



ISIF Business

Ethical Code for ISIF Representatives

The Ethical Code for ISIF Representatives was established to create an atmosphere of respect for each other whether higher and lower-level Representatives in a group, Representatives of different groups, Representatives and ISIF customers, Representatives and the Company.

In creating this code, we started with the fact that the reputation of the Company is primarily the reputation of its Affiliates. We have tried to include decades of experience from the Leaders of the company, knowledge of business Leaders, and sought to take into account all the recommendations of the ordinary Representatives of the company in the Ethical Code.

Our task is to encourage all members of ISIF to take on the obligations to establish and maintain high moral, a coherent and attractive image of the Company, as well as the formation of high ethical standards in relationships with each other and, of course, with our customers.

1.1. Creating a positive image of ISIF products and services, companies and Representatives worldwide

- An extremely important point in creating a positive image and reputation can be considered to be strict adherence to the rules of the Ethical Code by all ISIF Representatives.
- ISIF Representatives are responsible for maintaining the reputation and image of the Company by their behaviour and actions, providing its clients and other members the best service, as well as an opportunity to improve their welfare including their financial situation and health.
- The New Generation of ISIF Representatives should receive appropriate training and receive support from their sponsors. It is important to point out to Representatives the need to be as sensitive as possible to cultural differences and the specific business in the conduct of Representative in a particular city or country.
- All violations of financial activity in the relationship between the Representatives and companies, Representatives and customers, as well as a violation of these rules will be taken seriously and promptly reported to the Company.
- All Representatives must abide by and call for respect of the ethical rules of conduct of ISIF Representatives.

2.1. Providing information to potential Representatives and the responsibility of sponsors to transfer expertise

- When providing information to potential Representatives sponsors should maintain the image of ISIF, giving correct information about the products, the system of promotion and the remuneration system of the Company.
- Representatives need to encourage each potential Representative to be an active consumer not just a distributor of ISIF products and services. This will help the future

success of Representatives.

- Representatives should have as much information as possible about their potential Representatives but not beyond the limits established by law.
- New Representative may not have enough experience to work well with their prospective Representatives. Exchange of the most successful business experiences between the sponsor and the new Representative will have a positive impact on the work of our entire company in an effort to promote the business to a new level.
- While work on the expansion of groups is a key business area, the natural retention of Representatives in business is crucial. Sponsors need to encourage the Representative under their charge to create a wide range of regular customers, not just Representatives. This will help ensure long-term business success.

3.1. Providing information to potential customers

- Representatives will be guided by the interests of their customers, always be polite and tactful. The Representatives are responsible for explaining the application of products and services and their features (if any) to the customer.
- Representatives must thoroughly and truthfully inform the clients about the expected results and the time period during which they can be achieved. This information will help prevent dissatisfied customers, which may adversely affect the business. A satisfied customer has a positive effect on business and is a potential source of new customers and Representatives.
- If the client is dissatisfied with the products or services rendered or advances a claim for the cost of products the Representative shall promptly and respectfully respond to the client's request.

3.2. Interaction with the Customer of another Representative

- The client of another member is a person currently using the services or products purchased from another member, or who has recently graduated from the program and continues to maintain contact with its Representatives.
- By meeting clients of other members you can take an interest in their success. However, you should refrain from discussing possible changes to their program, even if you think that this program can be improved, and not to offer business opportunities as these are not your customers. You can share your views with Representatives of the client.
- If the Representative can no longer serve their customers he must submit them to his parent active sponsor.
- If you meet a potential client who you suspect has received a presentation on the product (or business opportunities) in the last 60 days you should contribute to ensure that the client s returned to the Representatives who first gave him the presentation. If it is more than 60 days after such a presentation, you can conduct your presentation with a view to retaining that person as one of your clients.

3.3. The relationship between Representatives

- Partnerships among Representatives is the key to successful business development at ISIF.
- To develop a successful ISIF business in your country, your region or city Representatives should try to combine their efforts, regardless of what organization they belong to. Collaboration may include the planning of common activities, sharing experiences, sharing speakers and support when needed. Fruitful cooperation will take your business to the next level and contribute to its development. You should use every

opportunity to demonstrate that the ISIF team is united by a common goal.

3.4. Resolution of disputes between members

- If there is any dispute or conflict Representatives should always maintain professionalism, and refrain from spreading any rumours that may adversely affect the reputation of the Representative or a healthy atmosphere among the Representatives of the company.
- Communicating with prospective clients or Representatives of other Representatives at the intelligent training days, Millionaires school, training or other meetings can help them make a decision in favour of their inviting Representatives. Do not take any action (both before and after, and even more so during the meeting), which could lead to a potential client or a Representative of another member signing a contract with a sponsor who did not invite him to this event.
- These situations should not adversely affect relations between the Representatives. Discussions should be conducted in a mutually respectful and professional manner.
- If you meet with a potential Representative who you suspect has received a presentation on business opportunities (or products) or has attended a club meeting or other event in the last 60 days, you should direct it to the Representative who did the initial presentation.
- If more than 60 days have elapsed from the date of the presentation at a meeting, you can decide to hold a meeting with the potential presentation of the other Representative to make them one of your subordinate Representatives.
- If you meet with prospective candidate Representatives, a close relative of whom (e.g., parent, brother or sister) is an active ISIF Representative you can help the candidate to start a group of his relatives. ISIF is a family business, we support family values and see the positive points that may result from the work of members of one family in the same business group.
- Representatives should not intentionally and systematically communicate with potential customers and / or Representatives of other Representatives at the events where these candidates have been invited by other members.

3.5. Dual partnership with the company

- Representatives must abide by the ISIF law of treaties on double partnership, support and not disrupt them. A Dual partnership agreement according to the rules of the Company is prohibited. Representatives have the right to register with ISIF only once. Representatives of the Company have the right to change their sponsor in accordance with the Rules of the contract. These rules are particularly important in terms of protecting the expectations of the business, which is closely linked to the rights of the sponsor.
- Buying and selling products outside the sponsoring organization is prohibited according to the ISIF Rules of Conduct. According to Regulations, it is prohibited to sell products, regardless of the amount and your circumstances, to the subordinate Representatives of another Representative.

4.1. Leaders and Ethics

- An ISIF Representative should consider himself a Leader in the Company and should be a role model, showing their readiness to cooperate with other members in strict accordance with the ethical requirements of the Company.
- Representatives whose Leadership skills and business principles correspond to the highest ethical standards are often invited by the company to serve as speakers and their achievements are noted at events organized by the Company. Those who do not

systematically follow the rules and whose work does not meet the ethical standards can not be retained by the Company.

- The company encourages Representatives, regardless of their qualifications, not only to follow the ISIF Ethical Code but also to provide special training in this regard.
- Compliance with the Rules of the contract offer and the Ethical Code is a pledge of future growth and success with ISIF. Each Representative is required to comply with company rules specified in the contract offer, and follow the rules set out in the Ethical Code so Representatives of the future can enjoy the unique services, products and financial opportunities offered by ISIF in the XXI century.

As an ISIF Leader, I pledge to develop my business in accordance with the Ethical Code.