



## Code of Ethics and Conduct

Acting in a socially-conscious manner means that we look at our responsibility to our families, communities, countries, our health, our resources protecting our environment... and to each other. Club-Asteria is more than just a membership organization. We are our members and our members make up our Club. Our mutual vision and mission must be followed and understood by all of us and adopted into our own lives and businesses. The essence of Club Asteria's vision is to help each of us improve our own lives, the lives of our families and contribute to the world around us. Doing business in a socially-conscious way means being aware of, and looking for, opportunities to give back and make our world better. Nothing we do occurs in a vacuum. Everything we do affects others around us, and no one is an island. By lifting each other up, we enhance our world and our own lives. Every child has the potential to achieve greatness in their life, and it will take great minds and dedication to solve the problems of our world: job opportunities, literacy, war, disease, malnutrition, violence. If we don't create the economic and social opportunities for that greatness to develop, we all lose out on what the potential could be for everyone.

Club-Asteria believes in forging partnerships among our members, community organizations, churches and nonprofits, government agencies and programs, as well as private and publicly-owned companies, private investors and huge lending and funding organizations ... to create and set an example of new ways to do business in a socially-conscious manner. In pursuing these ends Club-Asteria Members are expected to conduct themselves to the highest standards of legal and ethical behavior. This includes, but is not limited to the following list of Ethics and Conduct:

1. **Members shall honorably strive to help individuals and families achieve their personal and financial goals through the Club-Asteria opportunity, our tools and training, and through their own personal giving.** Every family should have the opportunity to build their own personal wealth and financial security through their entrepreneurial efforts, without being unduly restricted in the process.
2. **Members shall honorably and accurately represent Club Asteria's Vision, Mission and Values at all times, as each Member represents the face of Club-Asteria within their community. Each Member also pledges to positively represent the programs and services offered by Club-Asteria and not act or speak in a disparaging or negative manner about our very own membership organization.**
3. **Members shall practice the guiding principle of the "Golden Rule" or the "Ethic of Reciprocity"** This concept is found in every culture and faith around the world. Treating others as we ourselves wish to be treated insures every person is treated with respect and dignity. Club-Asteria members are expected to do their utmost to create win-win solutions for all involved: A positive and profitable experience for new Members, a positive one for Customers, and a positive one for others in our community, nation and the world.
4. **Members are Givers.** Club-Asteria strives to be a giving organization first and foremost, and Members are expected to carry this through by their own personal acts of giving and kindness to those around them. As a Member progresses and their earnings increase, so should their giving and charitable work.
5. **Members are Self-Improvers.** Club-Asteria provides members with a vast library of business training and personal growth resources. Active, purposed members of Club-Asteria are on a path of ongoing improvement in personal and business understanding that will positively impact them, their family, their community and country.
6. **No member shall knowingly support, encourage or engage in a transaction that is likely to cause financial hardship to any party in the transaction.** Members will not pressure or push a prospect to purchase a Membership or product if that purchase will burden their family, but will instead help them through some other approach that is affordable and can fit into their family budget.



- 7. Members shall always conduct their business professionally, with a consistent, conscientious and forthright respect for rights of all parties.**
- 8. Members shall not publically disparage, demean or attack Club-Asteria, its members, services or charitable activities.**

Club-Asteria wants to provide its Members with the best products and service in the industry. Accordingly, we value your constructive criticisms and comments. All such comments should be submitted in writing to the Member Services Department. Remember, to best serve you, we must hear from you! While Club-Asteria welcomes constructive input, complaints, negative comments and unflattering remarks made in public or on any online website by Members about the Company, its products, services or compensation program serve no purpose other than to demean our membership organization and to sour the enthusiasm of other Club-Asteria Members. Members must not disparage, demean, make negative remarks about Club-Asteria, other Club-Asteria Members, Club-Asteria's products, the Compensation Program or Club-Asteria's directors, officers or employees or make threats to Club Asteria. At the sole discretion of Club-Asteria any violation of this paragraph may result in immediate suspension or termination and forfeiture of all rights, benefits, Asteria points and cash balances.
- 9. Members shall not discriminate against any person for reasons of race, age, religion, creed, sex, country of national origin, children, marital status, disability or in any other fashion.**
- 10. Members shall not intentionally misrepresent any material facts regarding themselves, their earnings or their position or authority in the Club-Asteria program, or misrepresent the program itself in their dealings.** ONLY Club-Asteria produced materials (such as descriptions, explanations and diagrams) and copywriting may be used in the Members' business. Any exception to this would require express written permission from Club Asteria.
- 11. Unless licensed to do so, members shall not provide legal, tax, economic, or investment advice or income projections.** It is a violation to promote false, deceptive or misleading communications regarding a Member's income, education, training, credentials, experience or qualifications.
- 12. Members shall not engage in any conduct designed and orchestrated to deceive or defraud prospects, Members, customers or anyone else while representing themselves as part of Club Asteria.** Members cannot promote a service, product or business opportunity to other Members of Club-Asteria without express written permission by Club Asteria.
- 13. Members shall abide by all local and national laws of their respective countries and not attempt to circumvent any laws in order to make a sale.** Members shall conform to both the letter and the spirit of the laws in their respective countries.
- 14. Members shall adhere to Club Asteria's Terms of Service at all times.** The Terms of Service have been created to protect Members as well as non-members, and honoring both the spirit and the letter of our Terms of Service is the foundation that allows us to make a difference in the world. Violation of any of our Terms of Service can have serious results, both for the Member involved as well as all of Club Asteria's members and partners.

Club-Asteria reserves the right to perform periodic follow-ups with individual Members and customers to ensure that they were treated well and in the letter and spirit of our Code of Ethics and Conduct. At the sole discretion of Club Asteria, Members who violate the Code of Ethics and Conduct as well as those who violate Club Asteria's Terms of Service will face suspension or if the misconduct continues, termination.