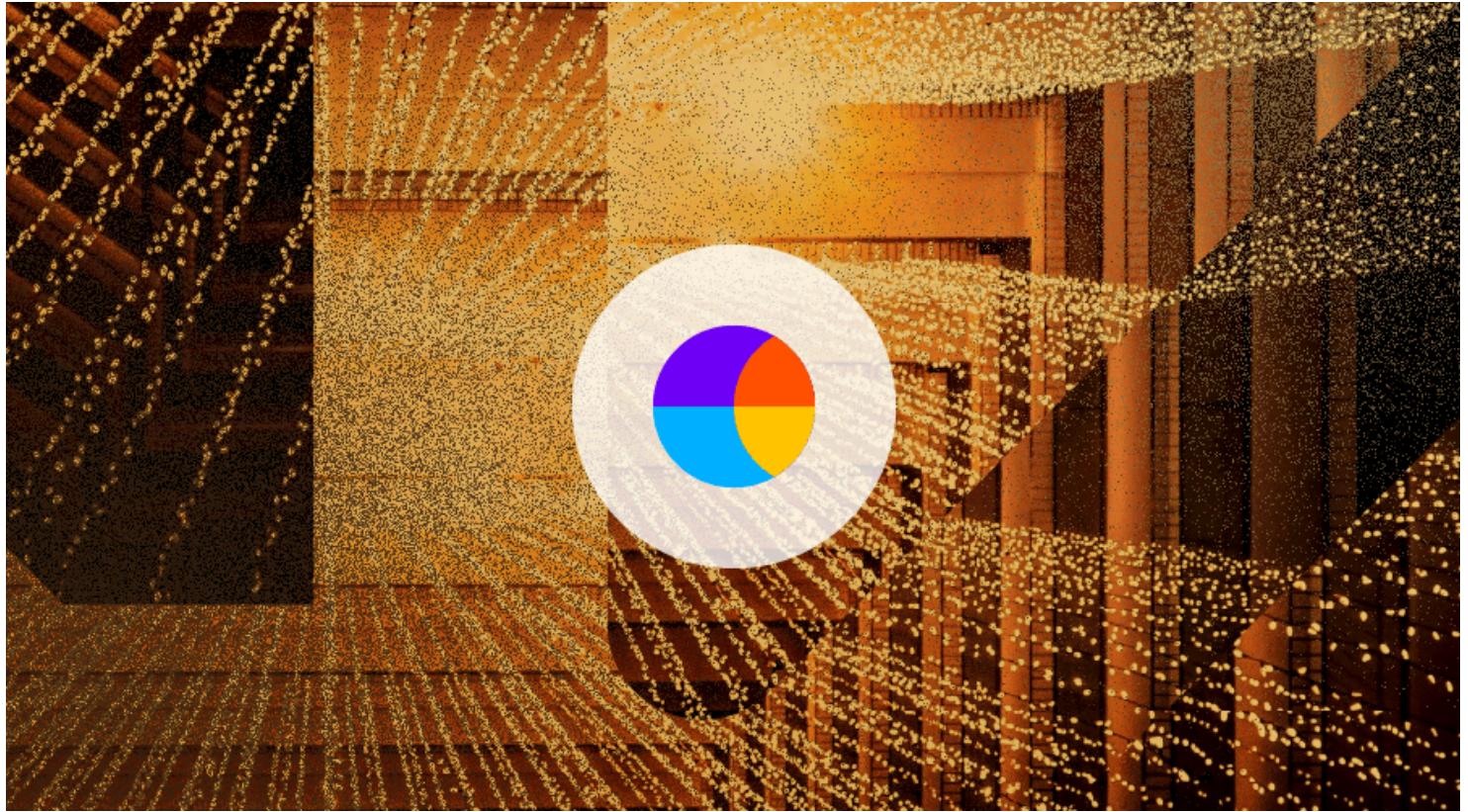


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1. [Home](#)
2. [Programs](#)
3. [Advertising Self-Regulation](#)
4. [Direct Selling Self-Regulatory Council \(DSSRC\)](#)
5. [Administratively Resolved](#)
6. [Case #244-2026: 4Life Research, LLC](#)

Case #244-2026: Administrative Closure – 4Life Research, LLC

BBB NATIONAL PROGRAMS

Direct Selling Self-Regulatory Council

Case #244-2026: Administrative Closure – 4Life Research, LLC

Company Description

Life Research, LLC (“4Life” or the “Company”) is a direct-selling company headquartered in Sandy, Utah that distributes products globally through independent distributors. The Company was founded in 1998 and markets health, wellness, and immune support products.

Basis of Inquiry

The Direct Selling Self-Regulatory Council (“DSSRC”) is a national advertising self-regulation program administered by BBB National Programs.

This inquiry was commenced by DSSRC pursuant to its ongoing independent monitoring of advertising in the direct selling marketplace and pertains to income claims disseminated by Company salesforce members.

The representative claims set forth below that formed the basis of this inquiry were disseminated on Facebook, LinkedIn, and on the Company website.

Earnings Claims

1. “Work seriously with 4Life for 2 years, and you could earn a possible income of half a million month after month... Is that true? Yes, only here at 4Life. To find out, join me this Saturday. Join me in my journey to wealth. I was a teacher and a principal for more than 30 years, to be honest, but I still didn't have financial freedom.” (August 2024)
2. “4Life is your number 1 lifestyle destination where achieving Time and Financial Freedom has never been more realistic and simple!” (September 2024)
3. “However, I have seen fruit (MONEY!) with my wife’s business that I have decided to join her and help others reach financial freedom as well. I believe it’s important to leave a legacy behind for our children. If you’re interested in learning more comment below financial freedom or inbox me.” (December 2024)
4. “ And right now, there’s \$42,350 in bonuses sitting on the table. I’ve made  figures here...  not by chasing shiny objects, but by staying consistent with a company that’s stable (26 years and counting), research-driven, and built to last. ” (September 2025)
5. “Ever since I was introduced to 4Life in 2001, my whole life has changed. First, I enjoy greater financial peace of mind in my life. I love it! I am in control of my own work. With the income I’ve achieved with 4Life, I can also invest more money in other things.” (May 2023)
6. “Discover Financial Freedom with 4Life!” (May 2025)
7. “I saw that with 4Life I could achieve not only just a better income, but also the time to enjoy life and financial freedom in a way that I never have before.”
8. “Empowering Individuals to Achieve Financial Freedom through Personal Development & Residual Income Strategies”
9. “I love transforming lives through 4Life’s Transer Factor products, a very generous compensation plan and a strong, charitable, commitment that can help others become healthier, and happier, creating financial stability.”

Company’s Position

Upon receiving DSSRC’s inquiry, 4Life promptly undertook a comprehensive review of the nine social media posts identified. Consistent with its internal compliance protocols, the Company immediately contacted the individuals responsible for the cited content to explain the nature of the concerns and to request that the posts be removed or revised to bring them into compliance.

As a result of these efforts, 4Life successfully secured the removal of three of the identified posts, facilitated modifications to another social media post, and revised a website testimonial by eliminating references to financial freedom. The Company advised DSSRC that three of the four remaining posts were disseminated by salesforce members located in the Philippines and indicated that it would suspend or terminate those accounts should the individuals continue to be unresponsive to compliance outreach. The Company further confirmed that it has contacted the social media platforms on which the remaining publicly available posts originated.

Lastly, one post was attributed to an individual residing in Colorado. After he failed to respond to the Company’s request to address the content, 4Life suspended the account and reported the post to LinkedIn.

4Life also explained that it employs a third-party monitoring service with specialized expertise in the direct selling industry to identify potentially improper earnings and product performance claims made by its salesforce members. When issues are flagged, the Company takes prompt and decisive corrective action in coordination with its compliance team.

Finally, 4Life emphasized that it maintains clear, written policies prohibiting unauthorized earnings claims and remains committed to actively overseeing the statements made by its salesforce members. This commitment includes ongoing compliance training, regular messaging to the field, and continued vigilance to foster a strong culture of compliance throughout the organization.

Administratively Closed Resolution

As a result of 4Life’s outreach efforts, the Company successfully secured the removal or significant modification of five of the nine social media posts identified by DSSRC.

DSSRC recognized 4Life’s good-faith efforts to address the four posts that continue to be publicly accessible and concluded that the Company’s actions were necessary and appropriate.

In its review, DSSRC determined that the earnings representations identified in this inquiry could reasonably create the impression that a typical 4Life salesforce member is likely to achieve substantial levels of income (e.g., “financial freedom,” “financial stability”) through the Company’s business opportunity.

According to the Federal Trade Commission’s (FTC) Business Guidance for Multi-Level Marketing (FTC Guidance), any earnings representation must accurately reflect what the typical business opportunity participant can generally expect to earn. The FTC cautions that claims referencing the significant amount of money that can be earned through a direct selling company’s business opportunity are generally not representative of the income that can be expected by the typical salesforce member and therefore may mislead consumers.¹ The FTC Guidance further underscores that any atypical income or lifestyle claims must be supported by reliable, empirical evidence demonstrating that the typical participant is likely to achieve the represented results. Absent such substantiation and in the omission of an appropriate [clear and conspicuous] disclosure regarding generally expected results, disseminating atypical or aspirational income claims may create a deceptive impression about the opportunity.²

Similarly, DSSRC’s Guidance on Earnings Claims in the Direct Selling Industry states that companies and their salesforce members should avoid language or imagery implying income levels that exceed what an average participant could reasonably expect to earn. DSSRC has specifically identified the phrase “financial freedom” as high-risk for consumer misinterpretation.³ In previous inquiries, DSSRC has concluded that aspirational terms—when presented without clarification or qualifying context—can reasonably be interpreted as promises of significant or transformative income. Without context, consumers may interpret “financial freedom” literally, inferring that participation in the direct selling program could eliminate financial hardship or produce life-changing wealth.⁴

With respect to the posts that 4Life was unable to have modified or removed, DSSRC notes, consistent with prior self-regulatory matters, that content disseminated by individuals located outside the United States or who have been unresponsive to the company’s efforts to revise an earnings or product claim may fall beyond a company’s direct control. In such circumstances, DSSRC evaluates whether a company has undertaken prompt and good-faith efforts to address the identified content, including repeated outreach to the individuals responsible and the implementation of appropriate escalation measures. Where those efforts are demonstrated, DSSRC has previously determined that further action may not be warranted notwithstanding the continued public availability of certain posts.

Here, 4Life terminated the accounts of two individuals responsible for posts originating overseas that remain publicly accessible. The Company also initiated enforcement proceedings against an additional individual located outside the United States who disseminated one of the posts at issue, as well as against an individual located in the United States who failed to respond to the Company’s requests to remove or modify the identified claim.

In light of the Company’s documented actions demonstrating a genuine and good faith effort to address DSSRC’s concerns, DSSRC determined that administrative closure of the inquiry was appropriate.

Conclusion

Based on 4Life’s prompt corrective actions, including the removal or significant modification of a majority of the identified claims and its documented good-faith efforts to address the remaining posts, DSSRC determined that the Company’s actions were necessary and appropriate under the circumstances. Accordingly, DSSRC administratively closed this inquiry.

(Case No. 244-2025 Closed on 12/22/25)

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[1] See Fed. Trade Comm’n, Business Guidance Concerning Multi-Level Marketing, Section 13 (April 2024) <https://www.ftc.gov/business-guidance/resources/business-guidance-concerning-multi-level-marketing#deceptive>.

[2] *Id.*

[3] Direct Selling Self-Regulatory Council, Guidance on Earnings Claims for the Direct Selling Industry, Section 6(A)(2022). [dssrc_guidanceonearningsclaimsforthedirectsellingindustry.pdf](https://www.dssrc.org/guidanceonearningsclaimsforthedirectsellingindustry.pdf).

[4] See DSSRC Case #51-2023: LifeWave, Inc. (June 2023).