CLEARCOST MD

Affiliate Partnership Agreement

Legacy Business Enterprises, LLC dba ClearCost MD

Effective Date

This Affiliate Partnership Agreement ("Agreement") is entered into between Legacy Business Enterprises, LLC dba ClearCost MD ("Company"), a Virginia-based nationwide virtual healthcare membership company, and the undersigned individual or organization ("Affiliate").

The purpose of this Agreement is to establish a mutually beneficial partnership through which the Affiliate promotes ClearCost MD memberships and receives recurring monthly compensation for qualifying active memberships enrolled using the Affiliate's assigned sign-up code.

MEMBERSHIP PRICE	AFFILIATE COMMISSION	PAYOUT
$40/month	**$3/month**	**By end of following month**

1. Affiliate Program Overview

ClearCost MD provides affordable virtual healthcare membership services to individuals, families, self-employed professionals, and businesses throughout the United States and Puerto Rico. The Affiliate agrees to promote ClearCost MD memberships through ethical, professional, and lawful marketing practices.

2. Affiliate Compensation

2.1. The Affiliate will receive $3.00 per month for each qualifying active ClearCost MD membership enrolled using the Affiliate's unique sign-up code.

2.2. The commission is recurring and continues for each month the referred membership remains active, paid, and eligible under this Agreement.

2.3. Commissions are paid per membership account, not per individual or dependent covered by the account.

2.4. No commission is earned on canceled, unpaid, refunded, fraudulent, duplicate, or otherwise ineligible memberships for the applicable commission month.

2.5. There is no maximum number of memberships an Affiliate may refer and no predetermined cap on eligible monthly commission earnings.

3. Commission Tracking and Sign-Up Codes

3.1. ClearCost MD will provide each approved Affiliate with a unique sign-up code for tracking membership enrollments.

3.2. To qualify for compensation, the customer must use the assigned sign-up code during enrollment, and that code must be successfully recorded in ClearCost MD's enrollment system.

3.3. All membership enrollments, active membership counts, and earned commissions will be determined through ClearCost MD's official membership and payment records.

3.4. If an enrollment is disputed or a tracking error is reported, ClearCost MD will review available records and make reasonable corrections when supported by verifiable evidence.

Affiliate Partnership Agreement

Payment, responsibilities and brand use

4. Monthly Payment Schedule

4.1. Affiliate commissions will be calculated monthly based on qualifying active, paid memberships during the applicable calendar month.

4.2. Commissions earned during one calendar month will be paid no later than the last calendar day of the following month.

4.3. For example, commissions earned for qualifying active memberships in October will be calculated after October closes and paid no later than November 30.

4.4. A membership that qualifies for October will generate an October commission even if it is canceled in November. No November commission will be earned unless the membership separately qualifies for November.

4.5. Affiliates are responsible for providing accurate payment and tax information. ClearCost MD may use electronic payment methods designated by the Company.

4.6. Adjustments due to refunds, chargebacks, duplicate payments, or verified errors may be applied to a subsequent commission payment, accompanied by an explanation.

5. Affiliate Responsibilities

The Affiliate agrees to: (a) promote ClearCost MD using accurate and approved information; (b) explain that ClearCost MD is a virtual healthcare membership program, not health insurance; (c) share the assigned sign-up code with prospective members; (d) avoid deceptive advertising, unauthorized pricing promises, or guarantees of medical outcomes; (e) clearly disclose when compensation may be earned from membership referrals; (f) comply with applicable marketing, privacy, consumer protection, and healthcare-related laws; and (g) refrain from collecting patient medical information or representing themselves as a healthcare provider on behalf of ClearCost MD.

6. ClearCost MD Responsibilities

Legacy Business Enterprises, LLC dba ClearCost MD agrees to: (a) provide the Affiliate with a unique sign-up code; (b) maintain enrollment and payment records used to determine commissions; (c) provide approved program information or available promotional materials; (d) calculate commissions for qualifying active memberships; (e) issue payments according to Section 4; and (f) address reasonable Affiliate inquiries regarding enrollment attribution and commission calculations.

7. Independent Contractor Relationship

The Affiliate acts as an independent contractor and is not an employee, agent, joint venturer, or legal representative of the Company. The Affiliate is responsible for applicable income taxes, reporting obligations, and business expenses associated with commissions earned. Neither party may enter into contracts or assume obligations on behalf of the other without written authorization.

8. Marketing and Brand Usage

The Company grants the Affiliate a limited, nonexclusive, revocable right to use approved ClearCost MD trademarks, logos, and promotional materials solely to promote the membership program under this Agreement. The Affiliate may not modify materials in a misleading manner, impersonate ClearCost MD, create unauthorized enrollment websites, or make clinical or insurance-related promises on the Company's behalf. The Affiliate must disclose the financial relationship clearly and conspicuously wherever applicable, including social media, emails, and websites.

Affiliate Partnership Agreement

Confidentiality, agreement term and compliance

9. Confidentiality and Privacy

Both parties agree to protect nonpublic business information obtained through this partnership. The Affiliate will not receive access to confidential member medical records or protected health information through the affiliate program. Any personal information independently obtained by the Affiliate must be handled according to applicable privacy and data protection laws.

10. Term and Termination

10.1. This Agreement becomes effective upon signature by both parties and continues until terminated.

10.2. Either party may terminate this Agreement with 30 days' written notice.

10.3. The Company may immediately suspend or terminate an Affiliate for fraudulent activity, materially misleading marketing, unauthorized use of Company branding, violation of applicable laws, or another material breach.

10.4. Following termination, the Affiliate must discontinue promoting themselves as a ClearCost MD Affiliate and stop using Company promotional materials.

10.5. Valid commissions earned through the effective termination date remain payable under the regular payment schedule. Unless otherwise agreed in writing, no commissions accrue for months following termination, including for previously referred members.

11. Changes to the Affiliate Program

The Company reserves the right to update membership pricing, program features, or prospective affiliate compensation terms upon 30 days' written notice. Any change to the $3 commission rate or calculation method applies prospectively only and will not reduce commissions already earned. Continued participation after a properly communicated change takes effect constitutes acceptance of the new terms.

12. Compliance With Healthcare Referral Laws

The parties acknowledge that marketing and referral arrangements involving healthcare services may be subject to federal and state restrictions. Affiliates must not receive payments for steering patients to particular healthcare providers or for referrals prohibited by applicable healthcare laws. Any referral involving federally funded healthcare programs, licensed healthcare professionals, or other regulated relationships must be reviewed and approved by the Company before compensation becomes payable. If a commission or arrangement is prohibited by law, the parties agree to modify or discontinue the affected activity.

13. Governing Law and Entire Agreement

This Agreement will be governed by the laws of the Commonwealth of Virginia, without regard to conflict-of-law principles. This Agreement represents the complete understanding between the Company and the Affiliate concerning the affiliate program and supersedes prior discussions on the same subject. Any amendment, other than a prospective program update made under Section 11, must be agreed to in writing by both parties. Electronic signatures are permitted.

Affiliate Partnership Agreement

Sign, save and return

14. Acceptance and Signatures

By signing below, both parties acknowledge that they have read, understood, and agreed to the terms of this Agreement.

Type your full name in the Signature field to sign.

Individual / Organization Name

Authorized Representative (if applicable)

Email Address

Signature

Date

After signing, email the completed agreement using the return instructions below.

EXHIBIT A. Illustrative Affiliate Earnings

Active memberships	Monthly commission	Annualized commission*
25	$75	$900
50	$150	$1,800
100	$300	$3,600
250	$750	$9,000
500	$1,500	$18,000
1000	$3,000	$36,000

*Annualized examples assume the same number of qualifying active memberships remains in place for 12 months. Earnings are not guaranteed.

Company: Legacy Business Enterprises, LLC dba ClearCost MDWebsite: www.ClearCostMD.com
Affiliate: www.ClearCostMD.com/affiliate
Email: leadership@clearcostmd.com

Disclaimer: ClearCost MD is not health insurance and does not replace health insurance. This agreement should be reviewed by qualified legal counsel for applicable healthcare referral and affiliate marketing requirements.

SIGNED AGREEMENT RETURN INSTRUCTIONS

Save the completed PDF and email it to leadership@clearcostmd.com.

Email subject: (Your Name) Affiliate Program

Once we receive your completed agreement, you will be assigned an account rep to get your affiliate code, and then you'll be good to go!