

MasterMind Code of Ethics

Policies and Code of Ethics of MasterMind Subscribers

All subscribers are expected to adhere to the following Code of Ethics when advertising on MasterMind:

1. Giving your customers good and accurate information;
2. Providing a clear & concise refund policy;
3. Refraining from Targeting other Subscribers;
4. Communicating with customers in a professional manner;
5. Adhering to MasterMind's Code of Ethics;
6. Collecting taxes when necessary;
7. Offering products which are legal, non-hate related, and ethical;
8. Multi-Level Marketing
9. Proper Use of MasterMind's Intellectual Property.

Violating MasterMind's Code of Ethics, Terms of Service, Privacy Policy, or DMCA Policy may result in actions against your account including, but not limited to, suspension of listings and/or termination of your subscriber account.

1. Accurate Information

Presenting accurate information depends largely on the impression we leave on our customers. When presenting our products and services we need to leave customers with the right expectations. If you promise someone that you will teach them how to become a good writer, your course should provide the best information about writing. The key is to deliver what you are promising. Be honest. Don't use phrases that will create the wrong net impression. Clients will not be happy if you promise them a Porsche but deliver a Volkswagen Bug. Over promising and under delivering makes unhappy customers, who will want a refund.

There are several ways you can create the wrong impression including; A) misleading earnings claims; B) making undocumented claims; C) misrepresenting your product or service; and/or D) representing your product or service is easier to use than it is.

A. Earnings Claims

Your Mastermind Course must not contain statements that a client will expect a certain income if they join your training. Promises of individuals attaining a certain monthly income¹ within a certain time frame of joining your program, are prohibited unless you can prove that the typical participant can expect that result. For example, a claim that a

¹ This is also true if you are claiming to help clients create a certain level of followers, enroll a certain number of customers, or any promise of results must be documented with proof that typical students see similar results.

client could make \$10,000 in two (2) months of joining your program is unacceptable unless you have documented proof that typical students see similar results.

Since you do not know how a client will utilize your service, you will be unable to predict the outcome. The result you should focus on is helping the client learn the skill you are teaching, not a promise of a certain income. This is a narrow-minded approach that solely focuses on one outcome, which is unpredictable. Avoid making earning type claims.

B. Unsubstantiated Claims & Testimonials

Claims in Your Mastermind Course require a reasonable basis. For example, a claim of increased health benefits from a supplement or nutrient; action; and/or health program must have scientific evidence to support it. A reasonable basis exists when you have support from the claim that is from a reliable source. Wikipedia and general search results from the internet do not constitute a reliable source. A reliable source would include scientific studies, published accredited materials, and generally acceptable practices. Basically, a source which could withstand criticism.

Furthermore, MasterMind is not responsible to verify the accuracy of the statements made in stories or “testimonials” shared in your advertisements. All testimonials shared in your advertisements require documentation. Substantiation of your content is a prerequisite of using such material in Your Mastermind Course. Even with substantiation you should avoid using testimonials that create an impression of typicality when they really represent the rare occasional client experience. In all cases where you use a testimonial it should be accompanied with a proper disclosure that the results shown “are not typical, are not guarantees, and the client’s results may vary.”

C. Misrepresentations

Your Mastermind Course must not contain material misrepresentations. Advertisements are deceptive if they contain a “material” representation that would likely affect the consumer’s decision to purchase your services. The standard for determining if a claim is deceptive is as follows: 1) did the representation affect the consumer’s decision to purchase your training; and 2) was there sufficient evidence (documentation) to prove that the representation was true.

Unfair methods of competition including misrepresentations or the concealment of any material fact with the intent to deceive is prohibited. As discussed, you should go to great measures to ensure your representations are not misleading and convey a clean message.

D. Professional Advice

Unless you are otherwise licensed you should not offer any medical, tax, accounting, financial, or legal advice. Your clients should consult with their accountant, attorney, physician, or financial advisor for advice on your topics. Specific advice on any subject is

considered professional advice. For example, generally stating that there are tax deductions available to individuals who own businesses is general advice a lay person can discuss. On the other hand, conducting a detailed conversation with a client about a pending legal issue, and then giving them instructions on how to resolve the issue they face is professional advice. Telling a client that your product will cure, eliminate, or eradicate any type of medical condition is strictly prohibited.

E. Ease of Use

You should avoid making it appear that the training or services you offer is easier than it actually is. Making the ad seem risk free creates the illusion that the process of application or learning that no real work is necessary and that there is no chance of failure. You should always convey to your clients that effort is required to learn any process, and that most ventures involve risk.

2. Clear & Precise Refund Policy

MasterMind allows users to post information on its website for sale. These users are defined as “Sellers.” Individuals who buy their training and materials are known as “Buyers.”

For courses that are not live events (not hosted on a specific date), MasterMind requires Sellers to provide an unconditional seven (7) day refund policy for any product purchased on <https://learn.mastermind.com>. This means Buyers may cancel their purchase at any time prior to the expiration of the seventh (7) day after the date they purchased the training. Sellers may grant Buyers a longer period than seven days if they desire, but must allow the Buyer at least seven (7) days to request a refund.

For live events (hosted on a specific date), MasterMind requires Sellers to provide an unconditional three (3) day refund policy for any product purchased on <https://learn.mastermind.com>. This means Buyers may cancel their purchase at any time prior to the expiration of the third (3rd) day after the date they purchase access to the live event. Sellers may grant Buyers a longer period than three days if they desire, but must allow the Buyer at least three (3) days to request a refund.

For courses that have live sessions over an extended or distributed period of time, MasterMind requires Sellers to provide a prorated refund based on the number of sessions that have been attended or participated in.

A clear and precise disclosure is one that the customer sees before they purchase. A small and hidden disclosure is not sufficient. This disclosure must be readily visible (proximate and predominant) to the offer of your service. It is also necessary for clients to be able to quickly review your return/refund policy even after they have purchased. MasterMind will not be responsible for your customer refunds. We may remove your account if you fail to abide by your refund policy.

3. Subscriber Targeting

You must not target other Subscribers in an attempt to deter, deflect, or steal customers. These actions may infringe on your co-Subscriber's ability to acquire customers. Targeting includes activities which discriminate against, harass, provoke, or disparage customers from using another Subscriber's products and/or services. Subscribers should not directly or indirectly create or make negative reviews of another Subscriber's service solely as an attempt to detract buyers from that Subscriber's products and services. MasterMind will immediately suspend or terminate your subscription if it is deemed you have Targeted another Subscriber.

4. Customer Communications

A good client is a happy client. Providing your customers with the service you promise is a good start, but it is not enough by itself. You must also communicate with clients and be responsive. Being proactive with your clients can tell you a lot about their experience. When you consistently ask your customers about their experience, it can help you improve your product and service.

Once a customer has purchased you need to provide them with a means to communicate with you if there are any problems with your product or service. No one will understand your product and service better than you. Consequently, MasterMind is not in the best situation to always help your clients. That responsibility is yours. You should at minimum always have an email address and telephone number in which the customer may communicate with you listed on your offer. This way you will better be able to service the customer's needs, especially if they have questions about your service. MasterMind is there if there are technical problems with the service related to the hosting website but is not a great resource for customers who have specific questions about your training. It's always a good rule of thumb to communicate with your clients. Make it easy for customers to start a conversation.

5. Code of Ethics

Your reputation is everything. How we relate with one another is the essence of business. If you are not ethical in your dealings with your clients, not only will that cause cancellations and refunds, but it will harm the most valuable asset you have, your reputation. Ethics do not only apply to your buyers, but to other MasterMind Subscribers. Adherence to these Code of Ethics is essential to ensure the satisfaction and reasonable expectation of the customer. By subscribing to MasterMind you agree to follow these ethical guidelines and to avoid making representations that could be harmful to your customers. Failure to abide by this code may result in MasterMind suspending or terminating your subscription.

6. Taxes

Because you are selling goods and services you may be responsible to collect sales tax for the transaction. Sales tax is owed to the state you are selling into, not the state where you are located. Each state has their own rules regarding sales tax. Some states don't collect sales tax at all. There are several external services that will help you determine sales tax. If you are unsure, use one of those services or contact the state tax agency in the state you are selling into. This all sounds very complicated, but we are working on a solution for you. Shortly we will have a solution for sales tax integrated into our software, which you may use. The service is optional, but the requirement to collect sales tax in states that have it, is not.

7. Legal & Ethical Products

Your Mastermind Course must not constitute, facilitate, or promote illegal products, services or activities. Your Mastermind Course targeted to minors must not promote products, services, or content that are inappropriate, illegal, or unsafe, or that exploit, mislead, or exert undue pressure on the age groups targeted.

Your Mastermind Course must not discriminate or encourage discrimination against people based on personal attributes such as race, ethnicity, color, national origin, religion, age, sex, sexual orientation, gender identity, family status, disability, medical or genetic condition.

Your Mastermind Course must not promote the sale or use of tobacco products and related paraphernalia. Advertisements must not promote electronic cigarettes, vaporizers, or any other products that simulate smoking.

Your Mastermind Course must not promote the sale or use of illegal, prescription, or recreational drugs.

Your Mastermind Course must not promote the sale or use of unsafe supplements, as determined by MasterMind in its sole discretion. Furthermore, you cannot claim that supplements prevent, treat, or cure diseases. You should also provide an appropriate disclosure when using supplements as required by the Federal Food and Drug Administration ("FDA"): "Unlike drugs, dietary supplements are not evaluated by the FDA for safety and effectiveness. Dietary Supplements are not meant to prevent, treat or cure diseases." Remember in Your Mastermind Course that "natural" does not always mean safe.

Your Mastermind Course must not promote the sale or use of adult products or services, except for Your Mastermind Course promoting training and/or education of family planning and contraception. Your Mastermind Course for contraceptives must focus on the contraceptive features of the product, and not on sexual pleasure or sexual enhancement, and must be targeted to people 18 years or older.

Your Mastermind Course must not contain adult content. This includes nudity, depictions of people in explicit or suggestive positions, or activities that are overly suggestive or sexually provocative.

Your Mastermind Course that assert or imply the ability to meet someone, connect with them or view content created by them must not be positioned in a sexual way or with an intent to sexualize the person featured in Your Mastermind Course.

Your Mastermind Course must not contain content that infringes upon or violates the rights of any third party, including copyright, trademark, privacy, publicity, or other personal or proprietary rights.

Your Mastermind Course must not contain shocking, sensational, inflammatory or excessively violent content.

Your Mastermind Course must not contain profanity or bad grammar and punctuation. Symbols, numbers and letters must be used properly without the intention of circumventing our ad review process.

8. Multi-Level Marketing

Your Mastermind Course may be used to train on how to create or market a multi-level marketing business. All users, however, agree that all content will comply with the Federal Trade Commission's Business Guidance Concerning Multi-Level Marketing.

9. Use of MasterMind's Intellectual Property

Advertisements that include any reference to MasterMind must be approved by MasterMind. Clients cannot create an impression that your relationship with MasterMind is anything more than it is, which is an independent forum for you to promote your training or services.

Furthermore, all other Your Mastermind Course and landing pages must not use our copyrights, trademarks, or any confusingly similar marks, except as expressly permitted by MasterMind. Ensure any ad data collected, received or derived from your MasterMind ad ("MasterMind advertising data") is only shared with someone acting on your behalf, such as your service provider. You are responsible for ensuring your service providers protect any MasterMind advertising data or any other information obtained from us, limit their use of all of that information, and keep it confidential and secure.

Don't use MasterMind advertising data for any purpose (including retargeting, commingling data across multiple advertisers' campaigns, or allowing piggybacking or redirecting with tags), except on an aggregate and anonymous basis (unless authorized by MasterMind) and only to assess the performance and effectiveness of your MasterMind advertising campaigns.

Don't use MasterMind advertising data, including the targeting criteria for your ad, to build, append to, edit, influence, or augment user profiles, including profiles associated with any mobile device identifier or other unique identifier that identifies any particular user, browser, computer or device.

Don't transfer any MasterMind advertising data (including anonymous, aggregate, or derived data) to any ad network, ad exchange, data broker or other advertising or monetization related service.