

(989) 615-5880 • www.hangoverhops.com • info@hohhempnotics.com



Your Premium CBD Resource!

Pure Hemp CBD Products For Health, Beauty & Pet Care

- 70% Alcohol Hand Sanitizer
- Intensive Relief Topicals
- . Hair & Skin Care Treatments
- Full & Broad Spectrum Tinctures
- Gummies & Liquid Capsules
- . Per Teurs, Sath Sombs & So Much Morel











Expensive Quality & Trivid Furty Tested Cur products are made with the highest quality ingredients, 100% vegin grown USA here; and are non-CMC, regarditurely, gister here, and have NO metals, hands charminate or production. In order to quanteries purity, pursuing consistency and rading oil of our products are regularly belief in our manufacturing facilities and their verificality find pany independent labs.

TOPICS TO COVER

RETAIL SELLING

LABELING

SELLING IN AN FDA

COMPLIANT WAY

PRODUCT LIABILITY

INSURANCE

QUESTIONS TO ASK BEFORE YOU ENTER THE RETAIL MARKET FOR CBD!

- ► DO I WHITE LABEL, DO I PRIVATE LABEL, PARTNER WITH A FORMULATOR OR DO I MANUFACTURE?
- ▶ DO I WANT TO BE FULLY INTEGRATED OR NOT?
- ▶ DO I HAVE THE WORKFOCE AND SALEFORCE TO MAKE A DIFFERENCE IN THE MARKET?
- ▶ WILL I BE IN STORES OR JUST ON LINE? HOW DO I GET TRAFFIC TO MY WEBSITE?
- ► HOW DO I DIFFERENTIATE MYSELF IN THE MARKET?
- ► DO I UNDERSTAND ENOUGH ABOUT HOW TO LABEL MY CBD PRODUCTS?
- ▶ DO I HAVE A MARKETING PLAN DO I KNOW HOW TO ADVERTISE TO SELL MY PRODUCTS

QUESTIONS TO ASK BEFORE YOU ENTER THE RETAIL MARKET FOR CBD!

HOW DO I KNOW I AM WORKING WITH A REPUTIABLE SUPPLER/FORMULATOR?

- ► ARE THEY GMP CERTIFIED? FDA REGISTERED?
- ▶ ARE THEY PRODUCING IN THE USA?
- ► HOW BROAD IS THE PRODUCT LINE? DO THEY
 OFFER FULL, BROAD AND ISOLATE PRODUCTS DO
 THEY HAVE LEADING PRODUCT DEVELOPMENT
 TECHNLOGY
- ► ARE THEY COST COMPETITIVE?
- ▶ WHERE DO THEY GET THEIR HEMP FROM?
- ► DO THEY HAVE CERTFICATE OF ANALYSIS ON ALL OF THEIR PRODUCTS? THIRD PARTY TESTED?
- ▶ DO THEY PROVIDE MARKETING SUPPORT?
- ▶ DO THEY HAVE LOW MINIMUM ORDER QUANTITIES?
- ▶ DO THEY HAVE QUICK DELIVERY TIMES?
- ► FULLY COMPLIANT WITH THE STATE DEPARTMNET OF AGRICULTURE?
- ► ARE ALL FARMS SUPPLYING THEM INDUSTRIAL HEMP REGISTERED?
- ► ARE ALL FARMS ARE FARM BILL COMPLIANT?



Shake gently before each use. Place hemp extract drops under the tongue. Hold to absorb for 60 seconds, then swallow. Use twice daily, or as recommended by your healthcare provider. Talk to your doctor before use if you are pregnant, nursing, or taking any prescribed

> KEEP OUT OF REACH OF CHILDREN. Store in a cool location, away from direct sunlight.



SELECT BLEND

Pure Hemp CBD Extract

Full Spectrum **Hemp Extract**

2000mg of CBD per container

Michigan Cherry Flavor

1 fl oz (30 mL)

Product Facts

Serving Size 1 mL (or 1 dropper) Servings Per Container 30

Full Spectrum Hemp Oil Extract 66.6ma

Daily Value not established

Other Ingredients: Caprylic/Capric Triglyceride (USDACertified Organic MCT Oil), Full Spectrum Hemp Extract Distillate, Cherry Natural Flavor

Made in the USA for **HOH Hempnotize** (989) 615-5880 info@hohhempnotize.com





100% Natural Hemp Product Made in the USA

CONTAINS LESS THAN 0.3% THC *CANNABINOIDS DERIVED FROM REGISTERED INDUSTRIAL HEMP



Place hemp extract drops in water or place hemp extract drops under the tongue. Hold to absorb for 60 seconds, then swallow. Use once daily, or as recommended by your healthcare provider. Talk to your doctor before use if you are pregnant, nursing, or taking any prescribed medications.

> KEEP OUT OF REACH OF CHILDREN. Store in a cool location, away from direct sunlight.



SELECT BLEND Pure Hemp CBD Extract

Water Soluble **Tincture**

3000mg of CBD per container

All Natural

1 fl oz (30 mL)

Product Facts

Serving Size 1 mL (or 1 dropper) Servings Per Container 30

100ma Broad Spectrum Hemp Oil Extract

† Daily Value not established.

Other Ingredients: Caprylic/Capric Triglyceride (USDA Certified Organic MCT Oil), Broad Spectrum Hemp Extract Distillate, Tocophersolan

Made in the USA for **HOH Hempnotize** (989) 615-5880 info@hohhempnotize.com

www.hangoverhops.com MADE IN USA



100% Natural Hemp Product Made in the USA **CONTAINS LESS THAN 0.3% THC** *CANNABINOIDS DERIVED FROM REGISTERED INDUSTRIAL HEMP



SCAN ME

NOT A CANDY • KEEP OUT OF CHILDREN'S REACH



Pure Hemp CBD Extract

CBD GUMMIES

50mg per Gummy

Herbal Supplement

6 Count







*These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure, or prevent any disease.

Directions: As an herbal supplement, adults take one (1) gummy daily preferably with a meal or as recommended by a physician.

Not intended for use by anyone under the age of 18 without adult supervision. Do not use if you are pregnant or nursing. Consult your physician prior to use if you are taking any medications. If any adverse reactions occur, discontinue use and consult your doctor.

REEP OUT OF CHILDREN'S REACH. Ston		
Nutritic Serving Size 1 Gu Servings Per Cont	mmy	
Amount Per Serving		
Calories 10		
		% Daily Value*
Total Fat 0g		0
Saturated Fat 0g		0
Trans Fat		0
Cholesterol 0g		0
Sodium 2.1mg		0
Total Carbohydrate 3g		1
Dietary Fiber 0)g	0
Sugars 2g		0
Protein 0g		
Vitamin A 0%		Vitamin C 0
Calcium 0%		Iron 0.7
*Percent Daily Values calorie diet. **Daily Va		

Ingredients:

Cannabidiol (CBD), Corn Syrup, Sugar, Water, Gelatin, Citric Acid, Natural & Artificial Flavors, Carnauba Leaf Wax, FD&C Red 40, FD&C Yellow 5, FD&C Yellow 6, FD&C Blue May contain: Pectin, Palm Oil, Bees Wax, Coconut Oil, and Canola Oil. product.



VIEW NOW

Warning:

hemp-derived extract within this contains < 0% - 0.3% total THC and D9-THC. customer's responsibility to know applicable state and local laws in regard to consumption of this

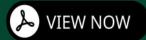
Manufactured for HOH Hempnotize | 989-615-5880 www.hangoverhops.com | info@hohhempnotize.com



Suggested use: As an herbal supplement, adults take one (1) capsule daily preferably with a meal or as recommended by a

Not intended for use by anyone under the age of 18 without adult supervision. Do not use if you are pregnant or nursing. Consult your physician prior to use if you are taking any medications. If any adverse reactions occur, discontinue use and consult your doctor.

KEEP OUT OF CHILDREN'S REACH. Store in cool, dry place.













CBD LIQUID CAPSULES

Full Spectrum Herbal Supplement

25mg PER CAPSULE

30 Capsules

Nutrition Facts

Serving size: 1 Liquid Capsule Servings Per Container: 30

Amount per serving

Phytocannabinoids

*% Daily Value **Daily Value not established.

Other Ingredients: Medium Chain Triglycerides, Hydroxypropyl Methylcellulose and Silicon Dioxide.

WARNING: The hemp-derived extract within this product contains < 0% - 0.3% total THC and D9-THC. It is the customer's responsibility to know the applicable state & local laws in regard to consumption of this product.

*These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure, or prevent any disease.

Manufactured for HOH Hempnotize | 989-615-5880 www.hangoverhops.com | info@hohhempnotize.com

Store in a cool, dry place. KEEP OUT OF CHILDREN'S REACH.



Pure Hemp CBD Extract

CBD INTENSIVE RELIEF RUB 1000mg CBD

with 10% Emu Oil

Per Container

3.4 oz / 100 mL

Manufactured for HOH Hempnotize (989) 615-5880 info@hohhempnotize.com . www.hangoverhops.com

Natural active ingredients nay discolor over time.







SELECT BLEND Pure Hemp CBD Extract

RELIEF **ROLL-ON GEL**

1000mg of CBD per container

2.8 FL OZ (85mL)

Directions: Apply to the affected area as needed.

Natural active ingredients may discolor over time. KEEP OUT OF CHILDREN'S REACH.

Ingredients: Aqua, Menthol, Cinnamomum camphora (Camphor) Bark Oil, Eucalyptus Globulus (Eucalyptus) Leaf Essential Oil, Polysorbate 20, Cannabidiol, Arnica Oil (Helianthus Annuus (Sunflower) Seed Oil and Arnica Montana Flower Extract), Glycerin, Tocopheyl acetate, Isopropyl Alcohol, Propylene glycol, Phenoxyethanol, Ethylhexylglycerin, Xanthan Gum, Triethanolamine



Manufactured for HOH Hempnotize (989) 615-5880 info@hohhempnotize.com www.hangoverhops.com









KEEP OUT OF CHILDREN'S REACH. Store in a cool, dry place.







SELECT BLEND Pure Hemp CBD Extract

BROAD SPECTRUM
Bacon Flavored

PET DROPS

500mg of CBD Per Container

1oz / 30mL

Suggested Use: For dogs, give 1-2 doses per day using the dosage information below. Do not give more than 8 doses per day.

DOSAGE INFORMATION

Under 25lbs: 4mg CBD/0.25mL Dose. Use 1/4 dropper. 25 to 50lbs: 8mg CBD/0.5mL Dose. Use 1/2 dropper. 50 to 75lbs: 11.5mg CBD/0.75mL Dose. Use 3/4 dropper. 75lbs or More: 17mg CBD/1mL Dose. Use 1 full dropper.

Ingredients: Capriylic/Capric Triglyceride, Cannabidiol, Natural Bacon Flavor







Manufactured for HOH Hempnotize (989) 615-5880 info@hohhempnotize.com www.hangoverhops.com







CBD PET TREATS

Great for Cats and Dogs

ANIMAL HERBAL SUPPLEMENT



5mg of CBD per serving

30 Treats per Pouch



Manufactured for HOH Hempnotize • Info@hohhempnotize.com • (989) 600-8753

Warning: The hemp-derived extract within this product contains <0% - 0.3% total THC and D9-THC. It is the customer's responsibility to know applicable state and local laws in regard to consumption of this product. Always consult a veterinarian before using CBD on your pets.



The hemp-derived extract within this production tains < 0% - 0.3% total THE and D9-THE III after customer, responsibility to know applicable state and local laws in regard to consumption of this products.

E IN THE USA & GMP COMPLIANT



Suggested Use: As an herbal supplement, adults take one (1) capsule daily preferably with a meal or as recommended by a physician.



8712768512414



25mg PER SOFTGEL 30 Softgels

Nutrition Facts

Serving size: 1 Softgel Capsule Servings Per Container: 30

Amount per serving %DV*

Phytocannabinoids

25 mg

% Daily Value **Daily Value not established.

Ingredients: Caprylic/Capric Triglyceride, Cannabidiol, Gelatin (kosher beef), Aqua, Glycerin, Tocopherol

KEEP OUT OF CHILDREN'S REACH. Store in cool, dry place

WARNING: The hemp-derived extract within this product contains < 0% - 0.3% total THC and D9-THC. It is the customer's responsibility to know the applicable state & local laws in regard to consumption of this product.

*Not intended for use by anyone under the age of 18 without adult supervision. Do not use if you are pregnant or nursing. Consult your physician prior to use if you are taking any medications. If any adverse reactions occur, discontinue

Manufactured for HOH Hempnotize | 989-615-5880 www.hangoverhops.com | info@hohhempnotize.com

These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnore, treat, cure or prevent any disease.











When it comes to sharing information from research it is important to be mindful of the words you choose to use. There are two types of claims; a disease claim (which is not okay), and a structure function (S/F) claim (which is okay).

<u>OISEASE CLAIM</u> - claims that the product will diagnose, prevent, treat, or cure disease in one of the following ways: Refers to disease or class of disease (cancer, diabetes, autism, depression, obesity, cold, flu, etc.)

- Refers to disease or class of disease
 (cancer, diabetes, autism, depression, obesity, cold, flu, etc.)
- Refers to characteristic signs or symptoms of a disease Uses pictures or symbols to imply a disease claim
- Refers to a type of drug (ex. analgesics, anesthetic, expectorant, anxiolytic etc.) Says it is a substitute for a drug
- Says it augments a therapy or drug
- Refers to the body's response to disease (ex. supports body's ability to resist infection, not okay, but supports the immune system is okay)
- Refers to the adverse effects of a drug or therapy (ex. maintains intestinal flora in people on antibiotics)

Structure-Function claims

Claims that a product helps the body stay healthy and function normally or contributes to general well-being in one of the following ways:

- 1. Supports the immune system
- 2. Supports urinary tract health
- 3. Promotes relaxation
- 4. Aids Digestion
- 5. Soothes irritated skin

Disease claims to Structure-Function claims:

- 1. Fights symptoms like flu and cold > CBD boosts the immune system.
- 2. Fights insomnia > CBD offers relief for sleeping disorders.
- 3. Used for arthritis > CBD Used for joint and muscle aches.
- Reduced symptoms of ADHD > CBD enhances focus and increases attention span.
- 5. For chronic fatigue > CBD improves daytime mental alertness at mild doses.
- 6. Relieves headaches > CBD reduces head and neck tension.

REFERRING TO SCIENTIFIC STUDIES

As mentioned previously, we are able to share scientific studies in their entirety; however, we may only use S/F claims to describe, paraphrase, or summarize them. For example, if you find a study on Orange oil and anxiety:

- 1. Disease claim: Here is a study that showcases the anxiety properties of Wild Orange oil in a dental setting.
- 2. S/F claim: Here is a study that showcases the calming properties of Wild Orange oil in a dental setting.

Even if the study specifically states that Wild Orange helped with anxiety, by saying anxiety, you would be making a disease claim.

CAN'T SAY:

- 1. Cure, treat, heal, correct, prevent, restore
- 2. Antibiotic, analgesic, antiviral, diuretic, antimicrobial, antiseptic., antidepressant, anti-inflammatory, reduces inflammation
- 3. Anxiety disorders
- 4. Pain (instead use discomfort) Nature's Medicine Cabinet Medicinal (instead use therapeutic)
- 5. Health symptoms (instead use health concerns)

DESCRIPTIONS TO USE:

- 1. Cosmetic daims like "beautifies", "improves"
- 2. Emotions like "decreases irritability"
- 3. Words like "wellness", "supports," "maintains"
- 4. Refer to general body parts and systems like cardiovascular and endocannabinoid
- 5. Qualifiers like "mild", "occasional" to differentiate a temporary condition from the symptoms of the disease.

EXAMPLES OF WORDS AND PHRASES YOU CAN SAY:

- Stimulate, maintain, support, reduce, relief, response, promote—if not implied as a
 disease claim (for example, maintain healthy lung function, support cartilage and joint
 function, reduce stress, helps relieve digestive upset, healthy inflammatory response,
 promotes relaxation, etc.)
- Eases head and neck tension (rather than saying headache)
- 3. Helps with anxious feelings or distress
- Sore and achy muscles (instead of muscle pain)

EXAMPLES OF WORDS AND PHRASES YOU CAN SAY:

- 1. Environmental threats (instead of virus or bacteria)
- 2. Seasonal threats (instead of cold, flu, or allergies)
- 3. Normal cell reproduction/growth (instead of cancer fighting)
- 4. Therapeutic (instead of medicinal)

*Remember to always include the FDA disclaimer: "This statement has" or "These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure, or prevent any disease."

DO I NEED OR WANT PRODUCT LIABILITY INSURANCE??

Good Info to gather if you are going to apply for product liability insurance:

- 1- Must fill out Application on website
- 2- Are you growing hemp?
- 3- Do you perform extraction/manufacturing? Or are you white labeling products made by others?
- 4- What are your products?
- 5- Are you selling the finished product? Or selling in bulk (not labeled for end consumer)?
- 6- Do you have a employee handbook
- 7- Do you have a business plan with financials
- 8- Owners experience

Casualty Coverage for CBD Company Example

Coverage Capabilities

- ► Maximum limits of \$5M/\$5M/\$5M
- ► Primary limits or \$1M/\$2M/\$2M
- ▶ Primary limits with excess up to \$10 Million
- ► True worldwide coverage
- ► Very limited ingredient restriction list
- Products bodily injury coverage arising out of mold & silica
- ▶ Claims-made
- Additional insured coverage for vendors and tradeshow sponsors

Casualty Coverage for CBD Company Example

SAMPLE CLASSES

- Pet care products
- Hemp farms
- Oils or lotions
- ▶ Hemp-infused beverages
- Protein supplements
- Extracts or isolates
- Food with additives
- Manufacturers/distributors
- Retailers/wholesalers
- Extractors/processors/growers

EXCLUDED EXPOSURES

- Prescription Products
- ▶ Nicotine Products
- ▶ Liquor Liability
- ► CBD or hemp products from an unlicensed grower
- ▶ Products with more than 0.3% THC/cannabis products*
- *Subject to cannabis underwriting guidelines

Companies to consider:

- ▶ Risk Source: Seth Phillips, Commercial Risk Advisor
- Admiral
- James River
- ▶ Colony's Farm and Ranch

THANK YOU