

Feenix Legacy Affiliate Rules & Guidelines

Oct 17, 2026

These rules apply to every Feenix Legacy Affiliate, from Trainee to Executive Leadership Council. They protect merchants, Affiliates and the company, and they sit alongside your independent contractor agreement and the Compensation Plan; where they conflict, the signed agreement governs.

Ten rules at a glance

1. You are an independent contractor, not an employee, owner or agent of Feenix Legacy.
2. Complete FCL Certification before working FCL opportunities on your own. Until then, you may work deals through Match-Up Sales with an Agency Director or Certified Affiliate Partner.
3. Feenix Legacy is not a lender. Never promise approval, rates, terms or forgiveness.
4. Never guarantee income. Use only approved, clearly labeled compensation examples.
5. Commissions are paid only on funded loans, never for recruiting.
6. Never take money, fees or gifts from a merchant.
7. Protect merchant information. Share it only through approved Feenix channels.
8. Use only approved materials, logos and scripts. Never create your own Feenix-branded ads, sites or accounts.
9. Respect the genealogy: no cross-recruiting and no sponsor changes outside the approved process.
10. Act with honesty and respect. Report problems; never hide them.

1. Your status as an Affiliate

Affiliates run their own independent business. Field ranks and leadership designations do not create employment, partnership, franchise or ownership.

- **Independent contractor.** You set your own hours and methods, pay your own expenses, and handle your own taxes. Feenix Legacy issues the tax forms the law requires.
- **No authority to bind the company.** You may not sign, promise or agree to anything on behalf of Feenix Legacy, Feenix Capital or Feenix Payments.

- **Joining.** Enroll through the Affiliate Portal at feenixlegacy.com and accept the independent contractor agreement. You receive one Affiliate ID.
- **One ID per person.** Do not hold more than one Affiliate ID, enroll under another person's name, or share your login.
- **Accurate information.** Keep your contact, payment and tax details current in the back office.
- **Technology fee.** A \$50 annual technology fee is deducted from commissions.
- **Licenses.** Obtain any business license or registration your state or city requires for your activity.

2. Training and certification

FCL Certification is required before any independent FCL activity. It is course 102 in Affiliate University's free 100 Series, Affiliate Basics.

- **Affiliate Trainees** may identify prospects and take part in field activity, but may work FCL opportunities only through optional Match-Up Sales with an Agency Director or FCL-Certified Affiliate Partner (see section 7).
- **Affiliate Partners** must keep up required company training and professional standards to keep the designation.
- **Stay current.** When the product, compensation plan or these rules change, complete any update training Feenix Legacy assigns.
- **Paid training is optional.** The 200 Series (Leadership Principles) and 300 Series (Millionaires-in-Training Program) are never required to join, advance or earn commissions. Certificates are training recognition, not field ranks.

3. Representing Feenix and the FCL

Feenix Legacy is a marketing and distribution company and is not a lender. Forgivable Capital Loans are issued by Feenix Capital; merchant processing and POS hardware come from Feenix Payments. Explain the FCL simply and accurately, using the approved explanation from FCL Certification.

You may say	You may not say
"Feenix Capital offers a Forgivable Capital Loan for qualifying businesses."	"I can get you a loan" or "You're approved."

You may say	You may not say
"All financing is subject to underwriting and approval."	Anything promising approval, an amount, a rate or a term.
"Principal forgiveness is conditional: the loan stays current and the business processes with Feenix Payments."	"It's free money" or "You won't have to pay it back."
"The forgiveness schedule is 50% in Year 2, 25% in Year 3 and 25% in Year 4, if conditions are met."	That forgiveness is guaranteed or automatic.
"A Feenix onboarding specialist will walk you through the proposal."	Your own interpretation of contract terms, tax or legal effects.

- Refer questions you cannot answer from approved materials to Feenix Capital.
- Never describe yourself as a lender, broker, loan officer, or Feenix employee.
- Never compare competitors falsely or make claims about a merchant's current provider.

4. Income claims and compensation

Affiliate compensation is not guaranteed. It depends on funded business, program rules and the applicable agreements.

- **Paid on funded loans only.** Commissions come only from funded FCLs, never from recruiting, enrolling or training other Affiliates.
- **No income guarantees.** Never state or imply what someone will earn, how fast, or that they can replace a job or income.
- **Approved examples only.** Use only the company's compensation examples, shown with their "illustrative only" disclosure. Never build your own projections.
- **No lifestyle claims.** No photos or stories of cars, homes, travel or cash used to suggest typical results.
- **Program names are not promises.** "Millionaires-in-Training" names a training theme; never present it as an earnings outcome.
- **Your own results.** Do not share your income publicly or in recruiting unless Feenix Legacy approves the wording and disclosure.

- **Adjustments.** Commissions may be adjusted or reversed if a loan is not funded, is unwound, or was obtained in breach of these rules.

5. Working with merchants

The Affiliate Partner owns the relationship; Feenix handles the production process: review, proposal, underwriting and onboarding.

- **Never take money from a merchant.** No fees, deposits, gifts, or a share of loan proceeds, for any reason.
- **Protect merchant information.** Processing statements, IDs and financial records go only through approved Feenix submission channels. Do not email them unencrypted, store them on personal devices longer than needed, or share them with anyone else.
- **Get consent.** Collect information only with the business owner's permission and only what the application requires.
- **No pressure tactics.** Never rush, mislead or pressure a merchant into applying or accepting.
- **Complete and truthful submissions.** Never alter, invent or encourage changes to a merchant's information.
- **Use the Three-Way Advantage Call.** Present proposals with the merchant and a FEENIX New York Onboarding Specialist, as taught in certification.
- **Stay in touch.** Keep the long-term relationship, and pass service issues to Feenix promptly.

6. Marketing, branding and social media

Use only materials Feenix Legacy has approved, and always identify yourself as an independent Affiliate.

- **Approved materials.** Use company-provided presentations, scripts, graphics and posts without changing claims or disclosures.
- **Brand use.** Do not alter the Feenix Legacy or Affiliate University logos, or use "Feenix" in a business name, domain, email address, social media handle or page name.
- **Disclose your role.** Every post or profile that promotes Feenix must say you are an independent Affiliate.
- **Advertising.** No paid ads, press releases, or media interviews about Feenix without written approval.

- **Outreach laws.** Follow do-not-call, text-messaging and email rules. No unsolicited bulk texts or emails, and honor every opt-out.
- **No impersonation.** Never present yourself or your materials as Feenix Capital, Feenix Payments or company staff.
- **Online conduct.** Do not post confidential company information, merchant names or merchant data.

7. Sponsorship, genealogy and Match-Up Sales

Protect the genealogy first.

- **Accurate sponsoring.** Present the opportunity truthfully, including costs and that income is not guaranteed.
- **No cross-recruiting.** Do not recruit an Affiliate who is already enrolled under another sponsor, or encourage anyone to quit and re-enroll.
- **Sponsor changes** happen only through Feenix Legacy's approved process.
- **Support your Affiliates.** Walk each new Affiliate through Join, Certify, Refer and Duplicate.

Match-Up Sales. Purely optional. A Trainee may choose to work a deal with a trainer: a designated Agency Director or an FCL-Certified Affiliate Partner. When they do:

1. The business is submitted under the trainer's name.
2. Feenix pays the Personal Commission to the trainer.
3. The trainer splits that commission 50/50 with the Trainee.
4. Both agree to the Match-Up in writing before the business is submitted.

The split applies only to that transaction. It never changes sponsorship, genealogy, hierarchy or rank.

Finding a trainer, in this order:

1. Your Direct Sponsor.
2. Your upline genealogy.
3. A designated Agency Director in your organization.
4. Outside-hierarchy Match-Up, only when certified support is not reasonably available within it.

8. Field designations and leadership titles

Use only the designation you currently hold, and describe pending programs as pending.

Designation	How it is held
Affiliate Trainee	On joining; learning the system and working Match-Up Sales
Affiliate Partner	FCL Certification + applicable production requirements
Agency Director	First leadership rank; qualification criteria announced January 2027
Executive Leadership Council	Invitation by management, subject to FEENIX Board approval

- Do not present proposed criteria or bonus economics as final terms before they are announced.
- Never call yourself an officer, director, executive or employee of Feenix.

9. Code of conduct

- **Honesty.** Tell merchants, prospects and fellow Affiliates the truth, including what you do not know.
- **Respect.** No harassment, discrimination, threats or abusive language, in person or online.
- **Lawful activity.** Follow all laws that apply to your business, including privacy, consumer protection, advertising and tax laws.
- **Conflicts of interest.** Do not steer Feenix merchants to competing loan or processing products, or use Feenix relationships for another opportunity's recruiting.
- **Confidentiality.** Keep company materials, back-office data, compensation reports and genealogy information private.
- **Represent the brand well.** Your conduct reflects on every Affiliate.

10. Enforcement and changes

Violations are handled in proportion to how serious they are and whether they repeat.

1. **Coaching notice.** A written reminder of the rule and how to fix the issue.
2. **Written warning.** Logged on the Affiliate's record, with a deadline to correct.
3. **Suspension.** Back-office access, new submissions and commission payments may be paused during review.
4. **Termination.** The Affiliate agreement ends; unpaid commissions are handled under the agreement.

Serious violations (taking merchant money, falsifying submissions, misusing merchant data, or guaranteeing approval or income) may lead straight to suspension or termination.

- **Report concerns** to Feenix Legacy compliance. Good-faith reports are never grounds for discipline.
- **Appeals.** An Affiliate may appeal a suspension or termination in writing within the period set in the agreement.
- **Changes.** Feenix Legacy may update these rules with notice through the back office. Continuing as an Affiliate after the effective date means accepting the update.

Acknowledgment

I have read the Feenix Legacy Affiliate Rules & Guidelines and agree to follow them.

Affiliate name: _____ Affiliate ID: _____

Signature: _____ Date: _____