson 1: Introduction – What they don't Teach in Elementary Schools Today
- Lesson 2: Make Mine Freedom
- Lesson 3: How We Got What We Have
- Lesson 4: What We Have
- Lesson 5: How to Lose What We Have
- Lesson 6: How to Keep What We Have
- Lesson 7: A Look at Capitalism
- Lesson 8: The Middleton Family at the Worlds Fair
- Lesson 9: It's Everybody's Business
- Lesson 10: Destination Earth

## **Introduction to Self-Reliance**

Description: Seven Lessons based upon written lectures & Internet.  
Tuition: \$249.99

### Course Outline:

- Lesson 1: Laying a Successful Financial Foundation
- Lesson 2: The Black Box Strategy
- Lesson 3: Two Basic Tools of Self-Reliance
- Lesson 4: Budgeting Part 1
- Lesson 5: Budgeting Part 2
- Lesson 6: The One-Month Path to Self-Reliance
- Lesson 7: Book of Moves/Opening Sequences

## **Introduction to the "13 Principles of Prosperity"**

Description: 15 Lectures via video & Internet  
Tuition: \$999.95

### Course Outline:

- Lecture 1: Introduction
- Lecture 2: Principle 1 - God is the Author of Prosperity / Principles Govern.
- Lecture 3: Principle 2 - Faith Begins with Self-Interest
- Lecture 4: Principle 3 - Agency Implies Stewardship
- Lecture 5: Principle 4 - Perspective Determines Action
- Lecture 6: Principle 5 - People Are Assets
- Lecture 7: Principle 6 - Human Life Value is the Source/Creator of All Property Value
- Lecture 8: Principle 7 - Dollars Follow Value
- Lecture 9: Principle 8 - Exchange Creates Wealth
- Lecture 10: Principle 9 - Profit is the Tool of Validation
- Lecture 11: Principle 10 - Productivity is the Standard
- Lecture 12: Principle 11 - Force Destroys Freedom and Prosperity
- Lecture 13: Principle 12 - Collective Action has No Unique Moral Authority
- Lecture 14: Principle 13 - Personal Liberty Requires Private Property
- Lecture 15: Summary - The Consequences of Prosperity for our World

## Capitalism & Civic Service: How to Save America

Description: 26 Live Lectures

Tuition: \$1,495

Required Texts:

1. *Primer*, Rick Koerber
2. *Capitalism: The Unknown Ideal*, Ayn Rand
3. *The Virtue of Selfishness*, Ayn Rand
4. *Philosophy: Who Needs It*, Ayn Rand
5. *The 5,000 Year Leap*, W. Cleon Skousen
6. *The Revolution: A Manifesto*, Ron Paul
7. *Capitalism & Freedom*, Milton Friedman

Course Outline:

Lecture 1: Introduction: What will it take to Restore Prosperity to the Republic?

Lecture 2: What is Capitalism & What is Civic Service?

Lecture 3: The Intellectual War & Its Moral Foundations.

Lecture 4: What is Philosophy & Why is it Essential?

Lecture 5: What is Individualism & What is Self-Interest?

Lecture 6: What is "Selfless" Service?

Lecture 7: Capitalism, America's Founders, & the Constitution.

Lecture 8: What are Rights & From Where do They Come?

Lecture 9: Collectivism, Statism and the Collectivization of Rights.

Lecture 10: What is the Proper Role of Government?

Lecture 11: When is the use of Force Justified?

Lecture 12: Politics and Conspiracy

Lecture 13: Social Control, Media, Radicalism, and the "Establishment."

Lecture 14: Controlling Capital, Money, Banks & "Economic Security."

Lecture 15: Conservatives and Republicans.

Lecture 16: Liberals and Democrats.

Lecture 17: The Enemies of Freedom: Attila and the Witch Doctors.

Lecture 18: The Enemies of Freedom: Kant and Hegel

Lecture 19: What side is Religion On? The Question of Faith vs. Force.

Lecture 20: The Brain-off Conspiracy. How to Deal with the World.

Lecture 21: Education. Corrupting the Youth, Corraling the Adults.

Lecture 22: Reforming Education.

Lecture 23: Saving Freedom. What Can One Person Do?

Lecture 24: How Can I Become Economically Independent – for Good.

Lecture 25: The Revolution. Fighting for Capitalism.

Lecture 26: Summary: Can the Battle for America and her Constitution be Won?

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# FreeCapitalist Project

## *Policies & Procedures*

### *An Explanation of the basic Company Policies and Procedures.*

#### **I. General Information**

All FreeCapitalist Project members, or any other person participating in any income opportunity offered or directed by Free Capitalist Enterprises, LLC (the Company), including but not limited to American Founders University course sales and the Prosperity Quest program, (referred to herein as “Participants”) are independent contractors and enjoy the following rights and privileges:

- a. All the freedoms of being an independent contractor.
- b. The right to market specified products and services, and make a profit.
- c. The opportunity to qualify for the highest level of compensation.

Please study this section carefully as each independent contractor is responsible for adhering to these policies and procedures. These Policies and Procedures apply to all Participants in any income opportunity, acting in cooperation with all other policies and procedures of the Company and will be rigidly enforced as such. The Company reserves the right to make adjustments to these policies at its sole discretion.

#### **II. Independent Contractor Responsibilities**

- a. Participants are independent contractors. There is no employer/employee relationship, partnership, joint venture or agency relationship between any Participant and the Company by virtue of their participation in any income opportunity. Participants are solely responsible for paying all taxes due on earnings. Any individual who becomes a Participant must always identify himself/herself as an "Independent Associate" in all written and verbal communication. Participants are not agents of the Company or any of its business relations and may not bind the Company, its executives or its owners in any manner.
- b. Any person, corporation, or other entity desiring Participant status (with the exception of “Primer Quest” and “Community Quest” Participants) must first be a FreeCapitalist Project member and must complete the “New Member Quest.” All Participants must be at least 18 years of age and possess a valid federal identification number (FIN); Social Security Number (SSN); or Taxpayer Identification Number (TIN). The Company reserves the right to refuse Participant status to any person.
- c. Participants are solely responsible for registering and/or obtaining any city, state, or provincial licenses required to sell any services or products. Participants must also comply with all provincial, state and local regulations governing the sale, or tax applied on the sale of said products or services.

### **III. Identification Numbers**

Each Participant will use his/her SSN as their identification number on all paperwork; orders, agreements (sponsoring), lead forms, etc.

### **IV. Updated Policy Information & Responsibilities**

- a. Participants must have ongoing contact and communication with, and management supervision of members they sponsor who act as Participants. Examples of such supervision include but are not limited to the following: newsletters, correspondence, meetings, telephone contact, voice mail, e-mail, training sessions, accompanying individuals to Company training, and sharing of organizational information.
- b. Participants must report changes of address in writing to the Company.

### **V. Governing Law**

- a. All Company agreements, unless specified in writing otherwise, are governed by the laws of the State of Utah.
- b. Participants may not represent that the Company has been approved or endorsed by any governmental agency.

### **VI. Pay Periods**

Weekly pay periods end each Friday at 5:00 p.m. Weekly checks will be dispersed or mailed no sooner than the Friday following the closing day of the weekly pay period and no later than 30 days following any pay period. Monthly pay periods close the last day of the month. Checks are dispersed or mailed no sooner than the 10th of each month following the previous monthly pay period. Participants are responsible for clarifying with the Company which commissions and bonuses are paid weekly and which are paid monthly, in advance of earning either bonuses or commissions.

### **VII. Sale or Transfer of Participant Status**

Participants may not sell, assign, or otherwise transfer their positions, ranks, status, or other rights without prior written approval by the Company. The Company reserves the right to prohibit or impose various terms and conditions, in its sole discretion, respecting any proposed transfer of association.

### **VIII. Death and Inheritance**

Upon the Death of a Participant, rights to the commissions, marketing position, and Participant responsibilities shall pass to successors as stated in that Participant's will. Inheriting successor must fulfill all responsibilities of the Participant and abide by all Company policies and procedures.

### **IX. Enrolling / Sponsoring Members into Other Companies**

Attempting to sponsor or recruit members of the FreeCapitalist Project into any other program or selling other products unrelated to the Company to members who are not personally sponsored, is strictly prohibited and may result in immediate termination of all rights and agreements between Participant and the Company at the Company's discretion.

## **X. Rights to Sponsor**

- a. Individuals desiring to become members of the FreeCapitalist Project have the right to choose their immediate sponsor prior to submitting their membership application. Once the member signs the membership application, changes are not permitted.
- b. Company does not have an obligation to settle or be a part of any disputes concerning sponsorship or sales.

## **XI. Inducements to Select a Different Sponsor**

Notwithstanding the Rights to Sponsor policy, it is against Company policy to knowingly recruit an individual who was sent to the Company by another active Participant.

## **XII. Cross Sponsoring**

Participants may not sponsor the DBA, Company, or spouse of an existing Participant in an effort to avert or work around the Rights to Sponsor policy or any other Company policy.

## **XIII. Enforcement**

- a. Policies and Procedures protect the rights of the Company, its members and Participants. Any Participant who violates provisions of these Policies and Procedures may be terminated. It is a Participant's responsibility to bring violations to the attention of the violating Participant. If, after being notified, that Participant continues to disregard policy, a verified complaint with supporting evidence should be submitted to the Company.
- b. A Participant who fails to comply fully with the sponsorship and/or enrollment procedure established by the Company, (including returning an original signed copy of required enrollment materials), may be terminated by the Company, or may have all compensation held by Company until full compliance has been achieved.

## **XIV. Involuntary Termination Procedure**

- a. Via certified mail, Company will send to the Participant a "Notification of Intent to Terminate" giving the reasons for termination.
- b. The Participant will be given ten (10) working days to respond. Company must receive response by 5:00 p.m. on the tenth (10<sup>th</sup>) working day from the date of notice of termination. The Company president or one to whom the Company president has delegated this responsibility will decide whether termination or other sanction is warranted.
- c. A Participant can appeal the decision by writing the Company president requesting a hearing before the FreeCapitalist Council. The national FreeCapitalist Council constitutes an Appeals Committee. The decision of the Appeals Committee is final.
- d. If, after reviewing the Participant's response, the Company elects termination, that Participant's sponsored members (herein referred to as simply "sales organization") will be re-assigned by the Company president or the FreeCapitalist Council.

## **XV. Voluntary Termination Procedure**

Participants desiring to terminate voluntarily must submit a personally signed letter stating intent to do so, in accordance with their original Membership Application. Members who terminate voluntarily may apply for reinstatement after six (6) months. Failure to pay monthly or yearly membership dues in a timely manner may be considered by the Company as cause for involuntary termination.

## **XVI. Amendments to Policies and Procedures**

The Company specifically reserves the right to make any changes it deems necessary with respect to policy, compensation plans, commissions, products, services, quest requirements, and pricing with or without notice to Participants.

Any changes in the Policies & Procedures shall become binding upon all Participants upon the publication of such changes by the revision of this document or as announced in any official Company communication in print or via the Internet.

## **XVII. Channels of Communication**

Participants are responsible for referring any questions or technical problems related to their membership, or to any other element of any Company program, to the Company immediately.

Participants who have questions about any aspect of the Company should contact their personal sponsor(s). If the questions remain unanswered, the member can contact the Company directly.

## **XVIII. Income Taxes**

Participants are independent contractors. The Company does not deduct personal taxes from compensation checks. At the end of the calendar year, the Company provides all appropriate Participants and the appropriate taxing authorities with all information required by law.

## **XIX. Commissions & Quest Goals**

See section VI, Pay Periods.

Commissions of less than \$100 may be carried over to the next pay period. All commissions are paid in U.S. dollars.

Quest goals are not promises or guarantees. Participants may overachieve or underachieve quest goals. Commissions, bonuses and any other compensation is based upon participant performance and where there may be any ambiguity, Participants agree in advance to clarify with the Company prior to performing any service or earning any such commission or bonus. Failure of Participant to obtain such clarification in advance leaves the matter fully in the discretion of the Company to resolve.

## **XX. Commission Research**

All commission research inquiries must be submitted in writing to the Company within 45 days of receipt of the check in question.

## **XXI. Duration of Membership**

Participants retain his/her status so long as he/she is current on required membership dues and supplemental dues.

## **XXII. Confidentiality**

On a periodic basis, Company may supply Participants with information (data, reports, and other material) regarding their organizations. This information is proprietary and confidential and is transmitted to the member in the strictest confidence. Participants agree to not disclose this information to any third party or to use information to compete with the Company.

Participants may not disclose this information without the written authorization from Company except to use such information for purposes consistent with the Company's intent.

## **XXIII. Advertising and Promotion**

Participants are encouraged to promote their efforts. However, certain rules must be followed carefully to ensure that marketing practices are ethical and maintain integrity. The most effective forms of advertising continue to be Company image, product value, and the membership's sincere belief in the benefits offered through Company programs. Violations jeopardize the effort of all members and Participants and may result in immediate termination.

- a. Answering the Telephone  
The Company prohibits members from answering the telephone in such a manner that gives the caller the impression that he/she has reached the corporate office. Specifically, Participants may not answer the telephone by saying, "Prosperity Quest," "Producer Revolution," "American Founders University," or "FreeCapitalist Project."
- b. Use of Names  
The use of names of Company executives, consultants, athletes, politicians and celebrities who endorse the Company and/or its products is strictly prohibited. Use of images or names of these individuals in any advertising or promotional format or medium is strictly prohibited.
- c. Reproduction  
Reproduction of Company literature and materials (excluding any forms provided by the Company for reproduction) is strictly prohibited. Company reserves all rights to record and/or reproduce and use commercially in any and all media, all talks, communications, speeches, conversations (e.g. conference calls) of Company executives, employees, and spokespersons. Any recording or duplication not authorized in writing by Company is strictly prohibited.
- d. Use of Company Name, Logo, or Trademarks  
Participants are prohibited from using the Company name, logo, or trademarks in any form, except in advertisements or other promotional materials that have been created or approved by the Company. The title "Independent Affiliate" must always accompany materials created by the Participant bearing the Company name, logo, or trademark. No Participant may use Company names or marks including but not limited to, the names "Prosperity Quest", "Producer Revolution," "Principles of Prosperity," "American Founders University," or the name "FreeCapitalist" as a part of the business or corporate name of the Participant without the prior approval of the Company, which may be withheld.

- e. Inquiries  
Participants may not represent the Company if contacted by the media. All media inquiries (radio, television, newspapers, magazines, or any other periodicals or media) are to be referred to the Company.
- f. Personal Appearances  
Participants are prohibited from representing the Company on television, cable television, radio or the Internet without prior written permission of the Company.
- g. Public Relations  
Participants are prohibited from employing unpaid media as a form of public relations, including but not limited to news releases, articles, and talk show appearances, without prior written permission.
- h. Telephone Directory Advertising  
Participants may advertise in the telephone directory. All advertising must conform to all applicable Policies & Procedures. Use of Company's name, logo, trademark, or any representation must be submitted for approval in advance of placement. The approved telephone directory listing is as follows:

Prosperity Quest  
Independent Affiliate  
Participant's Name  
Address  
Telephone Number

Terminated members must discontinue the listed number immediately. Participant grants the Company the right to terminate any such telephone directory advertising.

An 800# using any other company name is prohibited.

- i. Claims of Employment  
Participants are strictly prohibited from stating or implying that they are employed by or are agents of the Company or any of its affiliates.
- j. Misrepresentation  
Participants are subject to legal recourse for damages and/or immediate termination for making any misrepresentation of Company products. Misrepresentation includes but is not limited to the following:
  1. Reviewing the compensation plan with any person without clearly stipulating that no remuneration is received without the actual sale of Company products or services and also providing required compensation disclosure.
  2. Reviewing the compensation plan with any person without informing them that, other than the membership fees, there are NO purchase requirements in order to become a FreeCapitalist Project member.
  3. Repackaging, relabeling, selling, or attempting to sell Company products or services under any other name.
- k. Reference to Other Companies  
Participants are prohibited from using names of any other companies in their advertising.

1. Income Representations

All Participants begin with an equal opportunity for income generation and advancement within the Prosperity Quest plan. These opportunities are determined by the ability and perseverance of the individual. Participants may not make any statements alluding to the income potential of any other member except as stated in corporate literature. All income is derived strictly from the sale of Company products and services. The compensation disclosure must be used when offering the business opportunity to any person.

## **XXIV. Indemnification**

- a. Participants shall indemnify and hold harmless the Company against any claims, demands, liability or loss, or cost or expense, including but not limited to attorney's fees arising or alleged to arise out of a member's operations. Neither membership nor does association imply authority to act on behalf of or bind Company contractually. Participants are encouraged to set their own hours and to determine their own methods of sale as long as they comply with Policies & Procedures and applicable law.
- b. Company reserves the right to approve or disapprove Participants change of name.

## **XXV. Waivers**

Company never relinquishes its right to insist on compliance with these rules or with the applicable laws governing the conduct of a business. This is true in all cases, either specifically expressed or implied, unless an officer of the Company who is authorized to bind Company in contracts or agreements, specifies in writing that Company waives any of these provisions.

In addition, if Company gives permission for a breach of the rules, for any reason, at any time, that permission does not extend to future breaches. This provision deals with the concept of "waiver", and the parties agree that Company does not waive any provision under any circumstances short of the written confirmation alluded to above.

## **XXVI. Sanctions**

This statement of Policies & Procedures is incorporated into the membership application and constitutes the entire agreement of the parties regarding their business relationship as it relates to Companies policies and procedures.

Members who conduct business in violation of these Policies and Procedures jeopardize the integrity and credibility of Company. Company reserves the right to revoke membership status and terminate those in violation of these policies. Such a termination would be effective immediately.

## **XXVII. Assignment**

Nothing herein shall prevent Company from assigning the rights and obligations of its members to any person, firm, or corporation.

## XXVIII. Purchasing & Ordering Policies & Procedures

### a. Methods of Ordering

1. On-line membership applications will be accepted with payment by credit card. Complete on-line form and E-mail as per instructions on-line.
2. To order by fax, fax the completed Membership Application or printed copy of the on-line form, along with payment information to the Company.
3. To order by mail, send the appropriate form completed along with credit card information or payment in U.S. Funds to: FreeCapitalist Enterprises, LLC.

### b. Payment Policy

All payment for membership, products, and services must be in U.S. funds. Acceptable methods of payment include: cash, personal checks (drawn on US banks only), VISA and MasterCard, American Express, and Discover credit cards, cashiers checks, certified check or money order (US Funds only), or bank draft. Please do not mail cash.

### c. Sales Tax

Some products may be subject to applicable sales taxes levied by the Company's local, state, and federal governments. Please complete the order forms as printed for applicable taxing where appropriate.

## XXIX. Company Promotional Material Guidelines

Excessive product claims can subject the Company to enforcement action by regulatory agencies. This endangers the business opportunity for all Participants. Thus, all Participants must comply with Company policies regarding the content of promotional material created and/or used by associates. Noncompliance will result in enforcement action, which can include termination by the Company.

- a. One-on-one verbal testimonials **must only** relate the speaker's **personal** experiences and **must** include an admonition that others may not experience the same results.
- b. All of the above guidelines apply to any advertising, including advertising published on the Internet.

# Compensation Examples

## *Illustrative Quest Scenarios*

*The following are examples only and are not promises or projections of the company. Individual performance will vary and is not likely to conform to these examples that have been prepared for illustrative purposes only.*

Silver Quest				
Participants	#	Tuition Paid Each	10% Commission	Total Earned
Silver Quest	5	\$ 249.99	\$ 25.00	\$ 125.00
Primer Quest Bonus*				\$ 50.00
Community Quest Bonus*				\$ 100.00
New Member Quests Bonus \$25 x 5*				\$ 125.00
Total				\$ 400.00

Gold Quest				
Participants	#	Tuition Paid Each	10% Commission	Total Earned
Silver Quest	0	\$ 249.99	\$ 25.00	\$ -
Gold Quest	5	\$ 1,249.94	\$ 124.99	\$ 624.97
Apprentice Quest	0	\$ 2,744.94	\$ 274.49	\$ -
Primer Quest Bonus*				\$ 100.00
Community Quest Bonus x2*				\$ 200.00
New Member Quests Bonus \$25 x 10*				\$ 250.00
Subtotal				\$ 1,174.97
Coach 3 Gold Quest Participants				
Referrals	#	Tuition Paid Each	10% Commission	Total Earned
Silver Quest	0	\$ 249.99	\$ 25.00	\$ -
Gold Quest	15	\$ 1,249.94	\$ 124.99	\$ 1,874.91
Total				\$ 3,049.88

Apprentice Quest				
Participants	#	Tuition Paid Each	15% Commission	Total Earned
Silver Quest	0	249.99	37.4985	\$ -
Gold Quest	0	\$ 1,249.94	\$ 187.49	\$ -
Apprentice Quest	5	\$ 2,744.94	\$ 411.74	\$ 2,058.71
Primer Quest Bonus*				\$ 100.00
Community Quest Bonus x2*				\$ 200.00
New Member Quest Bonus \$25x10*				\$ 250.00
Subtotal				\$ 2,608.71
Coach 3 Apprentice Quest Participants				
Referrals		Tuition Paid Each	20% Commission	Total Earned
Gold Quest	0	\$ 1,249.94	\$ 249.99	\$ -
Apprentice Quest	15	\$ 2,744.94	\$ 548.99	\$ 8,234.82
Total				\$ 10,843.53

Journeyman Quest™ - Model Forum				
Participants	#	Tuition Paid Each	2.5% Override	Total Earned
Members	0	\$ -	\$ -	\$ -
Silver Quest	0	\$ 249.99	\$ 6.25	\$ -
Gold Quest	0	\$ 1,249.94	\$ 31.25	\$ -
Apprentice Quests	0	\$ 2,744.94	\$ 68.62	\$ -
Journeyman Quests	0	\$ 7,039.94	\$ 176.00	\$ -
Total				\$ -
Forum Members				
Members	#	Monthly Dues	50%	Total Potential
Members	50	29.97	\$ 14.99	\$ 749.25
Silver Rank	100	99.97	\$ 49.99	\$ 4,998.50
Gold Rank	75	149.97	\$ 74.99	\$ 5,623.88
Apprentice Rank	15	199.97	\$ 99.99	\$ 1,499.78
Journeyman Rank	10	249.97	\$ 124.99	\$ 1,249.85
250				Total Potential \$ 14,121.25

\* Indicates optional accomplishments not necessarily required as part of each quest.