

Herbalife Distributor Testimonials Updates Jan. 8th, 2013 Source: http://www.ripoffreport.com/online-business-syst/weightloss-programs/internet-internet-

fa060.htm

From: Joe K — Penfield New York United States of America

Date: Saturday, November 10, 2012

OnLine Business Systems Herbalife Bait & Switch Fraud: Sold Me One Commission Package Then Switched Me To A Lower One Internet *UPDATE by author: Silence From Online Business Systems

Online Business Systems sold me a \$4000.00 "Supervisor" commission pachage for \$839.05 and after having me wire transfer the money to them, the switched me back down to the "Distributor" commission level. When I tried to find out who authorized the switch nobody would respond to my inquiries. All in all, they stole \$1,397.95 from me. A word to the wise, don't have anything to do with this company. RUN, don't walk away from On Business Systems.

Like to Know More

From: MBK - Aldergrove (Canada) Date: Sunday, November 11, 2012

I would really like to know more about this situation. A couple things have me puzzled about this situation. First off from what you are stating, this particular sponsor has broken many codes of conduct on a number of different fronts. If this is indeed the situation, then this person should have their membership and distributorship suspended or revoked as this is not how Online Business Systems handles there potential members.

You paid \$399 for your initial distributorship package which was charged by your manual and a live training ticket. This is for a combined OBS / Herbalife membership and distributorship which should have all been explained. As for the \$839, I am guessing that would have been charged by Herbalife International for a 1000 volume point order of products which would have possibly given you enough to "buddy" to the supervisor position. Once your paperwork was submitted, then you would have been at the supervisor compensation level. This does take a bit of time, however you situation may have been something different which is why I would love the chance to investigate this to find a solution.

Online Business Systems / Herbalife

From: Joe K - Penfield (USA) Date: Monday, November 12, 2012

Online Business Systems is the major marketing/distributor for Herbalife products. I got involved with OBS when I received an e-mail from a trusted friend recommending that I try OBS. I found out later that an OBS operative had "hacked" into my friends E-Mail "Favorites" list and sent the recommending e-mail to all of his favorites.

However, I had already responded to the e-mail before I found this out. I received a call Brian Frasier who told me what a great company it was and then he put Cathy Callahan on the conference call. They explained that I should send \$9.95 to Brian and he would send a packet which would explain what the company was all about. After reviewing the informational packet and after several phone conversations with Brian & Cathy, I agreed to send Brian \$399.00 for a

sample of most of the Herbalife products. Soon after receiving the samples I then agreed to send Brian another \$39.95 and OBS \$100.00 so that I could get started (I thought).

After I had paid them \$548.90 I then found out that the only way to get leads and to get a good commission on the sales was to become a Supervisor. Brian and Cathy then told me that it would cost \$4,000. to become a Supervisor. I told them that I could not afford that amount of money. They then told me that I could cut the payment to \$2,000. by joining with another person who would also pay \$2,000. and then we both would become Supervisors. After talking it over with my wife we decided that we could not even afford \$2,000. because the only way to get leads was to spend approximately \$500.00 monthly for the leads. We thought that the \$548.90 was down the drain.

Several weeks went by & I received a call from Cathy who told me that another person was willing to pay \$3,200. and I could become a Supervisor for only \$800. – if I wired transferred the \$800. to them within two days. My wife and I talked it over and we decided to go for it. I wired transferred the \$800.00 to OBS and I was told that I was now a Supervisor. My next move was to complete my training which would take several weeks.

Just after completing my training I called Cathy and told her that I was ready to purchase some leads. Cathy informed me during that phone call that my status had been switched and lowered from that of a Supervisor to a distributor. I asked how they could do that since I had just paid them \$800. to become a Supervisor. She told me that she did not know who had made the decision. I tried to call everyone above Cathy in the chain of command and not one call was returned. I sent numerous e-mails to the so-called "Head" of our team and they refused to respond to my e-mails.

So, the long and the short of my experience is that I am out \$1,397.95

My advice to anyone and everyone is to not have anything to do with Online Business Systems / Herbalife. If you are ever approached, RUN, don't walk away from them.

I have since heard that this bait & switch tactic has been used by them before.

You are a registered Supervisor

From: MBK - Aldergrove (Canada) Date: Tuesday, November 20, 2012

Joe. After checking with both OBS and Herbalife, you are registered as a supervisor with both companies. I looks like you bought a 1000 VP order at which point your coach was able to buddy you to this position.

Not sure where the "bait and switch" has come to play as you have access to all the benefits that every other Herbalife Supervisor and Online Business Systems member has.

OnlineBusiness Systems Rebuttal Lies

From: Joe K - Penfield (USA) Date: Monday, November 26, 2012

Shown Below is an e-mail I received explaining why the "Bait & Switch" occurred. However, no one would ever tell me who authorized the switch. Please note that this was all done with Herbalife's blessing. When OBS did a rebuttal to my RipOffReport they lied and said that I was still a Supervisor. I guess that they did not think that I had written proof. As I said before, don't have anything to do with Online Business Systems and/or Herbalife.

Cathy Callahan cccrpc78@yahoo.com

Jul 25, 2012

Joe,

I talked to Herbalife today and will call them again with you, but the problem is that you were put in the system as a Distributor on April 24th. When you bought the 1000 volume point order, we had another who did not have enough to do a one month qualification, so we planned on tagging you together. Then you had the problems with the training and we needed to get the other in as a Sup. and were not sure how long you were going to take to get the training done and up and running. We found another person to tag on to him, so that left you with no tag on. Since you bought the 1,048 vp in March, you are still a Distributor at a Success builder level. You may go on and order product at a 35% discount, but in order to get to supervisor (50%) you have to sell or order 3,052 by March 2013, or you can do 2500 vp's in 2 consecutive months, or 4,000 vp's in one month. The 1000 vp was a gift and although you bought product, you did not finish the training or start your business, so that gift was given to someone else. Now you can sit and stew and threaten law suits or you can buy 1 wheel slot and get started @ a 35% discount. 'You can make excuses or you can make money, but you can't do both' Corey Reynolds, President's team. I will still call you tonight at 7:00. You can order from Herbalife and start making vp's to get it going. myherbalife.com enter your ID number and the pin code is 1234. I want you to be successful, now it depends if you are willing to move on and make this work. I hope you stay with it and blow by me. You don't move anywhere by standing still. We will still call Herbalife so you can hear the same thing from them.

I'll talk to you tonight.

From: Joe K - Penfield (USA)

Date: Thursday, December 13, 2012

For anyone who has gotten this far in this ripoff report I know that you will find it as interesting as I do that MBK - Aldergrove (Canada) replied to my first two posts with a bunch of BS as to how this could never happen with Online Business Systems. When I posted the proof of the "Bait & Switch" which was a copy of the E-Mail I received from my "Coach", for some reason we haven't heard from MBK again. Gee, he/she responded to my first two posts, why has he/she not responded to this third post? My guess is that he/she does not want to be caught in a lie......AGAIN. This is how Online Business Systems/Herbalife operates. Have nothing to do with them. Save yourself a lot of money by not having anything to do with these ripoff companies.

Source: http://www.ripoffreport.com/herbalife/alternative-health/upper-darby-pennsylvania-

20a9f.htm

From: Tory Masterson — Philadelphia Pennsylvania United States of America

Date: Sunday, October 28, 2012

Herbalife Another MLM scam, stay away! Upper Darby, Pennsylvania

I got sucked into Herbalife several years ago while seeking to escape a dead-end job. It started when I answered an ad in my local paper that offered an opportunity for me to be my own boss, or something to that effect. I called and was immediately directed to the person who would become my mentor, whom I'll call Marie. To her credit, she was supportive of me from the start, and as a previous poster mentioned, she put me on a three-way call with her own mentor.

They told me to stop looking for a business opportunity because this was it, that I would prosper because I was getting in on the ground level of their organization. This is a caveat: be wary of anyone who urges you to sign onto an opportunity because you can get into the ground level and thereby secure a good spot for yourself. What this ground-level claptrap really means is that their organization is unstable and loses a lot of members.

Anyway, I jumped into the deep end right away and purchased what they called my registration kit, which contained all my start-up materials, including some of the products. I immediately put money into promoting my business with ads and flyers, exactly the way Marie told me to do it. She said she was making a nice buck from Herbalife and that she had built her business using the same methods. I believed her. I also began using the products and was thrilled at the weight I lost. When I look back on pictures of myself from that era of my life, I love how good I looked. Sadly, that was the only benefit I received from my involvement with Herbalife.

The months passed and my success was marginal, even though I was doing all the things Marie told me to do to build my business. But I continued to struggle, and after six months, I threw in the towel. Hardly anybody wanted to buy Herbalife; I lived in a working-class area, and most people would have rather spent their money on beer and football pools than on nutritional supplements and weight-loss aids. Those who were interested in weight loss chose Jenny Craig and Weight Watchers because these companies were more visual than Herbalife, plus Herbalife required self discipline, since it was up to the consumer to take the products as directed. There were no weekly meetings or weight-loss counselors to keep people on track.

There was also the multi-level-marketing aspect of the business, as ideally my customers were to take off on their own successful Herbalife distributorships. But none of the customers in my pitifully-small customer base was interested in the least of doing that. So I was forced to come to the conclusion that Herbalife was not going to be a money maker for me, let alone a career.

When I left Herbalife, Marie said it was 100% my fault that I failed, that I didn't work hard enough at growing my business. Needless to say, I was furious and never spoke to her again after that. I exhausted the remainder of my Herbalife products and have never bought any more. The products were actually great. The bad taste in my mouth comes from my two-faced mentor and the fact that Herbalife, as well as most MLM opportunities, was not a stable source of income.

Source: http://www.ripoffreport.com/online-business-syst/business-consulting/colorado-springs-

colorado-31ab2.htm

From: RoyalPalm — Maysville Georgia United States of America

Date: Wednesday, October 03, 2012

Online Business Systems Herbalife SCAM, taking advantage of desperate folks looking for work. Colorado Springs, Colorado

Online Business Systems is in the business of taking money from people who are desparately seeking income opportunities. This is how parasites work. This is a SCAM of SCAMS. They offer you a RISK FREE informational package for \$9.95. Then in the terms and agreements tell you they are not giving your money back. So the fine print allows them to keep your hard earned money.

This is how they make money!!!!! DO NOT FALL for this company. I don't want to be involved with any company that Frauds the people and you shouldn't either.

We work very hard for the little money we do have and these guys are parasites.

When I tried to send the package back was affronted with the Terms and Agreements saying they were keeping the \$9.95 but because it came out of Canada it was \$10.28.

I am soo pissed right now. I have to work 1.5 hours to make up for their thievery!

no refund

From: texascowgirl - Livingston (United States of America)

Date: Saturday, October 13, 2012

I paid @ 80 dollars to get signed up with Herbalife and then \$160 for my starter program. I sent the program back because it was gross and disgusting and me ill at my stomach and now Herbalife still won't send me my money back.

Source: http://www.ripoffreport.com/home-based-business/premier-team-online/premier-team-

online-home-busin-338p6.htm

From: af - sequim (United States of America)

Date: Tuesday, February 07, 2012

big lessons

I was in PTI for 2 years I worked it very very hard I spent \$300 to buy myself a job then I went to all the online classes became a supervisor witch cost me \$2300. I was on a morning call were they were to motivate you by either lifting you up or making you fill like a failure because you didn't meet your numbers. I was told I should quit my job to be full time at Herbalalife.

I was making about \$2300, a month but was spending \$5000 to \$8000 a month. Most of the money I would be making, came from selling a kit or getting someone to go supervisor very little product was sold I could not hardly give the product away. One day I had some questions with what I was doing and how nothing was adding up money wise but they would always said"the money will come" and I believed them or wanted to believe them.

Well I just wanted to slow down work on selling product not the kit and my supervisor freaked out she said I was taking money away from her family and that if I didn't keep going they would kick me out of Herbalife not just PTI but Herbalife and they did. I was \$70,000 in the whole I had quite my really good job and had to sell my 401K to try to pay off our credit card debt. I have no money to help my children with there college.

This may work for some but at what cost to others. I know about 7 or more people this has happen to, same story. In my journey with Herbalife I hurt people thinking I was doing right and for that I am truly sorry. I believe Herbalife might be a good company but PTI is not. Thank you for letting me share this with you. This has been a big lesson for me and my family very costly but I am stronger for it I don't go into things so lightly I question more. If you still want to go into business with this company Good luck to youbut please keep some of the things I wrote in the back of your mind when you look in to this company.

sincerely

af in washington state

Source: http://www.ripoffreport.com/incomeathome-com/supplemental-health-programs/internet-

internet-48053.htm

From: Lynda — Palm Bay Florida U.S.A. Date: Saturday, September 01, 2012

IncomeAtHome.com Herbalife The company flat-out refuses to tell you who they are until you go to a meeting or buy their plan, Internet

A couple of years ago, I responded to a bumper sticker that touted "income at home." I desperately needed a second income stream, so I responded. They refused to tell me over the phone who they were; said I had to attend a meeting, so I did. Turned out to be Herbalife. Well, my son had lost a lot of weight with Herbalife, so I figured this was not a bad thing. I plunked down about \$300 for a kit, which was mostly literature, a couple of DVDs showing a few people in some very expensive digs, and a very stingy assortment of samples. Still I decided to go for it.

The mentoring I was promised? Well, the meeting WAS the mentoring! There was definitely an "in" crowd, and I don't believe their successes were all they claimed to be. So I finally did my "due diligence," which is what I should have done BEFORE I joined. I tried looking for it again just now and it's gone (or at least I can't find it on the web any more), but the reason the founder had all that energy? Well, it wasn't from the Herbalife! (If you can find out the founder's name, you will probably be able to find all the stories, but I just don't remember it now. But the young man died. No, not from the Herbalife. From the illegal stuff he was supplementing it with.)

Fast-forward to 2012...I saw a TV commercial for IncomeAtHome.com. Endorsed by celebrities, etc. Sounded legitimate. I STILL need a second income stream, so I googled it, and not only did I see the link for the official site, I saw a link for an expose' right on top of it. So I went in to both sites, and sure enough, it's Herbalife! Same promises! So now that I know this, I went into the site, as if this were all new information. Now they want you to sign up, but when you decide to refuse and log out, they tell you that you can find out all about with without signing up. And a Chat box comes up, so I engaged in a chat. This is it, in its entirety. I haven't changed so much as a comma:

Jenny Says: Hey wait! We hate to see you go. So just this once we would like to offer you a FREE Home Business Tax Guide, along with a Prioritized Home Business Consultation! CLICK HERE to take advantage of this amazing offer!

Jenny Says: PLUS we won't keep you waiting! We'll ship your package immediately and schedule a consultation for you ASAP so you can get started immediately.

Jenny Says: Learn how to save thousands of dollars in cash every year with a home based 'll get our risk free information-packed guide 100% risk free. CLICK HERE

You: What is the name of the product I would be selling?

Jenny Says: Let me explain a little more. OBS is a cutting edge marketing system that allows you to build an internet-based business from the comfort of your own home.

traded on the New York Stock exchange.
Jenny Says: OBS will help you launch your business and give you all of the tools that you need and a personal business coach the time is now! CLICK HERE
You: No, you don't need to explain any more, Just tell me the name of the company; I can do my own research.
Jenny Says: Just remember, the ONLINE BUSINESS SYSTEMS Decision Package comes with our 90-day money back guarantee (less shipping & handling fees) and now for a limited time we'll give you the Home Business Tax Guide for FREE and get a Prioritized Home Business Consultation.
Jenny Says: Your satisfaction is GUARANTEED CLICK HERE for this last-minute offer.
You: Yes, I do remember that, but apparently English is not your mother tongue. Again, WHAT IS THE NAME OF THE COMPANY?
Jenny Says: We are so sure that this package will work for you that not only do we offer a 90-day money back guarantee, less shipping, but we will include the Home Business Tax Guide for FREE!
Jenny Says: Just CLICK HERE for the secret order page with this bonus offer.
You: Yes, I appreciate the fact that you are "so sure," but in order for ME to be sure, WHAT IS THE NAME OF THE COMPANY?
Jenny Says: The Home Business Tax Guide for FREE is only available through this chat and for a limited time. Please don't miss this great opportunity.

Jenny Says: We are associated with a company that does over \$3 billion in sales and is publically

You: I don't need a "Home Business Tax Guide," I	I owned a very successful road service with my
husband, and I did our taxes impeccably. Again, V	WHAT IS THE NAME OF THE COMPANY?

Jenny Says: Alright, thank you for your time and have a nice day :) CLICK on the "X" in the upper right to end the CHAT.

[This is the end of it. You are probably better off putting an ad in the paper telling people you will clean out their attics for free, then selling the stuff you find on ebay.]

Source: http://www.ripoffreport.com/bait-and-switch/herbalife-heidi-crai/herbalife-heidi-craig-con-j-

e32c1.htm

From: kel — red lion Pennsylvania United States of America

Date: Tuesday, June 12, 2012

Herbalife; Heidi craig Con job, Internet

Ok, to start out, I inquired about a work from home opportunity, and after i received the packete, i was told by heidi craig to read and then the second time she called me back, she informed me that i needed another 199.00 for my spot start my busness, after hearing that, she insulted me, called me names and I sent the package back at a cost of 24.54.(Fed Ex) Anyway, After she and herbalife charged me 40.00 anyway! Dont fall for this one! Even states that they are BBB certified. So, Im out 64.54 for nothin!!!

Source: http://www.ripoffreport.com/weightloss-programs/herbalife/herbalife-25-to-50-off-when-

a17a5.htm

From: Confidential — St Paul Minnesota United States of America

Date: Sunday, May 20, 2012

Herbalife 25% to 50% off when you sign up as a distributor. Internet

Here is one purchase I've made out of many.

Discount Retail: 327.50 (USD) This means the retail value is \$655.12

Package & Handling: 45.80(USD)

Freight Charges: 39.30 (USD)

Tax: 39.80 (USD)

Total Due: 452.50 (USD)

Volume Points: 594.10 Points

This means I'm paying 28% in the shipping/handling and tax.

Lets say the tax is about 7.5%, the local sales tax. We can leave that off for now.

The packaging and handling is about 14% of my purchase.

The freight is %12 percent of my purchase.

The tax is about 12% of my purchase.... I would like to know where that came from. I was told I'm charged my state sales tax. That's off by 5% higher.

I have not MADE money, it takes my extra money from my 9-5 job to make up expenses for running a shake club. No one gets paid here... therefore, its really Herbalife that benefits, and the people who sponsored me. The truth is, if you don't recruit distributors, you don't make anything.

Source: http://www.ripoffreport.com/weightloss-programs/herbalife/herbalife-multi-level-marketi-

199dd.htm

From: David — Durham North Carolina U.S.A.

Date: Thursday, April 05, 2012

Herbalife Multi level marketing, Internet

I joined this company and followed their instructions. I was told to buy leads for \$400 and just about all of them were not interested so I lost that money. The products did help me lose a little weight but then my weight plateaued. Also was told to put out signs and pull tabs and car flyers. Was also told to put declarations on Facebook and that didn't get leads for me. I could not find many bulletin boards to put those. I was not willing to put flyers on cars and I don't think most people are willing to do that either. This business is very expensive to start, there were many things to buy and it could cost \$8000. I don't think the average person is going to get their money back out of it in sales. I highly recommend people steer clear of it.

Source: http://www.ripoffreport.com/internet-marketing-companies/workfromhome-

com/workfromhome-com-herbalife-at-7c081.htm

From: Dr. B — Littleton, Colorado Date: Monday, April 02, 2012

workfromhome.com herbalife at workfromhome.com you have to pay to work Internet

If you are looking for a job and are considering workfromhome.com, you have to INVEST YOUR MONEY in Herbalife to begin work. You pay \$10 - \$60 a month for a web site. You pay \$200 - \$500 in start up fees. You pay \$2,400 to start as a supervisor. You have to sell product. You have to recruit other investors/participants.

If you are desperate for a job and are thousands of dollars in debt like I was, you will not have the financial resources to start a job with workfromhome.com. Save yourself the three days it takes to figure this company out and look for something more traditional

Source: http://www.ripoffreport.com/internet-marketing-companies/premier-team-interna/premier-

team-international-myl-dc6c0.htm

From: Irritated — Bloomington Indiana U.S.A.

Date: Monday, November 28, 2011

Premier Team International Mylan United, Herbalife, Jason Willden Fake job description, bait-and-switch website, lying to government! Internet

I have been working with my state's Vocational Rehab office to try to find a job.

Someone from a company called Mylan United sent my job coach an email stating that there was a job opening for a "Financial Manager." They said you would make around \$2000 a month, but the job sounded suspiciously like money laundering- they wanted you to have a pre-existing bank account and supposedly transfer funds to other countries.

The site was Economyjob.net. I was suspicious, especially since the site has several typos but I filled out the application anyway.

They wrote me back and asked me to fax them a contract with my signature on it, as well as a copy of my state ID. I did, but the next day I received another email stating that their fax number had changed and I needed to resend my information.

That day I was unable to get to a fax machine. I received several emails, and also phone calls from 866-223-2509. The phone calls were a recorded message of a lady with a British accent stating that she was contacting me because I was interested in working for, or had been hired by, Mylan United.

I finally faxed in my information, and within 5 minutes received a phone call from a strange number- 435-231-1767. I also began receiving emails from someone named Jason Willden (except it was not capitalized, so it looked very unprofessional.) The emails stated that I had gone to Leadingincome.com and asked for information from Premier Business Team. They said I needed to contact him for my "Free information kit" on how to start my own business. They also said I requested information on how to work from home "around my family".Not only had I never visited or heard of Leadingincome.com, I never said any of those things. I am a recent college graduate with no children!

Jason proceeded to call me 10 times, including 6 times on the day I sent in my fax. Some of the calls were only 15 minutes apart. He even called at nearly 9 PM, even on Saturday!

The last email he sent had the subject "For immediate review" and seemed to be in a very forceful and pressuring tone.

It said: "Hi *****,

Thank you for contacting us for your Business Information Package. We know you are serious and ready to make a smart business move, once you have the all the details. I am here to help you.

I have tried to reach you by telephone to confirm your information and get you those details but have had no success. Did you get my message?

Premier's business package is delivered to you in two steps:

STEP #1:

a. Watch the short video, "The 5 Key Elements to Financial and Time Freedom in a Depressed Economy." This video will show you the principles of success that make Premier's Business System so powerful in today's economy and our experienced business coaches that will train you. "Watch Video Now"

b. Review the Online Workbook. » Review the Workbook Now< STEP #2: Get back to me as soon as you finish step 1 above so that I can give you the second half of the Premier Business Package. During this interview we want to learn more about you so we will go over your work history, etc. I will take you to our company website where we cover how and what we do for this 30 year old, expanding, global corporation. This way we both will be able to make an intelligent informed decision if we are a good business match. If we are a match, I'll show you how to get started at that time.

Please remember to be in a quiet place with a computer where you can focus and take notes when we talk today.

I look forward to hearing from you in the next few hours. If you need any assistance, please don't hesitate to contact me.

jason willden 4352311767"

The videos are on YET ANOTHER domain-premierteammedia.com.

Also, the emails that I received say: This email was sent by: jason willden 1438no325e, nephi, UT 84648

That looks like a fake address to me.

Anyway, I am just disgusted that this company would use bait-and-switch tactics- pretending to be one company and then turning out to be another. Not only that, but it is despicable that they contacted my state's vocational rehabilitation office and are preying on people who are having difficulty finding jobs. Some of the people helped by this office have cognitive disabilities and may be easily tricked into something like this. This is illegal, fraudulent behavior and I find it to be completely disgusting! I would never be involved with a company like this!

Source: http://www.ripoffreport.com/supplemental-health-programs/online-business-syst/online-

business-systems-herba-a899f.htm

From: Scott — Oneida New York United States of America

Date: Friday, December 31, 2010

Online Business Systems- Herbalife Complete Rippoff, Poor Customer Service-Support, Liers, Missleading Advertising, High Pressure, Scam Artist, Poor Training, Money Hog, Misrepresentation, Harrasment, Assholes, Colorado Springs, Colorado

Do not get involed with Online Business Systems!!! Get out as fast as you can. This company is misleading because it is marketing Herbalife. At first the coach "mentor" will not even tell you it's Herbalife.

Products are very high price. Market is saturated. Herbalife products don't sell good. At first I was on a conferace call with my coach's upline (Cynthia Robinson). If you run into her get off the phone fast. She kept pressuring, harassing me to by \$700 dollars of inventory.

They said at first you don't need inventory. Then they try to force you. Herbalife Drains the money out of people.

I got out of this business in 5 months because I wasn't getting any sales off my website. They tell you that these product's really move. I been getting hit's on the website but no sales, red flag!!!.

Also, the coaches talk nonsense. Tell you their stupid stories, talk to you like your stupid. They no nothing in the health and nutrition industry. The coaches do not know how to run a real business.

Know I know when you search for Online Business Systems and Herbalife there are lot's of complaints. I even saw approx. 100 complaints from the Federal Trade Commission dating back to 2000.

OBS is a big Scam

From: Chris - Dade City (United States of America)

Date: Friday, February 11, 2011

I agree, do not get involved with Online Business Systems. Thank goodness for forums like these informing people of what they're getting into. Luckily it only took me one day to realize how disingenuous and unethical there business practices were.

Their decision package was filled with absolutely no information about what type of business you were getting yourself into. It was riddled with uplifting testimonials, completely non-representative of the majority of people who get suckered into the scheme, and it is designed to exploit your hopeful nature and optimism.

When I received my call from the personal coach, I was already on-guard with lots of questions, as I have been victim to another pyramid scheme before. Even though I knew it was too good to

be true and every fiber of my being told me it was a scam (because of how pushy the coach was to make the sale and how little information was given upfront), I still purchased the \$399 OBS package.

I had asked my coach specifically if this was a pyramid scheme and he responded, "No, nothing like that.". I convinced myself that maybe this "opportunity" was legitimate since I had heard about it from people whom I consider trustworthy over the radio. What I found out as soon as I made that purchase was exactly what I feared... There were even more hidden, reoccurring costs associated with starting your OBS account and the various web domains needed (all of which you were never told about upfront obviously), and it is the same old-fashioned pyramid scheme cleverly disguised as a "multi-level marketing" system in which your "up-line" profits off of anything you sell.

It's easy to see why someone would stay with the business for 5 months before throwing in the towel. It's human nature to want to believe that you can obtain wealth/success, to linger to the hope that things will pick up if you just stay with it for a little longer, and that if you quit you're losing out on all the time and money that you've already invested.

But believe me... You are quitting while you are ahead. Don't waste any more of your time and money on something that in most likelihood won't turn out a livable level of income even if you do put an excessive amount of time and effort into it. I'm not saying that it is impossible to make a fortune using scams like Online Business Systems, it's just highly improbable. And the bottom line hard fact of the matter is that the only way you can make a profit using OBS is to be as dishonest, disingenuous, and unethical as the people who sucker you into the scam to begin with.

If you aren't willing to do that, then there is no amount of "hard work and effort" that you can do to obtain a "successful" business. I for one am not willing to demean my spirit and sully my soul, no matter how much money I could make.

A ripoff company where most will fail as it From: BJ - (United States of America)

Date: Thursday, March 10, 2011

I found out about Herbalife after entering one of their "work-at-home" web pages and ordering their starting kit. Herbalife was never upfront until later on. That is a red flag unto itself. Shady business practices. And now that I look at it, there's a reason why they want to be initially discreet.

Herbalife will try to bilk as much money from you as possible in as little time. Part of this process will include "mentors" who will incessantly urge you to achieve the highest position on their MLM scheme, hoping that you'd pay hundreds to thousands of dollars to do this; the pressure to attend "leadership conferences" and watch many "testimonials," and to get through training in as few days as possible. In this process, you spend ample time and hundreds of dollars to use the tools and resources to start your online business with them. This gives you no time to really think.

They will then try to connect you to a card-processing company and a card authorization company for your merchant services, which you will have to pay even more money while being

offered bogus online contracts, while Herbalife continues to pressure you on their end to buy more of their resources. And to top off that, you receive these hidden/unwarranted charges when viewing your bank statement.

This is what happened to me, and now I'm going through a legal process which has been successful thus far.

In all reality, we shouldn't have to pay all of these hundreds of dollars (sometimes thousands) to start an online business. If it's so easy since it's online and Herbalife is a wild success ("business is booming!" they claim), we should only pay a small one-time fee and then see if this program really works. That's the way I see it. When I was in training mode, I asked myself this: "Why are they asking for so much money if they're such a success? If nothing is guaranteed? If online businesses are supposed to be easy?" In real life, when you look for a job, you're not going to pay ridiculous amounts of cash to get started (maybe in rare instances).

In all reality, the overwhelming majority will fail in Herbalife while the top dogs will actually see some real money.

Hubpages breaks down an example of Herbalife's pyramid scheme:

"In its flyers, HerbaLife claims that you can make as much as \$1500 per week for part-time work. If you work full-time, you can make \$5500 per week.

However, the statistics say otherwise.

In actuality, about 1% of HerbaLife distributors make 85% of the company's gross sales. These distributors are in the upper echelons of the company, and were around back when the company was still starting up in the early 80's. The remaining 99% of HerbaLife distributors, who joined the company after the mid-1980's, make the remaining 15% of the company's gross sales.

What does that mean math-wise?

Let's crunch the numbers: 99% of all reported HerbaLife distributors comes out to 1,782,000 distributors (99% of 1.8 million). Meanwhile, 15% of \$3.5 billion comes out to \$525 million. Divide \$525 million by the 1,782,000 distributors and you obtain \$294 in annual sales per distributor!! And keep in mind that is not profit, but sales, so the actual take-home pay is even less."

And does the Herbalife company tell you this? They certainly never told me anything about this! Very deceptive.

I should have listened to my doubts, my instincts, and done closer research on my part. I urge everyone to ask as many questions as possible and seek verification, corroboration, with potential companies and relationships.

Always research a company to make an informed decision, and be very careful, especially when it deals with your finances and personal information. If they've obtained this information, seek legal help or resources for action to protect you, your finances, your credit, your identity...and your life. Remember, ripoffs and scams come in all shapes and sizes, from one individual to corporations like the Enron controversy. I just wish that I didn't have a momentary lapse of judgment, but one slip-up like I did, and you can run into a gamut of problems that can ultimately ruin your life.

Again, Herbalife guarantees you NOTHING and only a few will really strike it big. Don't take such a big risk if you're struggling, teetering on the edge. Invest in something where you are sure you will see the direct results.

There's a reason for the significant amount of complaints against them from governments, agencies, and consumers from around the world.

There's an old saying: if it's too good to be true, it probably is.

Don't waste your time and money with Herbalife like I did!

Source: http://www.ripoffreport.com/cult-organizations/herbalife-health-and/herbalife-health-and-

lifestyle-fc5e0.htm

From: starshineRoxie — Greater Lowell Area Massachusetts

Date: Wednesday, September 28, 2011

Herbalife Health and Lifestyle Center A minor ditching school to sell caffeine stimulint drinks, Lowell, Massachusetts

I was walking down Merrimack Street in Lowell, Massachusetts when a young gentlemen approached me and asked me if I was interested in weight loss. Being a statistically typical overweight American, I am interested and so said yes. He took me into this "private club" as it was called.

He gave me a typical alternative healthy lifestyle speech about how nutrition is important and their products were designed to increase energy and metabolism. He said that I would feel like I had more energy than normal by the time I finished an "aloe water" (which smelled and tasted like honeydew melon water), a tea which tasted well, and a chocolate shake which was delicious. I tried it because he said it was only \$4 per visit, so I figured I could try it once and not come back if I didn't like it. I'm NOT going back.

It's only been an hour since I left this place and I don't have "increased" energy, it is the same. I do however, have extreme dehydration which is very unusual for me as well as a migraine that I only usually get when I'm overly stressed out. I just looked up information about the Herbalife company online. Caffeine overload, Lead, Ephedra, Silicon dioxide, and other food additives which are found in processed food. The Herbalife company claims their products are "all natural". It's false advertising. :(

What disturbed me the most though, was the fact that I found out the young man who brought me in was a 16 year old kid, who was not in school at noon on a weekday. Why is a minor selling souped up products on a Wednesday afternoon instead of learning about math in high school he could use later in college to get his own business degree?

I realized after hearing everything he said to me that he believes that this "private social club" was a good way to make friends and make money. He even got me to buy the cheapest product from their catalog, a \$20 "Cell-U-Loss" dietary supplement because I felt sorry for him. The young man really believed in this "alternate way of life" like he was helping people to help themselves. It was exactly like every weird cult I've ever seen or heard about that plays on the emotional insecurities of teenagers. >(

When I read the truth about the whole Herbalife parent company 20 minutes ago, I got so angry I decided to finally join this website. I've been a fan of consumer watchdogs web sites for years and, unfortunately, \$24 wiser I now have something to report. Herbalife is not only guilty of false advertising and fraud, they now combine their tactics to sell their products through cult-like facilities by the exploitation of children! I wish Attorney General Martha Coakley would get in on this!

Source: http://www.ripoffreport.com/sales-people/herbalife-home-busim/herbalife-home-busimess-

reach-c9ded.htm

From: Ronald — Compton California Date: Wednesday, June 15, 2011

herbalife home business reaching the dream. making 18000 in 11 months surprise, Arizona

Recently found herbalife through and email I received and decided to be open minded and try it. Bad move on my end. Like everyone else I paid for the first packet. First trap do not buy. If u do not cancel in 14 days you will be charged another 39.99 if u do not send it back. Lame. After that I kept going through the process and see what it was. When i saw that it was herbalife i thought that it was real because there is a herbal life building not to far. Wrong again. Just to get the products it is 199.00 up front. Then they want you to go through training by using a web site made by them which it will teach you about the product. Red flag. I notice that the web page was old and out of date. About one to three years old. Lucky for me I was almost scamed again for 500 bucks. When the coach I had was about to charge me for it on my credit card it declined the purchase three times. At that moment is when my gut feeling went off. I started having doubts about this company and started doing a real Gd back ground check. Finding this web site now shows me that I made the best decision on stopping my self from join. For an advice to anyone. If a company wants you to pay up front do not even bother. Your best bet is to just start your own business. There are great programs out there to start your own home business and creating your own web site for a price of 100 bucks a year. I just feel bad for the people who was my coach they where older couple very nice and his wife lost her job. Which resulted in them trying this. After 2 months of this he was just getting two people so far. I would have been number three but now I am leaving this before I get further in debt.

Source: http://www.ripoffreport.com/questionable-activities/renae-m-namisniak/renae-m-namisniak-

renae-m-na-97554.htm

From: Burt – Orlando, Florida USA Date: Monday, October 18, 2010

Renae M. Namisniak Renae M. Namisniak HERBALIFE DISTRIBUTOR SCAMS DISABLED VETERAN Baldwin Park, California

After answering an advertisement for making income on the internet, my brother who is a handicapped & disabled veteran, decided to look into it on September 10, 2010.

He went to: www.Renae4HomeBiz.com where he had to send in \$10 shipping for a free kit to help him start making big bucks with his new home based business, according to the site.

After receiving the kit, he had to read the materials and study the CD's that came with the kit before Renae was to call him with her "Coaching" lesson to get him started. He studied as much as he could to be ready for her call a few days later. The day came and Renae called as promised and on time. She went on & on to my brother about how much money he was going to make in the future by selling Herbalife products to his friends, family and everyone else he knew.

My brother had never heard of Herbalife, so he asked Renae what they sold. Renae stated that Herbalife sells vitamins and other products for everyday living and sells them at very competitive prices and for that reason, it was one of the largest growing companies on the planet. Then came the clincher: "All you have to do is buy \$2800 of their product and YOU will be a "Herbalife Distributor." "YOU will have "YOUR OWN" Herbalife web site that will be set up for you as a 'Herbalife Distributor.' Would you like to place that on a Visa or Mastercard was the next question from Renae. My brother stated that he did not have \$2800 to invest, but that he would work very hard to sell these products if given the chance. "Do you have anything you could sell of value to raise the money, possibly a car or some jewelry?" was her next question. My brother stated he could not sell his car because he would have no transportation.

Renae then stated that he could not join the ranks of the Herbalife Family of Distributors until he raised the \$2800. My brother was very upset to say the least after he had spent hours studying the course sent him by Renae.

Within 2 days on September 30th, my brother's checking account had a \$39.95 debit charge from "RENAE4HOMEBIZ 626-257-3225 CA which was the same as his payment of \$9.95 for shipping of the free kit. I contacted Renae for him by e-mail to question the \$39.95 debit charge and her return e-mail stated that the \$39.95 debit charge was the fee for the kit because my brother did not take advantage of this money making opportunity. I answered her e-mail and gave her 24 hours to return the \$49.90 in debit charges to my brother or I would be bringing her scam public.

Source: http://www.ripoffreport.com/bbb-better-business-bureau/dan-morton-jamie-win/dan-morton-

jamie-winn-premie-8bfcz.htm From: Richfield, Minnesota USA Date: Tuesday, February 17th, 2009

Dan Morton, Jamie Winn, Premier Team International, Herbalife, No morals! No values! No ethics! Just 100% fraud! Don't let Dan Morton, Jamie Winn, Herbalife scam you out of your money!

Okay so here is my story. Like so many other people, I was searching for opportunity that would get me closer to my dream of financial freedom. I requested more information on an opportunity that sounded interesting. Soon after, I received a phone call from Jaime Winn. Jaime went on and on about how her life has changed for the better since she started with this business. The conversation continues as she asked me several questions to ensure that I was a "good fit" for the opportunity. I knew all things come with a risk, but Jaime sold a good story and I was willing to take a chance. It wasn't until the call was over that I realized I made a big mistake!

At the end of the call, after Jaime thought I had hung up, I overheard a conversation between her and Dan Morton. Dan had been on the call the whole time (without my knowledge)! Jaime seemed to be "coaching" Dan on the in's and out's of scamming people. They proceeded to discuss what a great job she did and in her words "how could you go wrong with that one". They continued to discuss how she immediately processes the charge while the "customer" is still on the phone. This way she can ensure the charge went through.

I let a few hours go by and let everything I just witnessed sink in! I had just been scammed!!! I called Jaime back and requested an immediate cancellation of services. This is when the real mess (and all the lies)begins!!

Two days had gone by and I had not heard back from Jaime since my request to cancel, so I sent an email. Lie #1 came when they sent my an email back claiming they have tried several times to contact me and confirm my request! No such calls were ever made to me.

After sending several more emails requesting the immediate resolution of this issue I then received lie # 2 : I was instructed to send the package back and I would receive my money back, minus the "processing fees". All I had to do was send the package to the address provided. The package was delivered within 30 days. Only Dan was no longer at this address! He had since moved!! No communication, no forwarding address, no obligation, no responsibility!

The package, delivered to his door step, now lies in the hands of someone out there! Dan Morton and Jaime Winn claim no responsibility in refunding me anything!

Shame on me for not requesting a signature upon delivery! Shame on Dan Morton, Jaime Winn, Herbalife, Premier Team International for deliberately deceiving and taking advantage of others!!

The Truth...

Source: http://www.ripoffreport.com/supplemental-health-programs/herbalife-ehome/herbalife-

ehome-what-potentia-x2ca8.htm From: Walled Lake Michigan Date: Wednesday, August 6, 2008

Herbalife; EHome What Potential Herbalife Distributors Can Expect - Leads to Debt Los Angeles California

After seeing the "Crazy Fox" commercial on television we rushed to the computer to go to their web site. We submitted our information and \$9.95 to receive more information on a home based business that promised to make us wealthy. Our "coach" called and left voice mail messages saying it was urgent that we contact her right away. In the meantime we recieved the \$9.95 training package. We were instructed by our mentor (coach) to watch the training package and set up an appointment with her to take place after watching the training package. We made the appointment and she gave us a code to watch the second half of the training package. Before we were given a code we had to pay \$29.95 for a starter business package. We watched the second half of the dvd and had another phone meeting with our coach. She told us in order to become successful we had to puchase the "supervisor inventory" for \$4,000.00. This would give us products to sell at a 50% profit to us and qualify us for the seven levels of income. We did purchase the Supervisor inventory thinking that we found a perfect opportunity with Herbalife. How could we fail? After all we were going to have a coach that would help us to achieve our financial success. Turn key business tools and top notch training were available and if we did exactly what our coach and upline told us to do we were going to be successful. Failure was not an option!

After going through the "Welcome training" I realized that this new opportunity was going to cost us even more money. The I-Office business management site, and a web based webinar/message center all came with initial \$199 sign up fees as well as \$60 monthly fees. Also, as part of the training you must purchase sample packs, business cards, a messenger bag and the list goes on and the costs to get started keeps going up. Keeping the faith at the coaching of my mentor I continued with the training and paid all of the costs for these "success" tools. I was believing that it takes money to make money.

Towards the end of the web based training program my coach insists that we get on the phone with her coach (our upline) for a three-way call. The purpose of this call was to get us to buy "media" leads. They pushed hard and convinced us to purchase the leads at \$2600 - \$3,000 per month. I completed the training, purchased the leads and worked dilgently calling all of my leads for five hours every evening. These were supposed to be premium leads, but all I got was hangups and wrong phone numbers with no reimbursement for bad leads. At this point I was still spending more money than I was making but I was convinced that the plan does work eventually if I keep working it. This continued for six months of working hard and making no money. After cold calling these leads, I didn't see any value as most of these were useless leads for various reasons and there was no lead replacement policy for bad leads. My prospects could care less about the incredible opportunity that I had to offer. I never did have the opportunity to speak to a \$20 media lead named Cup Cake because the phone number he provided was a number to a sex chat line and no one there wanted to listen to me pitch my incredible home biz opportunity.

The truth is the market has become saturated with Herbalife and that other distributors have given the company a bad reputation over the years. This observation is based on many responses from my more intelligent prospects that actually took the time to listen to me. They encouraged me to find another company because they thought I did a good job performing my prospecting steps with them. Many times the "no" came after they found out the name of my company. This was very discouraging and that my diligent efforts at success with this company were futile to say the least.

I soon began to realize that I simply could not afford to stay with this opportunity and continue with the plan that my mentors had laid out for my success. I was racking up credit card charges and there was no money coming in for my hard work. There was literally no return on my investment no matter how hard I tried to make this program work. I was going broke fast! The plan for achieving success was very costly.

More frustration set in because I also felt that my up line seemed to have too much control over me and my business and this did not feel like it was my business and I was not my own boss. The numerous training calls and filling out my nightly reports and submitting these up to my upline every night left me with little time for my family. It felt like I had bought another job and I was working for someone else again...bummer! Training calls consisted of pushing us into buying more media leads and reprimanding us for not making our dialing sessions on holiday weekends. It seemed like our mentors were disappointed in us and made us feel like failures. Our upline mentors kept referring to distributors they wished they never met and as time went on I was convinced that I was one of them. After a while, numerous scolding emails from our mentors written in large red capital letters found themselves in my email trash without even being read.

Six months of working this business every day and I was becoming more and more discouraged and deeper in debt. My incredible opportunity turned into a nightmare. I dreaded picking up the phone to call a prospect, or listening to another training call. I was more willing to eat worms for fifty grand so I could kiss this home based business goodbye and be out of debt. I found myself being envious of the prospects that slammed the phone down on me when I called on them because they were a lot wiser than me. All of a sudden my job was not so bad. At least they did pay me for my work. I am very thankful that I didn't do something stupid and quit my job for a career in Herbalife.

To sum it all up the only ones getting rich here are my upline, credit card companies and the upline owned advertising/marketing tool companies. I had invested \$35,000 in this home based business for nothing in return except a huge amount of credit card debt and unused Herbalife products that I cannot even give away.

We submitted our distributor resignation to Herbalife a month ago. We are still waiting for our packet to get a refund on our unused product. Herbalife does not treat their distributors very well and their web site has not been updated since Shep was a pup.

My advice - Greed does make you stupid. Do not get involved with Herbalife. Just recently, I have read that these products are unsafe and have dangerous amounts of lead in them. I cannot even give my leftover products away! Beware - this upline organization is running a new television commercial advertising their training packages on how to get rich. Don't fall for it.

Find a Lawyer

From: Annoymous – cupertino (USA)

Date: Saturday, June 19, 2010

Herbalife are not suppose to make money from their distributors. You can find lawyers that will take your case because you clearly have been ripped off.

Source: http://www.ripoffreport.com/work-at-home-business/online-business-syst/online-business-

systems-globa-4c59a.htm

From: ripped-off-at-home — Northern United States of America

Date: Tuesday, May 11, 2010

Online Business Systems, Global Online Systems, Herbalife Shawn Dahl Online Business Systems & Herbalife - Dr. Laura, Shawn Hammity, Rush commercials - faulty business model Internet

Online Business Systems runs radio and TV ads for work at home business and coaches. It is selling Herbalife products, which are overpriced. It turned out to be a bad business model. Pay them \$5K for leads(\$120/lead), so you can MAYBE sell \$20K in HLF product to receive \$4K in commissions. Net you lose money. In the US 'Decision package' there is no income disclaimer. In the Canadian disclaimer it states something like a supervisor makes on average \$2200-2400/year, not \$5000 per month they say is easy to do! That is why these Canadians are selling this in the US and not Canada. Many people that sign up realized it is bogus and quit quickly, so it is challenging to keep people under you selling and supporting your MLM income. The "coaches" only wanted to hear ra-ra pep talks, positive news and no complaints like their leads are bogus, too expensive or bad leads. Often the lead's credit card can't be charged the \$9.95, or \$39.95 or \$399 or \$2800 that progressively is needed for the next level of success (OBS's not yours) that you need to pay them. STAY AWAY for OBS and HLF.

Source: http://www.ripoffreport.com/healthcare-centers/herbalife-home-based/herbalife-home-based-

businessw-782ff.htm

From: herbalife home business rips people — Milton Florida United States of America

Date: Monday, May 03, 2010

herbalife home based businesswww Refused to answers qustions and kept deciving me about the cost to get into this business and kept asking for more money Internet

I'm a individal who's been unemployeed for about 8 months and the job situation is bad and I wanted something I could do making a income while I went to school. I was looking for a job on career builders and seen the add for this home business. Then within a couple of hours this lady called me and told me she was going to be my mentor and take me thru the steps. She made a appointment to call me the next night. During that conversation she set met up to listen to some audio's. I had paid 9.95 for some disks and papers to get me info at first and at the end of this conversation she told me there was \$149,00 fee. I asked her for what and she told me for their expenses such as paper work. I told her that I couldn't really afford much money because I was unemployed and wasn't going to be envolved in a scam. She kept saying this was a legitimate busesines and made out that I could make alot of money. When I asked her was there going to be any more money she avoided the question, when we talked on our next appointment she told nme at the end of the conversation that I needed to pay \$3,000.00 to purchase the product the product to make the most. I told her I didn't have that kind of money. She said that I start at the Distributor level. I had tryed to e-mail her twice and the e-mail was comming back undeliverable. So I contacted her andleft a voice mail to call me back by a certain time that if she didn't I was going to contact law inforcement. She wanted me to get on the I-office but they also wanted money for that. I am refusing to spend any more money. I also told her that I was recording the conversation and she said she didn't mind it, and I did. She garunteed me my money back. She is suppose to call me back tommarrow and I'm going to tell her I want my money back. She has been very avasive with me and trying to play up how good this company is and avoiding to answer my Questions. I have read some of these reports and sounds very similular to my own experince.

Source: http://www.ripoffreport.com/home-based-business/herbalife-internatio/herbalife-

international-of-ame-aeap3.htm From: New Orleans Louisiana Date: Friday, June 09, 2006

Herbalife International Of America ripoff Internet Work at Home Business Turns Nest Egg into Omellette , Pure Con Game Inglewood California

This company is bad news

From: Thais – Sioux Falls (U.S.A.) Date: Saturday, July 15, 2006

I understand what you're going thru. My mom fell for that scam about 6 years ago, she spend more than \$4000 for all the stuff they said she need to become a distributor and I don't know what else. They even talked her in gojng on a very expensive trip to Nashville for a seminar! She was using the products herself and made us all use the products (wish I didn't find to be special at all)and her "mentor" was telling people that the products were so good they could even prevent some types of cancer. Give me a break!!! In conclusion, she tried to sell that stuff, unsuccesfully, got stuck with a lot of "products" that noone would use, even for free and lost a lot of money in the process... and they never sent her a check for the commission on what she spend. So my advise to everyone is: if you come accross anything that has to do with herbalife, just say no!, get out, change the subject, avoid it like the plague... is nothing but bad news.

Lost Everything

From: Deb – Toney (U.S.A.) Date: Monday, July 24, 2006

I am also a victim of Herbal Life. It was around 2003, that I became unemployed in Michigan and there were limited jobs at the time. I ran across the Web ad for Herbal Life and how someone with "X" amount of time could make "X" amount of money. Knowing that unemployement would run out, I decided to try it. Just like others who were not told the expenses involved to even start the process, I was sucked into it. Little by little I drained everything I had to the point that I had to claim bankrupcy. I put 100% into the program and got 0% out of it. Not 1 sale or even an interested person to try the product. To this day I still have some of the product with me. I have thrown 95% of it away. No one likes it or wants to try it. I would deaply advise anyone to not go here if you don't want to take a risk at loosing alot of money.

Just Say NO To Herbalife!

From: Rob – Colville (U.S.A.) Date: Friday, April 30, 2010

The crap inventory that was delivered to me was just that...crap! Good luck trying to sell that junk. It's not going to happen. I couldn't even give any Herbalife products away! I spent \$3000 on worthless inventory I could have gotten at WalMart for way under \$300! It's all garbage and I would never recommend anyone taking these so-called health products!

Herbalife products have NOT been evaluated or approved by the Food and Drug Administration!

Source: http://www.ripoffreport.com/health-care-education/premeir-team-interna/premeir-team-

international-pt-2597c.htm

From: Carolyn — Burbank California United States of America

Date: Wednesday, April 28, 2010

Premeir Team International PTI, Herbalife "Computer Work at Home" cost me over \$6000.00 in Debt!!! Las Vegas, Nevada

I answered a newspaper add for "Computer Work, Great Pay just processing nutritional supplements. "I was told that I just had to take orders, and I would be trained online. It was only \$10.00 to get info. So far sounds great-right?

Then I called to get started for \$300.00 but he let me pay \$200.00 up front and \$100.00 later. This is necessary to become a distributor. I'm disabled so I thought he was giving me a break.

Next I started training calls with his wife while I was training online. She kept stressing how important it was to become a Supervisor as soon as possible. The videos stressed this also because you make 50% interest instead of 25%. It costs only \$3500.00 or you sell \$3500.00 of products for 2 months. I didn't have that kind of money but I had a credit card. I figured I could sell that quickly since they

said they would get us all the customers we needed with their recruiting techniques.

They had several recruiting techniques, but didn't mention that they each cost from \$100.00 to \$500.00 for prospects and you are required to continue them all for at least 90 days! So now you see how I ran up my credit card to over \$6000.00 and only sold about \$600.00. Hardly the "Great Pay" I was expecting!

Herbalife International Ruins Lives!

From: Rob – Coleville (U.S.A.) Date: Friday, April 30, 2010

I'm on your side 100%, Carolyn. Their uneducational online training program is a joke, but there's nothing funny about being swindled out of \$6000! I'm really sorry.

I discovered this fraudulent scam too late and had fallen victim to their chronic lies, deception and BS, too. I wish I would have checked with the Ripoff Report before getting suckered into this fraud. The sponsors are two-face liers!

The Eteam Home Business System associated with Herbalife International fucked me out of \$3500! Hello credit-card statements! They screwed me over royal with their phoney training program and unscrupulous business practices and practically twisted my arm to become a supervisor.

The crap inventory that was delivered to me was just that...crap! Good luck trying to sell that junk. It's not going to happen. I couldn't even give any Herbalife products away! I spent \$3000 on worthless inventory I could have gotten at WalMart for way under \$300!

Herbalife products have NOT been evaluated or approved by the Food and Drug Administration!

I can't understand why the law doesn't protect us from these creeps and put them behind bars where they belong. Anybody involved with this company shouldn't be allowed to walk the streets! Law enforcement agencies definately need to crack down on these rip-off companies, not to mention dish out severe, long-term prison sentences to the criminals involved!

With all the overwhelming negative reports on this so-called business, it's far too obvious that Herbalife is nothing more than a total & complete fraud, cheating people out of thousands of hard-earned dollars! Eteam/Herbalife ruins lives!

Source: http://www.ripoffreport.com/alternative-health/merelle-worldwide/merelle-worldwide-home-

based-5db38.htm

From: BJMMM — East Stroudsburg Pennsylvania United States of America

Date: Thursday, March 04, 2010

Merelle Worldwide Home based health business selling Herbalife with poor return policy for basic training package Grapevine, Texas

internet employment website. The company name on DVD is Global Home Business Systems with no address/phone number. The return shipping label shows Merelle Worldwide LLC, Shipping Department, 804 Port America, Grapevine, Texas 76051. Their phone number is 682-223-9160. I got a recording "I'm sorry but that person is not available." Then a woman's voice recording states: For further assistance contact ext 500 then you're looped in a vicious circle because no one ever answers the phone! A live person can not be contacted. If this was a legitbusiness why not give your account number so unsatisfied customers can return the training package with no problem and no additional fees? I'm only trying to return the training package which was \$9.95 and told you nothing more than the site they send you to. I advised Patty (didn't get last name) that I could not take the products because of a pre-existing condition. Contacted Craig Eggenberger on how to return package; received e-mail with address above and nothing else. Went to FEDEX to return and because I can not get a return to my calls requesting their account number information, I have to pay \$12.95 to send them back this information. uumm, is there where the money is made? I've been advised and learned, any legitimate business does not charge you all sorts of fees to get going. I have learned my lesson. Ask specific questions and when you do not get clear answers..RUN!

Source: http://www.ripoffreport.com/work-at-home-business/herbalife/herbalife-herbalife-heralife-h-

8273e.htm

From: Jackv39 — Rutherfordton North Carolina United States of America

Date: Friday, February 05, 2010

Herbalife Herbalife Home Business is a Rip Off Los Angeles, California

This home base business is false. They have you listen to phone meetings to learn. These phone sessions are just hype, nothing else. The only way to make money in this scam is to get others to join under you, in other word scam others.

Stay away from this false, Home business. They keep there money in off shore accounts. DON'T be impress by them being on the stock market, just part of the scam.

I lost over \$300.00, it could have been over \$3000.00. I got wise in time and stop.

Run from this false home base business!

Source: http://www.ripoffreport.com/telemarketers/online-business-syst/online-business-systems-or-

her-a4c64.htm

From: teeber — halifax Nova Scotia Canada

Date: Sunday, November 22, 2009

Online Business Systems Or Herbalife Went Bankrupt Internet

It makes me so angry seeing all these reports. I wish I had read them before getting involved. My upline Linda Yearlsley even had the nerve to call me after she left to try to get me to sell Goji Juice! My story is identical. I have two University degrees and tons of professional work experience and still got pulled in by the promise of making so much money ..really fast. I was forced to purchase the wheel ads and was supposed to use the 20\10 plan to turn these leads into supervisors who will sell for me. I was told the "old way" of selling herbalife is old school. Somehow, I was supposed to be able to convince others that not only should they use these products that I have barely used...they should also sell them and convince others to do the same. It all had to be done exactly by the script and in a period of 10 days or something. It was all about getting people to sing up, become supervisor by buying themselves in and then buying leads to start recruiting. The problem was that you were never encouraged to sell the prouct...It was all about being on calls recruiting with the scripts. Once all of your family and friends were broke and you realized you had thousands of dollars in product still to sell ...it becomes quite obvious the crux of the business is the Herbalife product. I even had some product sent to the US in some warehouse that was set up to move things along as I was told most of my people would be in the US...NOT. I remember calling some lead in Peurto Rico and India i think- it was crazy. Neither knew who I was or why i was calling. Oh and I was forced to get VONAGE ..as my business was international.... what a joke. I even went to training in Atlanta in Winter...got stuck because of weather...more hotel bills etc. The training was a joke. Sean Dahl and Kirkpatrick were there. It was at an airport hotel in Atlanta. Brutal...no catering- only the products out including lunch which is a shake. You would think if they were going to get all of these poor suckers to fly all the way in for one day they would at least try to impress them with at least a sandwhich...NOTHING...not even coffee .. just hot water to make herbal tea and cold for lift off. GROSS when I think back (this was 2005). This training was supposed to make my business grow by 10 % or something. My upline Wayne Burling at the last minute couldn't make it. When we got home I found out he had gone MIA as he had been bankrupt and had left...all very mysterious as his up line tried to cover up any need to worry. Meanwhile I had managed to suck in a few people just as I had been sucked in...One was an elderly man with health issues - we told him to take lift off without any real knowledge of his health.... he ended up in hospital. The family was furious as they should be. Their was another lady named Patsy Lacano who told me she only had \$399.00 to buy my business package or pay her car payment. She bought the package and realized quite quickly all she had was a box containing products for personal use and a few brochures and an apparent license to sell to the world.

I got a call from Linda yearsly about a year or so later telling me she lost almost two hundred thousand and it was Phil Keough who kept pushing. Now she was selling Goji juice which helped her husband Gary's depression. Very sad really.

Phil's voice is so real and calming. His story is about almost going bankrupt and how this saved him. He had the 20-10 plan. I met him in Atlanta. I guess that is what is most shocking . The way

he and others just calmly tell you to advertise - laying out more and more credit . Eventually I got out- came to my senses and ended it. Filed bankruptcy . Thank God I didn't lose my home. I am embarrassed this ever happened to me. Only Phil and those others at the top will ever be rich - one after another below them will keep them rich.

Run if this is you. Run....It doesn't make sense. Sell herbalife directly ..don't do this.

Source: http://www.ripoffreport.com/internet-marketing-companies/partnerwithpaul-

com/partnerwithpaul-com-many-names-a97de.htm

From: Johnd — Huntley Illinois U.S.A. Date: Sunday, November 15, 2009

Partnerwithpaul.com Many names used - Herbalife Hidden Truth, Internet

Warning! Career Builder.com is a site I viewed as being trusted and unfortunately, companies can post erroneous marketing opportunities there. This is no reflection on careerbuilder.com, but be cautious of opportunities posted.

I was searching careerbuilder.com for jobs that might fit my ability and was intrigued by the follwoing post:

Process sales orders, data entry for	Online	Nationwide	Nov-
Wal-Mart, Target. \$45+/Hr	Ordering LLC		15

I followed the link and soon completed the video presentation which talked about online business. I should have asked myself why would someone making 2+ Million dollars a year take this direction to attract job seekers? After further research, it is another ploy used by MLM reps.

So I took the bait and purchased the \$9.95 video. To my disappointment, it was a trick. They did not violate any laws to my knowledge, but they hide the truth. The truth is that a herbalife rep. will contact you right away. I am not interested in promoting herbalife products or others like it. I spoke to the business coach from Oklahoma and questioned him which I immediately told him I had no interest.

MLM's have lost their way and it is those who use the network of distributors to sell their motivational tapes and books from upline directors who made huge profits. In fact they get irratated and believe without them one could not be successful. This is not true, the library has motivational materials and if they were concerned about your becoming successful, why not pitch titles of books and materials that can be gotten from the Library? One good answer; they don't benefit from that! Thus, it is the tricks that top line distributors of MLM's have used to become succesful and given an MLM a bad rap.

MLM is a great business model, unfortuantely others have manipulated the concept and found a way to beneift which has nothing to do with the product itself. So, the point being, if someone is going to show you the way to millions and not charge you anything, then why not ship it at their cost, let you look at it and then return it without any obligation. Then if you decide the opportunity is right, they can then include those costs in the intial sign-up. So, just because it appears on a job site, doesn't mean it is a legitimate business opportunity.

A true pyramid scheme is what we all have been a part of but is accepted: Corporate America. Unfortunately, MLM does not have a good representation because of the business practices of greedy upline directors pitching that have nothing to do with the product itself

and using methods like this to trick individuals who are looking for opportunities. Simply be honest, post Herbalife or what ever the business and let people decide. MLM is something I believe in, but it is the upline directors who have destroyed the concept.

I returned the call to my coach who is from Oklahoma and once he confirmed it was herbalife, I told him that I cancelled my CC to prevent any further charges. I will not return the DVD unless I get my \$9.95 back and email me a Return Shipping label. He did try to pitch me on the weight he lost. I don't question or doubt the product, I would not have pursued this had I known.

Shame on MLM's for using one more tactic to destroy a concept that provides the best opportunity for the average person to build a business, but based on the merits of the product, not deception!

Source: http://www.ripoffreport.com/on-line-business/merelle-worldwide-eh/merelle-worldwide-

ehomes-bus-7e43d.htm

From: Stupid in AL — Montgomery Alabama USA

Date: Friday, October 23, 2009

Merelle Worldwide - Ehomes Business Network Inc. - T. Ray Patterson Herbalife from what they state EHOME Business Nertwork Inc. - Herbalife (What you are told at the end) Grapevine, Texas

Well a couple of days ago I decided to go ahead and order this online business opportunity. I heard about it for weeks on my favorite radio station and it was promoted by a few of the host that are on that station. Because I find these hosts very reputable - I thought it most likely could not be a scheme. After I report here, I will be contacting this redio station and its host because surely they do not realize that they are lending their good name to a scheme! Or do they care - is it just about the money?

I was interested in making an extra \$500.00 or so a month just to help out with the household income. So I ordered the CD package. It does not tell you upfront what the business is, so I ordered it for 9.95 and then if I kept the CD I would be charged 29.95. Well I get the pkg. and review it. It still does not tell you what the business is. They state "just as you are checking us out, we are checking you out to see if you are right for our business". So they don't want to give their secrets away. So I became leery then, but thought, well I have come this far, so I'll call the mentor and see what they have to say. What have I lost 9.95, which they say is refundable.

So I speak with the mentor and go thru their screening process and still am not told much. But I am told it is Herbalife. She gives me the pitch and then hits me with a \$149.00 fee that will pay for the "starter pkg." AND you have to buy this or they will not give you the code needed to view the next step which tells how everything is run and all their great secrets!

So I said okay, but was then very suspicious. I asked if this could be refunded and it would be maybe 50.00. So I thought, alright I will go through the next step. I'm told I will surely make that cost back in the very first month. I can stay at the distributor level or become a Supervisor/Mentor like "my mentor".

The mentor made \$900.00 their first month and now is making \$1000.00 or more a month. Its all "turn-key" and everything is set-up. So I asked, "With this \$149.00 I will get the starter pkg with products and the internet site to start the business?" I was told yes! "You get the Web site and there is no inventory or income to keep up with. You simply advertise your web site and it sells itself and you get a check", this is essentially what I was told! You get a free ad and then all the others cost money. That was the only thing I was told upfront. But with this free ad button you will make the money you spent back for sure!

Well the next morning, I start the 2nd half of this process, I get into the second step and find that to make any money you have to spend at the very least \$2,500.00 up front on the products. You are in charge of the shipping etc. You have to sell and then you get your money back. But if it does not sell, you are out of luck - I guess. You also have a choice of three Web sites to choose

from with a monthly fee - Yeah! But to sell anything and make anything you HAVE TO choose the most expensive Web site. So you are out that money monthly as well. 59.95

They tell you nothing upfront, which is very deceptive. They should tell you what your cost is upfront and let you decide if this is right for you. But they are sneaky and take your money before you know what you are getting into.

I stopped this in its tracks before I got in any deeper! Don't be sucked into this scam. If you do not have \$3,000.00 or more to blow and take this chance do not do it! This market is saturated and it is not worth you utility bill! I should have stopped at the \$9.95 fee and knew better when I saw they did not tell what this was all about.

I worked about 10 years ago for a wellness company and they told you upfront what you would be doing and waht the cost was. It makes a difference when you are honest in business. They are not and I am writing this to worn people - do not get sucked in!

workathome.com is where it all started and I have already read other stories where people put in more than just 149.95, thousands of dollars lost! People like this should not be in business. I went to the Herbalife site and I don't know if this EHOMES is really even associated with them. So BEWARE!!!!! It is true - if it sounds too good it probably is. Good luck!

Source: http://www.ripoffreport.com/alternative-health/herbalife/herbalife-incomeathome-com-str-

e4b3f.htm

From: Pat — Phoenix Arizona USA Date: Friday, August 28, 2009

Herbalife IncomeAtHome.com Strong-arm Mafia-like sales tactics - false claims of products. , INTERNET

The old Herbalite was sued and found fraudulent in practices and products about 20 years ago. They settled the lawsuits, took the caffeine out of their "vitamin energy boost" product and they now are online as www.lncomeAtHome.com.

The online program supposedly endorsed by Micheal Medved (shame on him if it's true) is still fraudulent in their practices in my opinion.

In order to find out who the company is you have to pay \$10 non-refundable (and it turns into \$39 more if you keep the cheap motivational DVD you just heard for free online. And after listening to an hour's worth of over-hyped motivational videos online and then on the phone with your assigned "mentor", you have to pay another \$39 to receive sample products and company information -before they answer any questions you may have!

I asked Yavone Carson Burger, who, (if I paid the second \$39 for the information packet) was going to refer me to the company guru, John Beale, for some straight information. My questions were: "what is the total cost to start?" and "how successful have you been, how many customers a month do you land?" and "how many years have you been in the company?"

I couldn't even get my quesions asked before she got very disturbed and defensive, cutting me off several times and not letting me finish my questions. She refused to tell me anything more because she "has other contacts who were more willing" than myself, and that she was also interviewing me to see if I was right for the company.

It sounded more like a religious cult than a company with worthwhile products.

Herbalife has, in the past, been regarded as low-value vitamins at inflated prices. It's more of a pyramid scheme where hype is the key, and adulterated facts are mixed in with their pitch to hook the unwary seeker in hopes of a real product to sell.

Like the Mafia, money can probably be made, but you may have to violate some of your morals to do it.

I suggest to find a legitimate company that offers true products, rather than a company full of liars of their real income who make suggestable stretches of the truth and then become defensive, and abandon you as soon as you ask a few legitimate questions. It will be good money kept in your pocket instead of thrown away to a hardened seller.

I would rather have given my money wasted on Herbalife to a homeless person than a slick salesman.

Source: http://www.ripoffreport.com/work-at-home-business/justin-blake-et-al/justin-blake-

partnerwithpaul-5cy2b.htm From: Daly City, California

Date: Friday, September 05, 2008

Justin Blake, Partnerwithpaul.com, HerbalLife, Kristy Borrowe, Doran Andry SHAME ON YOU JUSTIN BLAKE, PARTNERWITHPAUL.COM AND HERBALIFE FOR FRAUDLENT BUSINESS PRACTICES!!!!! Traverse CityTraverse City, MI; Richardson, TX; Traverse City, Michigan et al.

I followed a link in a "Manifestation Meditation" newsletter from Justin Blake at newsletter@jbvirtualnews.com promoting a home-business via Partnerwithpaul.com. This website showed a video of "Paul" w/ a "fuzzed-out" face, (red-flag #1) and blacked out last name (red-flag #2). He was promoting a home-business that he "developed" and wanted to share it with those interested in having a business also. He talked about "trust"...ha, ha! You were asked to fill out a form and he would send you a DVD explaining his business. I rec'd a DVD/booklet w/ a letter from someone claiming to be my Personal Coach, Kristy Borrowe. I was charged \$9.95 for S&H (which I agreed to & paid w/a cc). Got it yesterday. I wasted almost 1.5 hrs. of my time reading/viewing a DVD that was all about HERBALIFE and was hosted by an Herbalife distributor(s) called Emiko and Doran Andry, trying to recruit. This Andry guy was convincing at first, but I became very suspicious when he would reveal the name of the business or company & claims to have made \$1million in one month during his career. I didn't want a DVD about an MLM..that is NOT what I believed I was going to be receiving.

If I had known that, I NEVER, EVER would have followed-through. This absolutely constitutes deceitful, and unlawful business practices on the behalf of everyone involved in this transaction: Justin Blake, Paul (whatever his last name is), Kristy Borrowe, the Herbalife Corporation and its distributors, Doran and Emiko Andry.

For any of these individuals to admits to being innocent of this knowledge is flat-out WRONG. If you have to stoop this low to get people to "buy into" the business, your trust & your MLM goes out the door. Shame on you!

York2007 Daly city, California U.S.A.

Partnerwithpaul.com

From: Whatthef - Big Town (Uganda)

Date: Friday, March 13, 2009

Hi, Thanks for your post. I saw the initial ad on craigslist then went to the website, then gave some personal info, then listened to paul..sounded good and trustworthy and before I paid the 9.95, I just wanted to check the ripoffreport. Im not into herbalife..So thanks again for your post. They Wont be getting my \$9.95. I would have never that it would have been an mlm.

Thank you for your comments. You saved my money.

From: P.O.'ed In Troy - Troy (U.S.A.)

Date: Friday, June 05, 2009

I love this website. Every time I get something in my email that sounds fishy, I just pull up this site and usually someone has dealt with them before. If they don't pop up then I look more into it. But since you have explained what it is about, I will not give them my money. Did they offer to refund shipping cost like they said they would? It peaked my interest because \$9.95 for shipping didn't sound too unreasonable. And when he even mentioned the BBB and refunding shipping cost, I thought maybe it's legit. I might go online and talk to one of their representatives and just play the game. I will drop the word Herbalife and see what kind of response I get.

MLM Scams

From: Bob - Orlando (U.S.A.) Date: Friday, June 12, 2009

I have been looking for a part-time business to run from my home for a very long time (and have not found one yet!) This type of deceiving scam seems to be spreading like a disease over the internet and I highly recommend that you investigate any business opportunity thoroughly before you invest a penny into it. Every single similar opportunity I have investigated seem to lead to the same conclusion. There is no magic bullet and to be successful you need to work hard it is that simple.

Justin Blake, PartnerwithPaul

From: Jennifer - Romayor (U.S.A.) Date: Saturday, August 01, 2009

I actually came here via doing some more research on Justin Blake's latest scam - 2 free CD, valued at \$197. Do NOT DO IT!

For those concerned. PartnerWithPaul - Paul is Paul Birdsall. Doing a google search on this guy is a couple of days project. He's created more programs than I can count. The BBB of Canada used to have a huge list of belly-up internet schemes, fake names, addresses, etc. In the last 5-6 years, he has created programs such as PayItForward for Profits, Streamline Magic, and yes, PartnerWithPAul. They all ultimately led into a home based business, a few involved selling worthless leads, and other programs to take the unsuspecting victim's money.

He's led people into Shaklee (which if memory serves me correctly - he was booted out of Shaklee) and now he's pitching his PartnerWithPaul that leads into Herbalife, a company that's been around for years, may have good products, but is a front end loader with very low returns.

It IS difficult to discern the truth sometimes and extremely difficult to pick a profitable home

based business. But I can tell you this. When someone offers you something free, you just pay shipping, you better be checking your credit card frequently.

If the ad makes grand claims guaranteeing you can get rich quick, automated, etc you better be running FAST in the opposite direction. There is absolutely NO get RICH quick method, unless of course, you buy a lottery ticket and win.

Blurred out faces on videos - yep - HUGE RED Flag.

Unfortunately most people do not google search UNTIL after they have been scammed. If they did google these guys names first, we'd have a whole lot less victims of internet scams. JenniferF

Source: http://www.ripoffreport.com/misc-health-specialists/herbalife/herbalife-ripped-me-off-and-di-

bemcm.htm

From: Choctaw, Oklahoma Date: Monday, March 09, 2009

Herbalife Ripped me Off and did not refund as was told Lake Worth Florida

I saw an ad on Tv late one night claiming to make alot of money part time, I called in for the information and was told I would have to pay 9.95 for the dvd. I recieved the dvd and a phone call from Chris Wilkins saying he was going to be my mentor and ask me some questions as to how serious about making extra income. He also stated that If I didnt want to continue that I would get all my money back except the 9.95, which I agreed.

I met with him and some guy named David, way out in Ma. I was also given Davids phone number if I ever had any questions or concerns. I tried calling David at the number that was given to me and low and behold, it was NOT a good number. So I proceeded to call Chris back and ask some questions about what the name of this company was and he explained that I needed to wait and speak with himself and David the next day and they would explain the program and the name of the company.

It should have thrown up a red flag when he would answer my question. I recieved a conference call from Chris and David and they told me that my packet to get started in making money would ONLY be 199.95. They already had my credit card info and was very excited about using it for this packet of products and enrolling literature. I called Chris back and told him that I was not interested, I had not opened the carton and wanted a refund, told him that I was not going to buy alot of stock, sell it myself and not make much from it.

I told him when the shipment arrives I would just refuse it. He told me if I did that , that it would take almost 3 times as long to recieve my refund. So I didnt refuse it , but did not open it either. Chris told me to ship it directly back to him and he would refund my 199.95 and thats what I did, at my expense of 14.42 to ship it from Oklahoma to Fl. I did get a partial refund of only 159.05, I wrote Chris back and ask him why the difference, and to no avail I haven't heard from him. If someone promises you the world and it sounds too good to be true, people ...RUN as fast as you can from these scammers.

Keywester Choctaw, Oklahoma U.S.A. Source: http://www.ripoffreport.com/tv-advertisements/merelle-worldwide-eh/merelle-worldwide-

ehomes-bus-946f7.htm From: Somerset New Jersey

Date: Wednesday, February 25, 2009

Merelle Worldwide - Ehomes Business Network Inc. - T. Ray Patterson Vague, misrepresntation, evasive and probably unethical if not illegal business practices Grapevine Texas

I was watching the morning news and saw a commercial for "work at home businesses". My wife urge me to 'get information' since I am disabled and the current economy is burdening us more than usual.

I went to the website '14noboss.com' which required some basic information in order to find a homesed business for me. I was under the impression that this would be a "clearing house" for numerous 'legitimate' HBB's. I was directed to just ONE site. I was still under the impression that this was to be information from NUMEROUS sites for HBB's. There was a reasonable assumption that the initial \$9.95 would be returned if I was unsatisfied. Under those reasonable expectations, I agreed.

I was contacted just a few hours later by "Thomas Patterson" who explained that a package would arrive in two days and that he would contact me the day after to help me through the instructions. He lead me to believe that this was instructions for any number of HBB', that I would be taught the best way to run ANY HBB.

I am normally a very inestigative consumer and won't agre to spend a dime without an 'FBI' style investigation. In this case, I said "what the hell, they said it was 'money back' if not satisfied".

The short of it is that this is an HERBALIFE franchise as a 'grunt' for Thomas Ray Patterson, who is the co-founder of 'Architcnic' at the hbarchitec.com website. A company that 'supposedly' built multi-millions of dollarsa of real estate in Florida. Before I even recieved the package, I called my bank to reverse the charge, called the Attorney General in Florida, who told me that the name of the company which debited my credit card, 'Syntonik', had never renewed there 'incorporation', this company was listed as a "fireworks, trophies and gravestones" business, called mister T. Ray Patterson at his architec firm, who did not return my call until I called Herbalife, who was a little 'upset' with Tom, who then called this guy and only then did he return my call.

I told him that I expected the \$9.95 credited to my account, that I had refused the package and wanted nothing to do with him or his Herbalife franchise. He tried to tell me that the \$9.95 went directly to FedEx. I explained to him that it was his business 'Syntonik' that took the money from me and that he should just except this as the cost of doing business and that any further attempt to debit my account would result in a HUGE lawsuit against him personally as well as an investigation from the Florida Attorney Generals office.

The following day, I recieved the same 'return' message as described in other reports against Herbalife franchisers. I gave this yo-yo 48 hours to return my money, he's got less than 24 to go. I'll keep you posted.

BOTTOM LINE: Whoever authorized this commercial to run on FOX NETWORKS made a huge mistake. It violates all the tenants of 'informative advertising' by not mentioning the exact product. They will be contacted! Herbalife has been made aware of these actions and, as they said, they were not aware that this commercial was airing to 'lure' individuals into Herbalife franchises.

My question is; what does a man who 'supposedly' owns a multi-million dollar architectural firm doing selling Hebalife? Are time really that tough?

Bob Somerset, New Jersey U.S.A.

Herbalife's response to Merelle Worldwide and Ehomes Business

From: Bob - Somerset (U.S.A.) Date: Wednesday, February 25, 2009

Just for all of you who got the shaft from Herbalife franchisers, Herbalife told me that they have NOTHING to do with this company in Texas and that he francjisers are 'on their own' when it comes to recruiting. I am going to contact the U. S. Attorney Generals office and demand an imediate investrigation. I am also going to contact FOX Networks, who ran the T. V. advertisement and demand an investigation. I am also going to contact FOX Netowrk's competition to help expose this 'corruption' by nHerbalife franchisers.

Got my MONEY BACK!

From: Bob - Somerset (U.S.A.) Date: Saturday, February 28, 2009

My money was returned to my credit card account. This is what I wrote to this "butterhead";

"Tom,

Do you really operate under this code? So many of your Hebalife Franchise 'buddies' are in for a rude awakening. ANY of you that violated even one letter of law or code will face the appropriate penalties. If you think you have heard the last of me, think again. How successful do you think your architectural firm or "home business" would be if your face was plastered all over the news or if you were under investigation from the Attorney Generals office! Return my money by 12:00 EST, 02/26/2009. This is not a threat! It is a promise of action against you for illegal business practices.

Bob Peterson"

I pasted the 'Code Of Ethics' which appears on the Herbalife website to this e-mail for him to review. My money was returned to my credit card account on 02/26/2009! GOTCHA!

Source: http://www.ripoffreport.com/supplemental-health-programs/herbalife-and-ehome/herbalife-

and-ehome-what-poten-nd87n.htm

From: Walled Lake Michigan

Date: Wednesday, August 06, 2008

Herbalife And EHome What Potential Herbalife Distributors Can Expect - Leads to Debt Scottsdale Arizona

After seeing the "Crazy Fox" commercial on television we rushed to the computer to go to their web site. We submitted our information and \$9.95 to receive more information on a home based business that promised to make us wealthy. Our "coach" called and left voice mail messages saying it was urgent that we contact her right away. In the meantime we received the \$9.95 training package. We were instructed by our mentor (coach) to watch the training package and set up an appointment with her to take place after watching the training package. We made the appointment and she gave us a code to watch the second half of the training package. Before we were given a code we had to pay \$29.95 for a starter business package. We watched the second half of the DVD and had another phone meeting with our coach. She told us in order to become successful we had to purchase the "supervisor inventory" for \$4,000.00. This would give us products to sell at a 50% profit to us and qualify us for the seven levels of income. We did purchase the Supervisor inventory thinking that we found a perfect opportunity with Herbalife. How could we fail? After all we were going to have a coach that would help us to achieve our financial success. Turn key business tools and top notch training were available and if we did exactly what our coach and upline told us to do we were going to be successful. Failure was not an option!

After going through the "Welcome training" I realized that this new opportunity was going to cost us even more money. The I-Office business management site and a web based webinar/message center all came with initial \$199 sign up fees as well as \$60 monthly fees. Also, as part of the training you must purchase sample packs, business cards, a messenger bag and the list goes on and the costs to get started keeps going up. Keeping the faith at the coaching of my mentor I continued with the training and paid all of the costs for these "success" tools. I was believing that it takes money to make money.

Towards the end of the web based training program my coach insists that we get on the phone with her coach (our upline) for a three-way call. The purpose of this call was to get us to buy "media" leads. They pushed hard and convinced us to purchase the leads at \$2600 - \$3,000 per month. I completed the training, purchased the leads and worked diligently calling all of my leads for five hours every evening. These were supposed to be premium leads, but all I got was hangups and wrong phone numbers with no reimbursement for bad leads. At this point I was still spending more money than I was making but I was convinced that the plan does work eventually if I keep working it. This continued for six months of working hard and making no money. After cold calling these leads, I didn't see any value as most of these were useless leads for various reasons and there was no lead replacement policy for bad leads. My prospects could care less about the incredible opportunity that I had to offer. I never did have the opportunity to speak to a \$20 media lead named Cup Cake because the phone number he provided was a number to a sex

chat line and no one there wanted to listen to me pitch my incredible home biz opportunity.

The truth is the market has become saturated with Herbalife and that other distributors have given the company a bad reputation over the years. This observation is based on many responses from my more intelligent prospects that actually took the time to listen to me. They encouraged me to find another company because they thought I did a good job performing my prospecting steps with them. Many times the "no" came after they found out the name of my company. This was very discouraging and that my diligent efforts at success with this company were futile to say the least.

I soon began to realize that I simply could not afford to stay with this opportunity and continue with the plan that my mentors had laid out for my success. I was racking up credit card charges and there was no money coming in for my hard work. There was literally no return on my investment no matter how hard I tried to make this program work. I was going broke fast! The plan for achieving success was very costly.

More frustration set in because I also felt that my up line seemed to have too much control over me and my business and this did not feel like it was my business and I was not my own boss. The numerous training calls and filling out my nightly reports and submitting these up to my upline every night left me with little time for my family. It felt like I had bought another job and I was working for someone else again...bummer! Training calls consisted of pushing us into buying more media leads and reprimanding us for not making our dialing sessions on holiday weekends. It seemed like our mentors were disappointed in us and made us feel like failures. Our upline mentors kept referring to distributors they wished they never met and as time went on I was convinced that I was one of them. After a while, numerous scolding emails from our mentors written in large red capital letters found themselves in my email trash without even being read.

Six months of working this business every day and I was becoming more and more discouraged and deeper in debt. My incredible opportunity turned into a nightmare. I dreaded picking up the phone to call a prospect, or listening to another training call. I was more willing to eat worms for fifty grand so I could kiss this home based business goodbye and be out of debt. I found myself being envious of the prospects that slammed the phone down on me when I called on them because they were a lot wiser than me. All of a sudden my job was not so bad. At least they did pay me for my work. I am very thankful that I didn't do something stupid and quit my job for a career in Herbalife.

To sum it all up the only ones getting rich here are my upline, credit card companies and the upline owned advertising/marketing tool companies. I had invested \$35,000 in this home based business for nothing in return except a huge amount of credit card debt and unused Herbalife products that I cannot even give away.

We submitted our distributor resignation to Herbalife a month ago. We are still waiting for our packet to get a refund on our unused product. Herbalife does not treat their distributors very well and their web site has not been updated since Shep was a pup.

My advice - Greed does make you stupid. Do not get involved with Herbalife. Just recently, I have read that these products are unsafe and have dangerous amounts of lead in them. I cannot even give my leftover products away! Beware - this upline organization is running a new

television commercial advertising their training packages on how to get rich. Don't fall for it.

Recovered Walled Lake, Michigan U.S.A.

The practice of, you could have started any

From: Mlmguru - Brooklyn (U.S.A.) Date: Thursday, August 07, 2008

The practice of front end loading is a wide spread problem with multi level pyramids. Your the latest victim of this sales technique and it got you good. You did have a choice of not listening to them and didn't so your made a bad choice. I read the first few paragraphs and the kind of money you were spending could have financed any business home or otherwise ,even pay for a cheesy cartoon ad on christian tv featuring a fox selling you wealth building business opportunities ala blue hippo, more research on a place called google could have prevented a lot of bad debt decisions.

Source: http://www.ripoffreport.com/sales-people/herbalife/herbalife-beware-of-these-peop-

3x59x.htm

From: Springfield Missouri Date: Thursday, July 17, 2008

Herbalife Beware of these people, they will take your money and give younothing in return! Los Angeles California

I made the mistake of giving my credit card number to these people and now they have charged me over \$500 of my hard earned money and I have yet to receive a refund. I have returned all of their stuff to them and have filled out their refund slips but haven't received any kind of refund as of yet. It has been over 2 months since I realized that this was a scam and requested a refund. Do not give out any financial information to these people, they are crooks and they will rip you off big time if you let them. I filed a dispute with my credit card company but after a month went by they put the charge back onto my credit card, and then Herbalife had the nerve to charge my account again without my permission. My credit card company called me to let me know this so I immediately cancelled my credit card so that it couldn't happen again. The nerve of those people to charge my credit card when I never gave them permission to do so just really irritates me to no end. What tipped me off was when I started reading the reports from other people that had written about them on this site and realized that I had ripped off. When I read that people were having health issues because of the Herbalife supplements that some people's livers were failing them, I became really scared and decided not to even try any of the products at all. That's when I contacted my so called sponsor and he started his bullsh*t response that I need to not listen to what other people were saying about Herbalife. But then I got to thinking all of these people can't be wrong? When I challenged my sponsor about he called his sponsor immediately and they both got on the phone and did a 3 wy call to try and talk me out of it not getting involved with them. But I didn't listen and I'm glad that I didn't because they were really trying to brainwash me and I would have no part of it.

Janet Springfield, Missouri U.S.A. Source: http://www.ripoffreport.com/multi-level-marketing/herbalife/herbalife-international-had-pe-

d9z44.htm

From: Massapequa New York Date: Sunday, May 27, 2007

I know how you feel!

From: Ex OBM - Edmonton (Canada)

Date: Tuesday, July 15, 2008

I too got sucked in! I was part of a team called The Online System, then it changed to the Online Business Mentors. A few years ago hundreds of the top leaders incl GET MIL and PRES team all left at the same time and went to Melaleuca. I just found out some horrible things that Herbalife team leaders were doing to their downline. What happened to you, actually has happened to thousands of people. Thank God I got out before getting into too much debt. Now I'm contacting everyone who is a recruiter with Herbalife and telling them everything I've found out. I've also switched to Melaleuca, and what a refreshing change it's been! No selling products and no investments or advertising fees was the major reason I joined. I'm so happy they found me, if they hadn't I would have stayed with Herbalife and lost even more money! Please contact me if you'd like more info on everything I've found out. (((ROR redacted)))

Source: http://www.ripoffreport.com/corrupt-companies/herbalife-online-bus/herbalife-online-

business-syst-x2ab8.htm From: Atlanta Georgia Date: Sunday, April 13, 2008

Herbalife Online Business Systems And Janese Whitten's Upline Of Deception They are still on it to mercilessly suck you out of money Oakhurst Oklahoma

I saw an ad at the Atlanta Journal Constitution and it lead to a web site that offered work at home opportunities. They offered a Online Business System Package so you can get acquainted with the opportunity for \$9.95. They will charge you \$35.00 for the packet if you decide to keep it after a 14 days grace period. Within 2 days of receiving the packet I received an e-mail from a Online Business System coach. The packet only tells you of testimonials of these people with a fab life who work out of their homes and make an average of 3k a month part time and some even quit their jobs for full time earnings of 10k +. They never say what the business is. Just successful stories. I agree to talk to the 'Business Coach' over the phone.

By then I found out on the internet that the business was selling Herbalife. I asked the 'business coach' how saturated the market was on Herbalife products, how much money she was making, how realistic is making money with the business, and I said Herbalife products are really 'all that'. But she debunked every question I had with mechanic answers that sounded like she was reading out of a teleprompter.

I then asked her what was the initial capital of investment and she said that there were 2 packages: the basic distributor for \$99.00 and the Website one for \$399.00. Then there was the 90 day business plan that will place you on the supervisor position for 4.000 points and each points corresponds to a dollar. That was when I noticed that this was going TOO FAR.

A few days later I received a big box from Herbalife and my credit card was charged with \$399.00 w/out my permission. I sent the box back and asked for a refund. The coach replied that since I did not send the products to her she would have to wait for herbalife to let her know they got it. Well, Herbalife received the box on 04/03 and on 4/11 she still claims Herbalife did not contact her when she herself never sent me any products but was quick to charge for something I never agreed upon. I filed a complaint with BBB (I know it is not much but still) and am disputing the charges with my bank.

Please be wary of glossy covers, unsubstantiated earnings and claims from people who are not able to give you a full business plan up front. NO ONE who is wealthy would ever fall for this plan. No ONE with sound business savvy would ever go for this. So do your research. These coaches and so-called herbalife distributors are out on a limb trying to do what they can to recover from their own demise. This is NOT a business. It is a chain letter in desguise that is costing your hard earned money. You do not see the RICH and WEALTHY or successful enterpreneurs venturing in chain letter money momentum that involves Herbalife. Herbalife was worn out and done with back in the 90s and it is going down hill with its practices. PLUS its own founder died at 44 from overdose of alcohol and antidepressants. That should tell you something. Ask your 'coach' if they know that. Ask your coach that Herbalife paid a Nobel Prize winner doctor over 1 million dollars in royalties to endorse Herbalife pills.

Do NOT give them a second look. If you want to invest your money, start your own business with a franchise with a sound business plan and actual clear start up capital.

Alinka Atlanta, Georgia U.S.A. Source: http://www.ripoffreport.com/home-based-business/herbalife/herbalife-i-just-wanted-to-sta-

5e2f4.htm

From: Pittsburgh Pennsylvania Date: Saturday, January 05, 2008

Herbalife I Just Wanted To Stay Home With My Kids and Make Some Extra Money! Dallas Texas

I read the other reports and my story is no different. It's so sad to see what this multi-billion dollar company has done to the very people who made their paycheck.

I only wanted to work from home so that I could still raise my children. They snowed me big time into thinking this was possible. My upline gave me all the same lines everyone else got. Well, they are reading off the same script that is drilled into your head.

I started only as a success builder, but after a month, paid my way to a supervisor because they made it sound that if you weren't a sup., you weren't going to make any real money. I started buying the leads, \$2500 a MONTH, for 4 or 5 months. I ended up with a downline of 20 people, who I would like to apologize to if I ever get the chance for snowing them too.

Well, after my credit cards were maxed out, I was only able to buy a few hundred dollars worth of leads. That did not go over well with my upline. But, they didn't care. They have more credit cards to max and I didn't. I have 4 small children that I was trying to take care of while making phone calls, while my husband was working. They actually said that if you can't get into a quiet place to make your calls, lock yourself in a room or closet where your kids can't get in. What kind of a business is this!?

Well, the supervisor workshop was coming up, and you all know how they pretty much force you to go. They dressed it up to make you think that if you went, your business would never be the same. With the last few hundred dollars I had, I went with my husband. We went and when I got back, my business was pretty much over. My downline deminished from 20 people to about 3 active. My customers were not returning, partly because of the prices. My credit cards were done and we were broke. They were right, my business would never be the same.

3 months later, I had to file for Chapter 7 Bankruptcy which has been a nightmare. I wish I had seen this report before I climbed aboard with this Herbalife Company who claims health and prosperity, financial freedom, and that they care. Hopefully, other people will read this, before a script!

Veronica Pittsburgh, Pennsylvania U.S.A. Source: http://www.ripoffreport.com/home-based-business/herbalife/herbalife-money-down-the-

drain-7f6qd.htm

From: Temecula, California Date: Wednesday, May 23, 2007

Herbalife Money down the drain. Los Angeles California

My story..

I had gone into semi-retirement and was looking for some extra income when I saw this commercial touting a generic website. The commercial talked about how much money could be made from home, people sitting in big homes, nice cars, you get the picture. Never did they mention it was Herbalife in the commercial.

So I went to the website and there's no information there, only a place to put your name, phone number for more info. Next day I get a call (what I later learned was carefully written script) about how I could get started. The pitch is real clever.

First they send you a 'free' DVD (with more generic information) to go along with a workbook that is designed to get you salivating for more money.. without telling you exactly 'how' or for 'whom' you'd be working for.

I get a 2nd call, same person, and after agreeing to purchase the DVD to get the 'unlock' code to see the rest of the DVD, I find out it's Herbalife. Up to now I had no impression, good or bad about the company. But I did think it was suspicious they kept the name hidden so long.

A couple more phone calls up the power-chain and next thing you know I'm signing on. If you're a basic 'distributor', you pay a higher wholesale price for their products.. that equals less profits. BUT.. if you lay down \$3,000 they start telling you about the fast-track to a yearly income well over \$150,000. This is where the 'forked-tongue' makes it's first appearance.

They have disclaimers in small print about how anyone else's success is not typical, your results may vary, etc. BUT.. verbally they're really laying it on thick about how they're "on their way" to riches and you could join them for the ride.

So, now that I'm \$3,000 deep they send me more materials and a bunch of produce I'd later find was pretty much impossible to sell. You can't put it on eBay either, so forget about recouping your losses. THEN.. only to find that I now need to lay down another \$750 to \$1,500 PER MONTH to purchase leads garnished through tv and internet the same way I was sucked in!! Without the leads, you're dead in the water.

Sure, they tell you that you can hold "Shake Parties" at your house with your friends and that the more distributorships and supervisors you make out of your friends the more money you'll be earning in residual earnings. I'm sure Herbalife would come through with the money. But then I looked at my friend who had started Herbalife about six months before I did.

She used to be a nice person to be around. Now, she'd screwed all her friends into buying distributorships and loaded them down with dead merchandise, convincing them that if they just

ran up their credit cards NOW.. they'll be paying it off and vacationing in Tahiti LATER. Yah, right. She burned her friends and they know it.

Meanwhile, I felt stuck and in retro-spect I should have just cut my losses. But no. I plopped down a total of another \$3,000 for leads over the next couple months until I ran out my line of credit on my card. After spending \$6,000 on the 'Supervisor' status and leads, plus all the hours I spent on the phone either with leads or my "up" person.. all I had to show for it was debt and zero sales. Didn't sell a damn thing. No product, no down-line dealerships, nada.

Now, when all this started my "up" person (who originally called me after the commercial).. had told me they were laying down nearly \$2,000 a month for leads because they expected to be in the 'Millionaire's Club' by next year.

A year later, after her putting in way more money and time than I ever did.. she had gotten to the next level.. but she ended up saying that she had moved out of her apartment and was living with her own "up" person who had taken her in for the last five months. I guess being a millionaire doesn't mean you could have a place to call your own, or what?

So now, a year later, after paying monthly fees of about \$45 a month for a website nobody visits (unless I would spend even MORE money trying to buy traffic to it).. AND paying monthly fees for a merchant account that sucked up about \$250 in savings.. I finally threw in the towel. All I have left to show for it are;

A box of diet suppressors, stimulants, herbal teas and catalogues.. a \$6,400 debt added to my credit card, an inflated phone bill from calling all over the United States to speak with 'leads' and no fancy home like the paid actors in the commercial I saw.

I'm sure Herbalife will say it's all my fault I didn't make a million dollars. They'll point at their poster-child success stories, whom I'm sure are real. But what they won't do is open up their real books and show how much HUGE \$\$\$\$ MONEY they've made off of people like me who bought \$85 worth of crap for \$3,000 on a song and dance about wealth and prosperity being just around the corner. They're not content with making a huge mark-up on their product..., no-- they have to squeeze another big chunk of change out of people by using their friends to do all the dirty work for them.

Show me a person making more than \$15,000 a year (poverty-level earnings by the way) and I'll bet there are another 3,000 people or more to match that have the same basic story I have.

Bottom line: Money down the drain chasing a pipe dream.

Henry Temecula, California Source: http://www.ripoffreport.com/supplemental-health-programs/herbalife-internatna/herbalife-

what-a-real-big-li-p2725.htm From: Redford Michigan

Date: Tuesday, November 06, 2007

Herbalife - What A Real Big Lie!Herbalife Internatnational Lied, Misled, Deceived, Fraud Redford Michigan

I signed on as a Herbalife Distributor last December for the small fee of \$99 to start my own Home Business-Wrong! Then there was the \$32.95 for the monthly Biz Works Program, \$24.95 per month for the Shopping Web Site, the \$4000 for Supervisor status, the pressuring by Uplilnes to purchase at \$250 for 50 Leads, which 99% were false, disconnected telephone lines, bad E-Mails, so you could get more suckers like yourself in the false promise that you were on the road to great wealth. Then you need to earn \$2500 for four months in a row then \$5000 for four months in a row...then Herbalife College minus your air fair and Hotel accommodations.

Then the \$500 per month Post Card Marketing Program.....then the pressure to purchase at least 500 leads per week...and then more and more investment with less then 1% recovered, less then 25% customer call backs, weekly Brain washing telephone sessions by Uplines hungry for more money....and more money...and still those false promises of wealthy....many marriages, foreclosures, bankruptcies, maxed out credit cards are what are waiting for Herbalife Distributors....Herbalife is a ripoff, a company filled with deceit, lies, falsehoods, misrepresentations, fraud, and premeditated stealing from vulnerable people who simply want to earn a better living...shame on you Herbalife!

Oncall Redford, Michigan U.S.A. Source: http://www.ripoffreport.com/internet-marketing-companies/online-business-syst/online-

business-systems-obs-azfaf.htm From: Seattle Washington Date: Saturday, July 07, 2007

Online Business Systems - OBS - Herbalife ripoff Sometimes we want to believe Carson California

I also was a member of Online Business Systems, but no more.

My immediate upline was a real sweetheart, so I hate to say anything that would foul her business or efforts. But my experience overall was not good.

Soon after I started with OBS, I wrote a glowing review here of their system and a scathing post to naysayers. Well, I'm afraid I take it all back. Sometimes when we want something to work so badly, we fool ourselves into thinking that all that glitters IS gold. 'Taint so McGee.

The fact is, on more than one occasion I found uplines beyond my immediate upline talking out of both sides of their mouths Their truths and their morals seemed highly situational. On the one hand they would say we only want willing and eager recruits, and in the next breath tell us we weren't pushing sales and distributorships hard enough. That is only one example among many I encountered.

And what I came to find was that every time the big guys "gave away" thousand of dollars in matching advertising, I figure they were putting thousands INTO their own pockets. Well, if you are making \$10-20K per shot reselling advertising, then you are not GIVING anything away. If you want to tell me you are giving me a 2 for 1 sale on the NORMAL price of advertising, that is fine; I expect you to make a profit in your business. But when you cloak it in some kind of philanthropic shroud, then I get pissed.

Additionally, I was open to keeping my Herbalife distributorship after leaving OBS until I ran into a brick wall with Herbalife regarding returning or exchanging merchandise. Since I was not going to concentrate on recruiting, I wanted to return my promotional goods for salable items (about \$300 dollars worth.) Nope. Herbalife's policy is: you bought it, it's yours. I have worked at many jobs in my 30 years in the workforce; I have run into some healthy "restocking fees" with some companies. But Herbalife is the ONLY company I have ever encountered that would not help its retailers by exchanging stock or granting credit for future purchases.

I find this policy HIGHLY unfriendly.

My advise to anyone at this point is: stay away from over-hyped and over-priced Herbalife, and DEFINITELY stay away from OBS.

K Seattle, Washington U.S.A. Source: http://www.ripoffreport.com/tv-advertisements/herbalife/herbalife-be-careful-of-this-a-

wff3e.htm

From: Cedar Park Texas Date: Friday, March 16, 2007

Herbalife Be Careful of this and other Multilevel Marketing Companies ripoff Internet

My wife and I recently succumbed to the many web sites that talk about how to make extra money working online. We received the welcome kit, after paying the shipping and handling fee. Once the package arrived, I should have known what we were in for. The shipping fee was way overpriced, and the marketing material said very little about how the business worked.

We continued to view the marketing material and finished the first section of the DVD. Then my wife received a phone call telling her about a hidden second section of the DVD. This was the point where I wanted to run away. However, we determined that watching the second part of the DVD could not hurt, so we watched. I saw exactly what I expected to see. A presentation on the, so called, benefits of MLM.

The pyramid of how to make money was laid out, and the talk about residual income shown. If you are unaware of this business model, then things will look good. However, do you see the information that states that this level of income is not the normal level? It also states to look at the Herbalife web site for actual figures for superviour compensation.

I went to the Herbalife website, and it is obvious that the congressional hearings did some good for the people that are investigating joining this company. The average supervious in 2005 made \$472 for that year. Active Supervisors make up 85.8% of the company.

The video talks about the chances to make more money once you rise above supervisor. This is where the downline of the MLM pyramid kicks in. Well the World Team made up 8.2% of the company, and they made a whopping \$4,683 in 2005. Not to worry, there are levels available above that as well. The next level is called GET: 4.5% of the company and made \$21,990. The next level up must be making the real money then right? The Millionaire Team (here is some irony, or an oxymoron), made up 1.2% of the company and made \$98,225. That is going to take a great deal of time to become a millionaire at that money level. The final level, read the top of the pyramid, made up .4% of the company made \$567,899.

These numbers show you the truth about MLM. The people at the top make huge amounts of money off the people at the bottom, and the difference in the number of people at the top versus the bottom are almost as big as the difference in the money. Don't fool yourself, MLM companies are built for the people that started the business to make huge amounts of money off the people below them.

Before you rebut this and tell me that the company that I work for in corporate America is nothing but a MLM company as well, please do some research and think about facts first. I don't sell anything for a living, and I am not told to purchase the products or services that my company sells. In fact, the tools that I need to do my job are provided to me at no out of pocket cost to me. Also, my salary ratio compared to our CEO is no where near the \$472:\$567,899 ratio that is shown for Herbalife.

Also, please do not try and challenge these numbers. They were pulled directly from the Herbalife website.

Jason Cedar Park, Texas U.S.A. Source: http://www.ripoffreport.com/alternative-health/bmi-herbalife-intern/bmi-herbalife-

international-md6a3.htm From: Asheville North Carolina Date: Sunday, December 06, 2006

BMI, Herbalife International, Work-Part-Time@Home, 33Venture.com Deceptive practices Ripoff Ocala Florida

I posted under another Herbalife Work@Home TV infomercial page on this Bad Business Bureau site. I am adding this now after bad experience with Coach last night..

As my previous experiences stated, I saw the 33venture.com TV ad for working at home information. I went to that site, filled in some basic interest info of myself, and clicked on button that said they will send me work at home business opportunities based on my data I inputed. I was chareged a fee of \$9.95 for overnight FedEx shipping and thought this was reasonable....

I did all of a sudden get e-mails and calls from some Coach telling me to contact her (Patricia & Scott Pickar in California) as soon as my FedEx package arrived. I did so, and all of a sudden I was pressed to set a schedule immediately to follow-up and then have phone meeting with her mentor, someone named Ladeena out of Seattle who was her Coach. Over the following week's time, I was engaged in a couple phone calls to this Coach as requested according to her busy schedule.. After the last conference call, it was mentioned this may not be right time for or my wife to enter into a business opportunity with Herbalife, but the Coach's Mentor told me she would send me a sample packet anyway to test some products, and I would be charged only \$12.95 for that to ship, etc. OK, I gave my OK (and credit card info.) and it has been less than 24 hours since that last call.

Now, I receive another e-mail stating I made a request to return my "FREE information package" or else I would now be charged a depost of \$29.95.. Why in the world would this happen I ask??? I NEVER said such statement and was going to keep this info. for time being until maybe later I or my wife would seriously consider going forward as explained in our phone conferences.. I paid \$9.95 to get this "free" information in the first place, right?

I immediately called the Coach who first contacted me and she all of a sudden said she told me and I must of not heard her and made excuses.. Well, there was no such mention of this extra return shipping charge in any conversation I had or on the order form I initially filled out from the 33venture.com TV ad online. In a nutshell, when anyone purchases anything, and it is titled "free", it is understood that information is free- end of story. To pay shipping is understandable but that is that. NOT to then, in a slick fashion, because I decided not to go forward with an Herbalife business, charge me another \$29.95 for the "free information", right??? This now has (back door) scam written all over it or front-fee con game, and as a former victim of identity theft, and dealing to FBI, FTC and hosts of other entities including bank fraud investigators of past; I then called this Coach and told her I am expecting my sample package which I agreed to try and if it works I might buy further products, but am infuriated with this "hidden reverse charge" they now mention after-the-fact to send back my original free materials... She then starts talking fast, making excuses and trying to manipulate the conversation (trying to make me feel I did something wrong), and when I get firm and told her, if I find there is any scam going on, I will

contact the FTC & FBI, both of whom I went through hell in the past on an identity theft mess to get justice and my monies back..

This morning, I awake to a phone message left again last night by this Coach, saying she decided to hold of charging my credit card for the sample pack now after our last talk, and unless I call her again to talk with her to send it, she will not charge me- Only charge me the original \$9.95 for the free information package, but, if I did not return that information package (and me pay return shipping), they would charge me this additional \$29.95 fee anyway.. What a crock!!! Talk about a denial complex...

So now, I am beyond livid with such slick talk and manipulative ways, and I am posting this last e-mail I received below, so people can see what "bait & switch" technique just happened to me to now cause me and my family more debt for something we already paid to receive in the first place, and want the federal authorities to contact me in any manner to stop this sort of preying on innocent people and now using the TV industry to mark their ploys and tactics to get people tied into something unsuspecting and all of it is the same old BS but marketed under a different appearance and cloak.. It is wrong and NO legitimate business operates like this, to where the interested consumer is out of costs up front and cannot escape charges to their credit cards (on the back side unsuspectingly) or these people now having your private credit card information which they can abuse..

Remember Readers:: My "free" information package came with a DVD and a one page instructions on how to watch it and that is it and came from Ocala, FL address... NO mention of return charges if I do not commit to this home business, etc.. and certainly no coverletter as this e-mail below indicates. What I/you will find, is the 2nd "free" informational package mentioned in the DVD is hidden on the very same DVD, but not until you commit to go forward further with the Coach, do they reveal this to you and give you instructions (code) how to then continue with the free 2nd information package on that same DVD- very slick trick!!!

Also Readers:: For your information, here is names of people I was told would be in my business structure (upline) and maybe it will help some of you, and this is what I was able to take notes of from my last phone conference with the Coach (Patti) and her Mentor (Ladeena);

Patti Pickar from CA. started March 2006 and is supposedly making \$10,000.00+/month. Her husband is a construction Superintendant who helps her on weekends with their business. She gave up 23 years as mortgage banker and 9 years in the medical industry to become involved in Herbalife.

Ladeena from Seattle started February 2004 and is supposedly making \$60,000.00+/month. (she said she was former house cleaner with high school education only and making \$1500.00/month trying to raise 3 kids on that before Herbalife was introduced to her)

Carrie who is only 28 years old was supposedly making \$38,000.00/month after her first month and is now making in excess of \$100,000.00/month and in the President's Club level or such..

Anthony is supposedly making over \$90,000.00/month and was one of the people Ladeena used to clean his home for who introduced her to Herbalife as a business from my understanding..

These are the names I was told I would be surrounded by and cared for to help build my own successful Herbalife business should I commit and go forward and make the necessary investment, etc...

Forwarded Message:

Subj: Hi Steven, here is the return instructions you requested

Date: 12/9/2006 12:33:56 A.M. Eastern Standard Time

From: postmaster@theioffice.com
To: XXXXxxxxxxxxxxx@aol.com
Sent from the Internet (Details)

Hi Steven!

Hi Steven,

At your request, I'm forwarding you the instructions on how to return the Home Business Training package. Make sure you return it before your 14 day viewing period expires to avoid being charged the deposit of \$29.95. Also, please be sure to include the cover letter that was included in your package and/or clearly mark your name and my name on the package so that the return can be processed properly.

Return the Training package to:

BMI 2200 NE 36th Avenue Bldg 400 Ocala, FL 34470

Upon receiving the training package back, you will be credited so that you are not charged any further for the information.

Thank you for giving us the opportunity to share this incredible business with you!

Sincerely,

Patricia and Scott Pickar sptess@comcast.net 425-286-6160 homebizsp.com

IMPORTANT NOTE: DO NOT REPLY TO THIS E-MAIL ADDRESS. This e-mail address is unmanned. For further correspondence please e-mail your coach, Patricia and Scott Pickar, at sptess@comcast.net. Thanks.

Click here if you wish to be removed from homebizsp.com.

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U.S. & Canadian Residents Income Disclaimer

The testimonials or incomes presented are applicable only to the particular individuals depicted and are not representative of everyone's income and are not a guarantee of your income, nor are they typical. Each individual's success will be determined by his or her desire, dedication, effort, ability to follow directions and personal talent, as well as, the amount of time dedicated to his or her business. The iOffice has contributed to successful business development for some distributors; however, FSS cannot guarantee that by using FSS's training and marketing system (the iOffice) you will achieve success. Your success will depend on many factors such as: how you follow the iOffice, methods and procedures which you use, your management skill and experience, your business judgment, economic conditions, the market, and competition in the area in which you have chosen to do business. Actual business earnings will vary, and all individuals considering the business model should carefully consider the business model in its entirety including the costs of engaging in this business.

Steve Asheville, North Carolina Source: http://www.ripoffreport.com/advertising-deceptive/herbalife/herbalife-still-trying-to-suck-

94j2e.htm

From: Duluth, Georgia Date: Sunday, July 03, 2005

HERBALIFE STILL TRYING TO SUCKER CONSUMERS Smyrna Georgia

Well first of all I tried to order on line business system which is one of them and a person name Karen Winters. They wanted \$39.95 and then it went down to only \$9.95 for shipping only. I never responded. Then I found another website about seeing the free disc. I never knew it was Herbalife and even in the free disc never mentioned the name. When I talked to the representative, he mentioned if I ever heard of it.

Then he mentioned about the doctor from UCLA etc. Then after the speech he said how would you like to pay for the video which is \$29.95. I said so now I have to pay for it. He said you have to invest in the business. I said I am not in the position to do this. Then he said I could be his gues in June for the seminar for 2 hours and see what it is like. I never went. He said I am not going to force you into this but other people are willing to learn the business and invest this. Well as I did reserach on their website herbalife.com it states money back gurantee on the products. Then it also states you can invest all of this for \$100 or less. Yeah right and now reading of all of it is more than \$100.00 it seems.

After reviewing the complaints on FTC.GOV the complaints against them oh my god, this company needs to be stopped.

I also mentioned that this sounds like another

RIPOFF and he denied it right off the bat.

So if sounds too good to be true don't do it. Another thing to me not informing consumers of the companies who they are should be stopped also.

So all consumers be careful.

Tom Duluth, Georgia U.S.A. Source: http://www.ripoffreport.com/home-based-business/herbalife-global-onl/herbalife-global-

online-syst-b9623.htm From: Livingston Texas

Date: Tuesday, November 30, 2004

Herbalife - Global Online Systems ripoff Newest Way To Wealth, Verticle Skip Marketing work at home ripoff Los Angeles California

Herbalife Marketers Plead Guilty to Pyramid Selling -- Global Online Systems Inc. Fined \$150,000 for Operating Illegal Pyramid Scheme

OTTAWA, November 23, 2004 — A Competition Bureau investigation into a Vancouver-based multi-level marketing firm has led to a \$150,000 fine and guilty pleas on two counts under the deceptive marketing provisions of the Competition Act. The matter has been resolved with Global Online Systems Inc. (GOLS) voluntarily pleading guilty and signing a Prohibition Order filed today with the Federal Court of Canada.

An investigation by the Bureau revealed that GOLS was operating a scheme of pyramid selling. Participants in the GOLS multi-level marketing plan were selling health-related products marketed by Herbalife Canada Ltd.

Contrary to the Act, participants were compensated for the recruitment of new participants and had to buy specific quantities of products as a condition of joining the plan. In addition, GOLS and its participants — through its Web sites and other promotional materials — recruited new participants by exaggerating income expectations without disclosing the income of a typical participant.

"Those who join pyramid schemes are often enticed by promises of easy money, but only the very few at the top ever see any real benefit," said Raymond Pierce, Deputy Commissioner of Competition. "The Bureau is committed to pursuing these offences under the Competition Act and ensuring that Canadians do not fall prey to such scams."

According to the Prohibition Order, Global Online Systems Inc. and its directors, Deborah Jane Stoltz and Marilyn Thom, have agreed to:

pay a \$150,000 fine;

disclose the average income actually received by all participants in GOLS;

inform all of its existing distributors and participants of the terms of the Order; and

not become involved directly or indirectly in any business operation engaged in a scheme of pyramid selling.

Consumers who suspect they have been the victim of deceptive business practices or who want information on the application of the Competition Act should contact the Bureau's Information Centre at 1-800-348-5358, or visit our Web site at http://www.cb-bc.gc.ca.

The Competition Bureau is an independent law enforcement agency which ensures that all Canadians enjoy the benefits of a competitive economy. It oversees the application of the Competition Act, the Consumer Packaging and Labelling Act, the Textile Labelling Act and the Precious Metals Marking Act.

For media inquiries, please contact:

Maureen McGrath Senior Communications Advisor Communications Branch (819) 953-8982, or (613) 296-2187 (cell)

For general inquiries, please contact:

Information Centre Competition Bureau 1-800-348-5358

William Livingston, Texas U.S.A. Source: http://www.ripoffreport.com/alternative-health/herbalife-internatio/herbalife-international-

ripoff-cdd42.htm

From: So.St. Paul, Minnesota Date: Friday, December 19, 2003

herbalife scam, thankfully it gave me this website to check out ripoff scams

From: Rick - Lacrosse (U.S.A.) Date: Sunday, February 01, 2004

After seeing a tv ad called 54jobsmyway.com i got information about herbalife not 54 jobs herbalife!! at this point i felt ripped off but i played along with all the phone calls from the sponser while i made a trip to the library for some research i checked out a book called homemade money starting smart and thankfully it gave me this website to check out ripoff scams. after reading all the information from other consumers i cant wait for this sponser to call back this afternoon!!! he was all fired up when i said i wanted to start in the supervisor position.Being a supervisor at my real job i cant wait to tell this jerk, your fired!!!!!! Thank you to all for your info you may have saved my family thousands of dollars

R.T.

herbalife! I have lost money

From: Christiane - Saint-genest-malifaux (France)

Date: Sunday, November 14, 2004

Hi.

I have lost 7000€ with Herbalife
I will attack them in justice.
I would like to have recent informations about:

1-mulitilevel marketing (USA Europe)

2-recent suitlaws

- 3- other sites "herbalife"
- 4- i think that "Financial Freedom Online" is a Herbalife new site. Is it true?
- 4- Sorry for my poor english, all informations are Wellcome

Many thanks

Source: http://www.ripoffreport.com/home-based-business/global-online-herbal/herbalife-global-

online-work-9c3e2.htm From: Boise, Idaho

Date: Saturday, October 16, 2004

Herbalife - Global Online Workathome Online Opportunities advertised as six figure IT employment hid multi level status and product parent company (herbalife)till after getting my money Internet

I have spent several months looking for a legitimate means of making a living at home online. In the early stages of my search I came across several companys claiming to have six figure income earning potential and asking for a small "decision Package" fee of \$30-\$60.

I invested in one with Global-online-systems and they sent a packet containing a video tape, cd and a blue booklet. The Material was rather well put together and seemed to explain a "new" company's system for generating wealth that looked, on it's face at least, like it would work.

As I watched the video and cd and read the booklet I noticed that they seemed to focus primarily on the fact that their company was in several countries around the world and that they had a duplicatable system that anyone could learn to follow to financial independence. There was no mention of what the procuct was.

I began to get excited, especially when I watched the testimonial portion of the presentation and saw several people who said that they were earning up to \$40,000 per month with this amazing "new" system.

Then came the marketing plan and I was reminded of the Amway and herbalife meetings that I been repulsed by 10-20 years ago when I had received information in the mail (or saw in adds) about a great new money making opportunity carefully enough disguised to get me to attent without mentioning they were another Amway or Herbalife "opportunity".

As I watched the marketing plan being presented and the old if you start at this level it's \$395.00 but it's better to invest several hudred more dollars and start at a level where you have others under you, I began to realize that this really was the old scheme.

I felt deceived (because I had been) and really disappointed that I'd invested money to learn about this company. If their adveritsing mentioned anything about Herbalife I would never have spent a dime. They know that and that's why its saved to the very last, after you've invested in a decision package to decide about getting involved with a company that you already know you don't want to be involved with and they already know you don't want to be involved with.

Since then I was duped into ordering information from another company that was so clever in disguising there association with Herbalife that I didn't realize it till after their info came.

I've also seen literally hundreds of adds on career builder that are absolutely deceptive in nature like "we are expanding and need 29 (or 31 or 43) new people to fill executive sales positions with our company. They are so deceptive that Career builder puts a disclaimer under them stating that

this should in no way be confused with a legitmate job offering.

What Herbalife is doing in trying to sell their health and "life enhancing products" (the founder of the company died of alcholism) through such deceptive marketing may not be a ripoff in the legal sense but I certainly was deceived and feel ripped off.

Jay boise, Idaho U.S.A. Source: http://www.ripoffreport.com/corrupt-companies/vertical-skip-market/vertical-skip-marketing-

aka-f4ep4.htm

From: Lawton Oklahoma

Date: Tuesday, October 05, 2004

Vertical Skip Marketing - AKA: Herbalife International deceptive advertising, presentations, promises if you keeping investing you will be successful. Invested 7,500 total. Inglewood CA Internet

Vertical Skip Marketing AKA: Herbalife International is using the internet and lured me into investing \$7,500 to become a supervisor and purchase leads from them.

The promise is that if you keep investing in the leads and calling the people then you will make \$1000 to \$3000 per month in three months.

Then they tell you to do this you have to pay for a web site, a touchfon account, an account to take credit cards on and on...

They tell you not to "talk too much" to the "qualfied applicant" and basically not to tell them much about the company, let your coach handle that. You are to stay on the presentation and not say anything else.

I wish I had known about your web site before I got hooked into this ripoff and lost thousands.

Charles Lawton, Oklahoma U.S.A. Source: http://www.mouthshut.com/review/Herbalife-Mumbai-review-nmoultrnor

From: rk2city

Date: December 14, 2012

IS IT SAID DISCOUNT

recently i joint as herbalife, it came in my notice that the discount given on product is taken away by another hand. for eg. online i order about retail prize 53,908 i get 42% discount so distributor subtotal is rs. 31379.20 but actual story start now, company added rs. 3773.56 as package & handling, rs. 8477.62 as other charges, rs. 6335.02 tax/vat now grand total comes to 49965.40. friends from above figure it is cleared that discount is taken away. so before giving order please clerify the matter