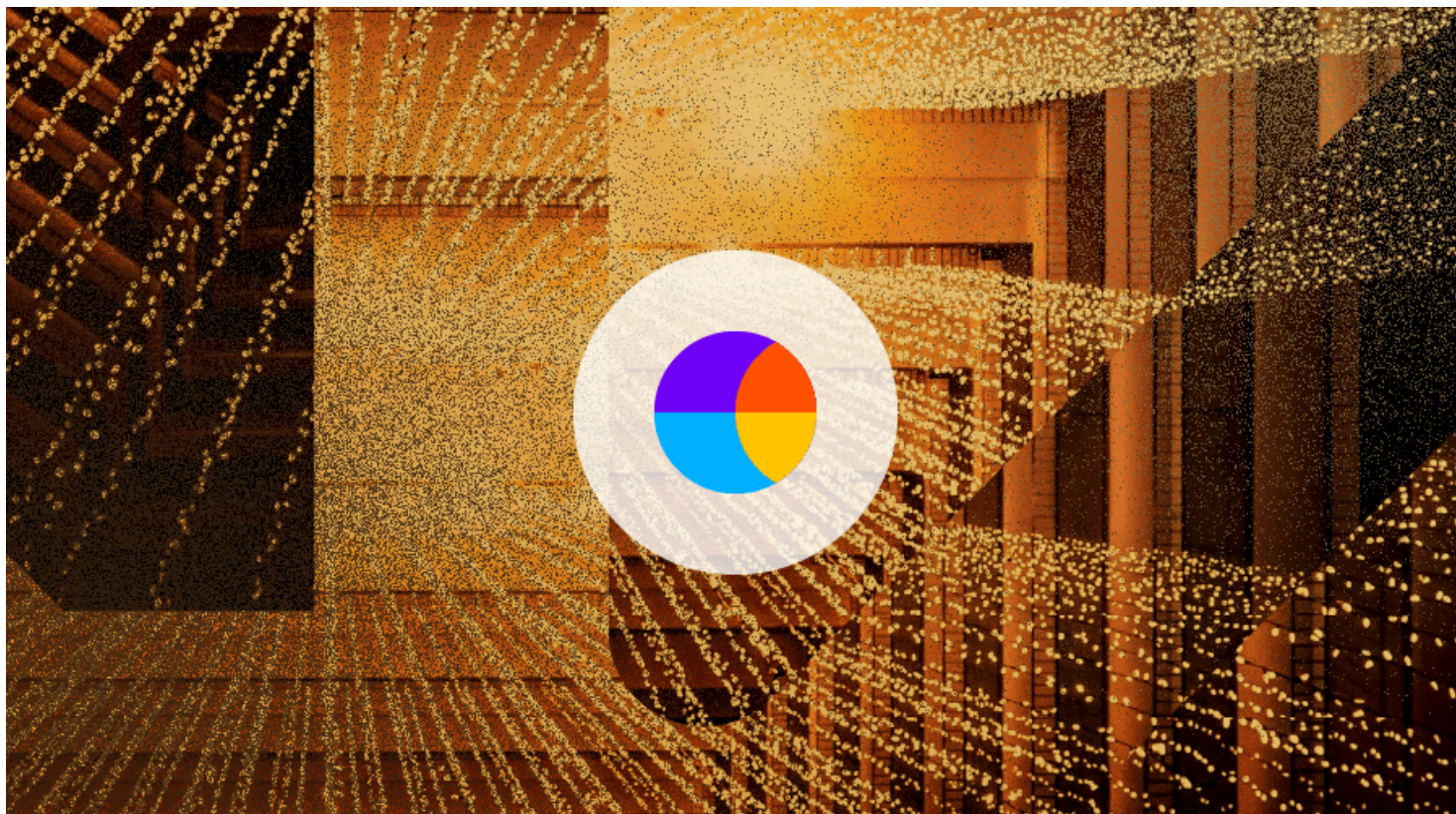


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# Case #219-2025: Administrative Closure - Olive Tree People, Inc.

## BBB NATIONAL PROGRAMS

Direct Selling Self-Regulatory Council

Case #219-2025: Administrative Closure - Olive Tree People, Inc.

## Company Description

Olive Tree People, Inc. (“Olive Tree” or the “Company”) is a direct selling company based in Santa Monica, California. The Company was founded in 2015 and markets a range of natural beauty and wellness products centered around the benefits of olive tree extracts.

## Basis of Inquiry and Case Background

This inquiry was initially opened by DSSRC in September 2024, as part of its independent monitoring program to address earnings claims disseminated by Olive Tree and its salesforce members. After repeated attempts to engage the Company yielded no response, DSSRC referred the matter to the Federal Trade Commission (FTC) and the California Attorney General's office in accordance with DSSRC's Policies and Procedures.<sup>1</sup>

Following that referral, the Company contacted DSSRC and requested an opportunity to resolve the outstanding issues. In light of the Company's expressed commitment to cooperate and address the identified concerns, DSSRC agreed to reopen the inquiry.

The representative claims that formed the basis of this inquiry were disseminated on Facebook and Instagram and are set forth below:

### *Earnings Claims*

1. "financial freedom, incredible incentives" (March 2023)
2. "🌿 Every sale is Income-side income to full-time income (25-35% commission plus bonuses-weekly and monthly pay)" (July 2024)
3. "Whether as an additional stream of income 💰 or you want to make this your full time source of income ✨ the possibilities are endless and available to you!" (August 2024)
4. "And here's the deal, my financial freedom is going to look different than your financial freedom. I don't need millions of dollars to be financially free. I don't need the fanciest car and the biggest house and the newest things to feel financially free. Financially free for me getting to spend more time with my husband, it means getting to take worldly adventures with my children, it means getting to nourish my family without having to check the bank account first." (August 2024)
5. "★GOLD OLIVE STAR★—> thats 100k in volume for my girls 💡...What an incredible accomplishment for all of us 🌟👏 100k (and beyond) is a goal I set for my team when I started... we've had a few months where we were just at the cusp of hitting it... and this month, in one of the SLOWEST sales months, we did it. 🌟👏... Y'all shout from the rooftops a HUGE congratulations to my ★ S I X ★ figure team 🙌🔥 TO THE TOP 🚀🚀🚀" (July 2024)
6. "I'm so excited and blessed to be a part of this amazing company! In just one month, I earned a trip to Austin, and I truly appreciate all the trust and support from everyone." (May 2024)
7. "TAKING BAE & BAKEY TO SPAIN the world of possibilities has opened up since joining Olive Tree People in June. Can't wait to experience this life changing trip with my family as well as the other absolutely incredible women that have earned it." (October 2023)
8. "In my one year here I have easily earned over 3X the amount I ever earned in all my combined years at my last company 🍷🍷🍷 and my team is consistently putting up numbers I only ever dreamed about." (July 2024)

### **Company's Position**

In addressing its failure to respond to DSSRC's initial inquiry, Olive Tree explained that it experienced significant internal restructuring during the fall of 2024. This restructuring involved changes in key personnel and the reorganization of the compliance department. As a result, there were temporary disruptions in communication channels and delays in addressing external inquiries.

The Company referenced technical challenges with their email system, which led to missed and delayed communications. Olive Tree has since resolved these technical issues and implemented measures to prevent similar disruptions in the future.

Shortly before the DSSRC case was referred to the FTC and the California Attorney General's office, Olive Tree was in the process of gathering comprehensive information and documentation to provide a thorough and accurate response to DSSRC's inquiry. The Company wanted to ensure that their response addressed all concerns raised by DSSRC and demonstrated their commitment to compliance.

With respect to the claims identified in the inquiry, Olive Tree informed DSSRC that six of the nine posts at issue have been removed from social media and two others have been significantly modified to remove the enumerated claims.

To address the single remaining non-compliant social media post, the Company stated that it made multiple good-faith efforts to have the content removed. Specifically, the Company's compliance manager sent three escalating emails to the former salesforce member responsible for the post on September 25, October 3, and October 19, 2024, each emphasizing the urgency of the takedown request. When these attempts were unsuccessful, the Company also reported the unauthorized post to Meta. Despite these efforts, the post remained active. A final email was sent to the former consultant on February 27, 2025, informing her of the suspension of her consultant status and the placement of her commissions on hold.

To further demonstrate its good faith actions, Olive Tree placed a remark in the comment section of the post stating "This post contains unauthorized income claims. We have attempted to contact Ms. Brown to have this post removed and have reported it to Facebook."

### **Administratively Closed Resolution**

While DSSRC was disappointed by the Company's failure to respond to the original inquiry, it nevertheless appreciated that the Company initiated communication with DSSRC and expressed a willingness to address the outstanding issues. DSSRC acknowledged that this renewed engagement reflected a constructive step toward resolving the concerns identified in the inquiry and reinforced the value of the self-regulatory process. DSSRC determined that the action taken by Olive Tree to take remedial measures regarding the social media posts at issue was necessary and appropriate.

Section 13 of the FTC's 2024 Business Guidance for Multi-Level Marketing (the FTC Guidance) makes clear that an MLM or its distributors violate Section 5 of the FTC Act when they present material earnings or opportunity claims that are false, misleading, or unsubstantiated. This rule applies across all settings, including social media, live events, one-on-one conversations, or any other medium. The FTC Guidance also cautions that even accurate testimonials from high-earning participants are likely to be viewed as typical by consumers, despite being outliers.<sup>2</sup> Showcasing such atypical success without appropriate context therefore risks deceiving prospective recruits.

Moreover, section 6 of the DSSRC Earnings Claim Guidance for the direct-selling industry explains that certain language is unacceptable when communicated to a broad pool of current or prospective distributors. Prohibited expressions include—but are not limited to—"quit your job," "be set for life," "make more money than you ever imagined," "unlimited income," "full-time income," "replacement income," and "career-level income," as well as any substantially similar claims. In addition, terms such as "passive income" or "residual income" are disallowed when they suggest that salesforce members can earn ongoing compensation with minimal or no continuing effort.<sup>3</sup>

It is further noted in the DSSRC Earnings Claim Guidance that some words or phrases carry a particularly high risk of being misleading to consumers when communicated in a general context. Such words and phrases include but are not limited to "financial freedom." The Guidance also emphasizes that certain terms pose a heightened risk of misleading consumers when used in broad or general messaging. One such example is the phrase "financial freedom," which—among others—is considered especially problematic due to its potential to create unrealistic expectations.

DSSRC acknowledged Olive Tree's good faith efforts to remove or significantly revise eight of the nine claims identified in the inquiry. With respect to the one remaining social media post from 2023, DSSRC recognizes that a direct selling company may not always have the authority to compel a former or inactive salesforce member to take down a non-compliant claim. However, in such cases, DSSRC recommends that the company make a genuine, good faith effort to facilitate removal of the improper content. This includes issuing a written request to the former promoter asking for the claim to be taken down. Additionally, if the social media platform where the claim was posted offers a reporting tool for trademark or copyright concerns, the company should promptly use that mechanism to request removal. In instances where no such reporting feature exists, DSSRC recommends that the company not only contact the promoter in writing but also reach out directly to the website or platform hosting the content to formally request that the post be removed.

Accordingly, DSSRC concluded that the Company demonstrated its good faith intent to address the issue by contacting the individual responsible for the post, requesting its removal, and subsequently implementing appropriate enforcement measures after the salesforce member failed to respond. In addition, the Company further reinforced its commitment to resolving the matter by notifying Facebook of the unauthorized income claim and its prior efforts to reach the individual, requesting that the platform disable the post. Finally, DSSRC confirmed that Olive Tree also posted a public comment directly beneath the post to clarify that the claim was unauthorized.

Based upon Olive Tree's efforts to implement corrective measures in response to DSSRC's concerns, the inquiry was administratively closed.

## Conclusion

This inquiry, initially referred to the government, was reopened after Olive Tree contacted DSSRC and agreed to address the outstanding issues.

DSSRC acknowledged Olive Tree's good faith efforts to remove or significantly revise eight of the nine claims identified in the inquiry. With respect to the one post that remains publicly accessible, DSSRC concluded that the Company demonstrated its good faith efforts to address the concerns in this inquiry by contacting the individual responsible for the post, requesting its removal, and subsequently implementing appropriate enforcement measures after the salesforce member failed to respond. Olive Tree also notified the social media platform about the unauthorized nature of the claim and took further action by posting a public comment beneath the post to inform viewers that the content was not authorized by the Company.

## Company Statement

"Olive Tree People Inc.'s business has a 20+ year history rooted in Europe, with a longstanding reputation for quality, responsibility, and sustainability. In the last two years, our U.S. operations have evolved from modest beginnings—our founder personally fulfilled early purchase orders from his garage—into a dynamic and expanding enterprise. As part of our continued growth, we are actively working to strengthen our compliance infrastructure and are committed to implementing industry best practices in integrity and transparency. We now maintain proactive social media monitoring efforts, both internally and through external partners, and we regularly provide detailed

compliance guidance to our Consultants. We fully support the self-regulatory mission of the DSSRC and appreciate their cooperation in helping us resolve this inquiry.”

(Case No. 219, closed on 6/17/25)

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[1] See Case #187-2024: Government Referral – Olive Tree People, Inc. at <https://bbbprograms.org/programs/advertising/dssrc/cases/olive-tree-referral>.

[2] See <https://www.ftc.gov/business-guidance/resources/business-guidance-concerning-multi-level-marketing#deceptive>.

[3] See section 6 of the DSSRC Earnings Claim Guidance for the Direct Selling Industry.

July 02, 2025

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