

# My Freedom Plan

# CONGRATULATIONS!

# Dear Wunderfit Partner,

You have taken the first step towards true freedom. Freedom which allows you to lead a good life and enables you to have a great future.

You are now part of the better world. The world which is made up of your choices and decisions. The world, where you define the standards.

#### A true world where YOU ARE YOUR OWN BOSS!

If you have dreamed of being wealthy, having a steady income working part time, having more time to enjoy with your family & friends and enjoy global vacations, now it is as easy to realize your dreams by following the marketing plan enclosed with this Freedom plan.

The key to your dream of being wealthy, your dream of having steady income with a proper work-personal life balance, your dream of global vacations and fancy cars, the key to fulfilling all the desires you ever had, is enclosed with this letter, the Freedom Plan

The path to joy and content is as simple as following the Freedom Plan. So, read on and continue on the path to personal satisfaction.

# Welcome to the Wunderfit Family!

To be a successful entrepreneur in your business, all you need to do is follow these success steps:

- ° Be a regular user of the products
- ° Enhance yourself by sharing the business

- ° Earn by sharing the products
- ° Enhance yourself by enhancing others

INNER TREASURES offer a very rewarding experience for the efforts you put in your business. This plan is designed for an equal business opportunity, where the levels achieved are permanent and you keep on achieving higher levels. Below are the unique features of the Plan:

A - 15% to 25% Retail Profits

B - Performance Bonus C - Fast Start Bonus D - 2 Wheeler Bonus E - Director Bonus

F - Leadership Bonus

G - Car Bonus

H - House Bonus I - International Vacations

# Retail profits 15% to 25%

WUNDERFIT has products that are of regular use. As a consultant, you buy all the products on a discount up to 25% on the MRP (maximum retail price).

Retail Profit	% (Discount)	% (Cash Back - Wallet)	% (Total earning)
Rs.1000-3000	10%	5%	15%
Rs.3001-6000	10%	10%	20%
Rs.6001-Above	10%	15%	25%

Note: Cash back transferred to wallet to be used against repurchase . Proportionate BV will be adjusted on cash back.

# GROWTH CHART

# PERFORMANCE BONUS

Level		Executive	Manager	Senior Manager	Director	Silver Director	Gold Director	Star Director	Diamond Director	Crown Director
Monthly Personal Purchase (f	?s)	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Monthly Gr Business Vo (GBV)		20,000	40,000	1,00,000	1,60,000	3,50,000	7,00,000	10,00,000	20,00,000	30,00,000
Active 1st G	en	2	4	6	8	8	9	9	10	10
Consultant	S		1 Executive	1 Manager	1 Senior Manager	1 Director	2 Director	2 Silver Director	2 Gold Director	2 Star Director
Monthly	L1	10%	10%	10%	10%	10%	10%	10%	10%	10%
commissi	L2	7%	7%	7%	7%	7%	7%	7%	7%	7%
on for	L3		6%	6%	6%	6%	6%	6%	6%	6%
sales at	L4			5%	5%	5%	5%	5%	5%	5%
each	L5				4%	4%	4%	4%	4%	4%
level in	L6					3%	3%	3%	3%	3%
your 	L7						2%	2%	2%	2%
organisat	L8							1%	1%	1%
ion	L9								0.5%	0.5%
	L10									0.5%

Note: All bonuses are calculated on Business Volume (BV). Average 1 BV = Rs 2/-

# BONUS CHART

	House Bonus (maintain consecutive 3 months)						20000	20000		
<b>500</b>	Car Bonus (maintain consecutive 3 months)						8000	8000	8000	8000
V	Leadership Bonus					8000	8000	8000	8000	8000
	Director Bonus ( For every director line )				5000	5000	5000	5000	5000	5000
Sales .	2-Wheeler (maintain consecutive 3 months)			4000	4000	4000	4000	4000	4000	4000
<b>1</b>	Fast Start bonus (maintain consecutive 2 months)	2000	4000	6000	10000					
		Executive	Manager	Senior Manager	Director	Silver Director	Gold Director	Star Director	Diamond Director	Crown Director

# BONUS EXAMPLES

Senior Manager				
Performance	Group	Bonus		
Bonus	Sales	Earned		
10%	50,000	Rs. 5,000		
7%	30,000	Rs. 2,100		
6%	10,000	Rs. 600		
5%	10,000	Rs. 500		
Total	8,200			
1- Fast Start	Rs. 6,000			
2- Two-Wheel	Rs. 4,000			
Total Bonus Earned = Rs. 18,200				

Director				
Performance	Bonus			
Bonus	Sales	Earned		
10%	1 Lakh	Rs. 10,000		
7%	30,000	Rs. 2,100		
6%	10,000	Rs. 600		
5%	10,000	Rs. 500		
4%	10,000	Rs. 400		
Total	13,600			
1-Fast Start Bo	Rs. 10,000			
2-Director Bon	Rs. 5,000			
3- Two-Wheele	Rs. 4,000			
Total Bonus Earned = Rs. 32,600				

Gold Director				
Performance	Group	Bonus		
Bonus	Sales	Earned		
10%	4 Lakhs	Rs. 40,000		
7%	1 Lakhs	Rs. 7,000		
6%	50,000	Rs. 3,000		
5%	50,000	Rs. 2,500		
4%	50,000	Rs. 2,000		
3%	25,000	Rs . 750		
2%	25,000	Rs. 500		
Total	55,750			
1-Director Bor	Rs. 10,000			
2-Leadership E	Rs. 8,000			
3- Two-Wheel	Rs. 4,000			
4-Car Bonus	Rs. 8000			
Total Bonus Earned = Rs.85,750				

#### 1. Product Guarantee

Inner Treasures offers every customer high quality products. If the products purchased are of inferior quality/manufacturing defects, the company will replace the product. However, this does not apply to damages due to expiry, negligence or deliberate act.

## 2. Product Return Policy

Inner Treasures stands guarantee for the quality of its products.

We are confident that our customers will find our products satisfactory in every way. However, if for any reason, a customer is not completely satisfied with any Inner Treasures product purchased from an Inner Treasures Consultant, the customer is entitled to return the products and may request a refund from the Consultant within 7 days from the date, the customer receives the product. The refund policy is applicable to products only if it is in marketable condition. The customer will be instructed to return the product, to the Consultant from whom the customer purchased the product. The Consultant must offer the customer a full credit toward the purchase of other Inner Treasures products or a full refund of the purchase price.

The Consultant can then return these products, with original invoice to the Company within 30 days of purchasing the products along with completed Product Return Form mentioning the reason for return. Total returns cannot exceed the quantity appearing on the Invoice.

The Company will replace these products free of cost or if the Consultant does not want the same products, the Company will credit the value of the return to his /her wallet. This amount, can be used by the Consultant for purchasing products of their choice.

## 3. Cooling Off:

If a new registered consultant, choose to terminate the Contract and exit the Inner Treasures business during first 90 days of Joining, he/she will be able to return all the products and material purchased from Inner Treasures and get refund as per company Buy Back Policy.

# 4. Buy Back Policy

Inner Treasures provides a buy back policy to the consultant who wish to resign from his/her consultancy and return any Inner Treasures products that are in good condition useable, re-stackable, re-saleable, unopened and unaltered.

If the consultant resigns within 30 days from the purchase of the products, Inner Treasures will provide full refund for the products to the consultant. If the consultant resigns after expiry of 30 days from the purchase of the products, Inner Treasures

# POLICIES

will refund amount equal to the consultant price of the products returned less total bonus paid out by the company, handling charges of 10% and applicable taxes if any.

The Buy Back policy is designed to impose on the sponsor and the company – the obligation to ensure that the consultant is buying products wisely.

# 5. Advertising, Promotions, Sales and Marketing Policy

Inner Treasures has developed its own policy for advertising, promotions, sales and marketing of its products. Under no circumstances consultant(s) are allowed to formulate or alter the policies. Inner Treasures designs, prints, publishes and circulates product information, plan and vision related literature for marketing and sale of its products. Consultants are not allowed to deviate there from.

Under special circumstances, Inner Treasures may allow consultant(s) to create customised literature and/or advertisement. However, the Consultant should take prior written permission from Inner Treasures. Unless Inner Treasures gives written approval, no digression from the form, contents of Inner Treasures literature/policy for advertising, promotion sales and marketing will be allowed.

On expiry/termination of the consultancy, the consultant to remove and discontinue the use of Inner Treasures logo and/or any other representation, name, signs, label, stationery, product name, designs and/or any printed materials related to company products. If the above condition is violated Inner Treasures may at its discretion take legal action against the erring consultant.

In case the consultant is selling or offering for sale of Inner Treasures products in an e-commerce platform/marketing place, the consultant should take prior written permission from Inner Treasures in order to undertake such activities.

## 6. Courier Policy

Inner Treasures uses independent courier services to ship all processed orders to consultants / distribution points. The company understands that the courier has all necessary policies and procedures in place to deliver packages in timely and professional manner.

Courier charges include packing, handling and transport costs and will vary based on the weight, quantity, distance and location. The consultants will be able to track the courier orders from pick up to delivery.

In an unlikely event, that a consultant experience difficulty with the courier service, consultants can contact the company.

# CODE OF ETHICS

#### Code of Ethics

As Inner Treasures Consultant, I agree to conduct my Inner Treasures business according to the following ethical guidelines:

- a) I will respect and follow this Code of Ethics and the Rules and Regulations in conducting my Inner Treasures business.
- b) I will conduct myself in such a manner as to reflect only the highest standards of integrity, and responsibility because I recognise that my conduct as an Inner Treasures Consultant has far reaching effects.
- c) I will present Inner Treasures Products and the Inner Treasures Freedom Plan to all prospective consultants in a truthful and honest manner, and I will make sure to present only what is approved in official Inner Treasures publications.
- d) In my Inner Treasures product sales activities, and for the purposes of protecting the Inner Treasures Freedom Plan, I will use only Inner Treasures produced or Inner Treasures authorized publications.
- e) I will be courteous and prompt in the handling of any and all claims for exchange and return and follow the procedures prescribed by Inner Treasures from time to time in its official publications.
- f) I shall not use deceptive, misleading and/or unfair trade practices.
- g) I shall take appropriate steps to protect the private information provided by the customers.
- h) I will not sell Inner Treasures products through retail outlets.
- i) I will not use Inner Treasures trade name(s), intellectual property, information, literature, advertising material and gathering of people or other resources to introduce and promote interest of any entity other than Inner Treasures.
- j) I will not do anything that may adversely affects Inner Treasures reputation and business interest.
- k) I will accept and carry out the responsibilities of an Inner Treasures Consultant as set forth in official Inner Treasures publications.

### **Rules and Regulations**

The Inner Treasures Rules and Regulations define and establish certain principles to be followed by Inner Treasures Consultant in the development and maintenance of an Inner Treasures business and the rights, duties, and responsibilities of each Inner Treasures Consultant. The Rules and Regulations are designed to preserve the benefits available to all the Consultants under Inner Treasures Freedom Plan.

Inner Treasures and its Consultants have a binding contractual relationship. The terms and conditions of this relationship are set forth in the Inner Treasures Consultant Application and Agreement Form, Inner Treasures Freedom plan which includes Inner Treasures Marketing Plan and Inner Treasures Rules and Regulations as updated by Inner Treasures. (herein referred as 'Official Documents')

From time to time, the contents of these Official Documents may be amended by Inner Treasures. Inner Treasures will, prior to making any amendment to the Official Documents, submit to the Consultant leadership for discussion, evaluation, and recommendation, proposed amendments other than those necessitated due to any government order, regulation or law. Final decision-making authority with respect to any amendment rests with Inner Treasures. Inner Treasures will notify all such amendments to the consultants by publication on its website www.wunderfit.in

#### 1. Becoming a Consultant

An applicant to become a Consultant of Inner Treasures must fill up, sign and file a Consultant Application for approval to become an Inner Treasures Consultant and sell Inner Treasures products. Duly filled application form in all respects and accompanied by necessary documents should be submitted to Inner Treasure.

#### A. Individuals

- a) An applicant must be at least 18 years of age.
- b) All applications must be sponsored by an existing consultant
- c) Wife and Husband constitute a single unit for all purpose.
- d) For KYC verification to provide copy of Aadhar Card/Driving License/Voter ID/Ration Card/Passport or any other identity document(s) issued by any State Government or Central Government which can be verified.
- e) Inner Treasures reserves the right to accept or reject any application to be a Consultant without having to give any explanation whatsoever.
- f) Consultant of the company is not an agent, representative or employee. The relationship is on principal to principal basis.
- g) An application shall be considered accepted when Inner Treasures enters the personal details of a Consultant on its records and communicates its acceptance to the Consultant in any manner whatsoever. The Consultant may sponsor or retail products only after receipt of the Consultant Identification Number
- B. Legal Entities (A HUF, Partnership Firm, LLP, Company, Society and Trust)
- a) Registrations will be in the name of the legal entity.

- b) A copy of the constitution, deed, articles of association along with the Certificate of Institution/Incorporation as may be applicable for the entity and PAN Card should be submitted along with the application form. In case of HUF a PAN copy should suffice.
- c) Company will communicate only with a person/official duly authorized by the entity under written intimation to the company in advance.
- d) Liability and entitlement of such entity is as per law of the land. Bonus payment will be made by the company in the name of the entity.
- e) Any changes in constitution of the entity should be intimated to the company and a fresh application form to be submitted along with the new/updated constitution. Company reserves the right to refuse registration of such new/updated composition or constitution.
- f) In case of dissolution/winding up/insolvency of the entity, bonus entitlement/arears if any shall be released to the successor entity upon submission of proof acceptable to the company. Claim(s) in this respect shall not be entertained after 90 days from the incidence of dissolution/winding up or declaration of insolvency.
- g) The sole business of the legal entity must be the operation of Inner Treasures business. No other business may be conducted by such an entity.

#### 2. Bonus Payment

Bonus for all consultants is computed once in a calendar month, and commensurate with the business done in the relevant sales month. Payouts will be issued by the company to the registered consultant.

- a) On receipt of monthly pay out, consultants to check accuracy of computation. Any queries in this respect should be made within 14 days from the date of issuance of pay out by the company.
- b) In the absence of such queries, the figures mentioned in the statement shall be final and binding.
- c) Consultants are required to provide their address and bank details and update the same as and when the changes take place.
- d) Company shall not be liable for non-receipt of payment due to change in address, email id or bank details.
- e) It is mandatory for all consultant to provide their respective PAN and Aadhar card. In case the consultant fails to provide the PAN and Aadhar card details the company reserves the right to withhold the bonus amount.

#### 7. Renewal

Inner Treasures does not charge any renewal fee. Consultancy is discontinued:

- a) if a consultant tenders his/her resignation and the resignation is accepted by the company.
- b) If a consultant is terminated as per Rule 16.

#### 8. Inactive Consultant

Irrespective of the level attainted, if a consultant is found not have placed order in the preceding 12 months then he/she will be termed as an 'Inactive Consultant' and the company reserves the right to take decision (including termination) with respect of his/her membership. After completion of inactive period, the consultant can join under any of the consultant after termination of the earlier ID.

#### 9. Responsibilities

At all times, Consultants must adhere strictly to the guidelines, systems, procedures and policies mentioned in the Inner Treasures Freedom Plan, the Inner Treasures Freedom Plan of which these Code of Ethics and Rules and Regulations and Inner Treasures Freedom Plan are a part. Any amendment thereto affected by Inner Treasures from time to time, provided the amendment or new Rules and Regulations are published on the website www.wunderfit.in or in any other means of communication prior to their going into effect.

- a) No Consultant shall make false, inaccurate or exaggerated claims about quality, price, grade performance and availability of Inner Treasures products or promote products that do not belong to Inner Treasures as if they did.
- b) Not to repackage, or otherwise change or alter any of the packaging labels of Inner Treasures Products.
- c) A Consultant shall deliver to the customer at the time of sale a written and dated order or receipt which shall: (1) Describe the product(s) sold, (2) the price charged, (3) the name, consultant identification number, address, and telephone number of the selling consultant, (4) Customer Product Return Policy, and (5) Complaint Procedure.
- d) Consultants shall advise Inner Treasures of any customer complaint and provide copies of all correspondence and details of all conversations regarding the complaint.
- e) Consultants are not authorised to make any type of offer or compromise or render Inner Treasures liable for any complaint or product return.
- f) Whenever a customer requests Product Return service within the stated period, the Consultant shall immediately offer the customer the choice of (1) Refund of money paid as per Inner Treasures product return policy, (2) Exchange for a like product, or (3) Full credit for exchange with another item.
- g) Consultants are required to indemnify Inner Treasures for any claim, legal actions, suit, etc. (including Inner Treasures legal fees) which are filed or which originate because of any failure by the Consultant to observe this rule.
- h) Consultants shall comply with all laws, regulations and codes that apply to the operation of their Inner Treasures business wherever said Inner Treasures business may be conducted within the market, and they must not conduct any activity that could jeopardise the reputation of the Consultant and/or Inner Treasure. Applicable laws, regulations and codes vary from State to State in India, and over time, and Inner Treasures does not ensure or make representations with respect to the quantity or extent of effort or expense required to comply with such laws, regulations and/or codes.

#### 10. Conduct

An Inner Treasures Consultant shall at all times conduct himself or herself in a courteous and considerate manner and shall not engage in any high-pressure selling but shall make a fair presentation of Inner Treasures Products including, when and where appropriate, demonstrations of such products.

- a) To always take a prior permission or appointment before approaching a prospective customer and shall indicate the purpose of the visit and identify as an Inner Treasure Consultant.
- b) To provide the following information to the customer at the time of sale
  - Name, address, Inner Treasures consultant identification number and contact number along with that of Inner Treasure.
  - Carry any photo ID's issued by any Government agency.
  - Fix time & place for inspection of the sample and delivery of goods, if customer so desires.
  - provide customer receipt with the description of the products to be supplied
- c) If the customer indicates a desire to terminate the interview, the Inner Treasures Consultant shall immediately do so and shall leave the premises of the customer. The Inner Treasures Consultant at all times makes a fair presentation of Inner Treasures Products also direct customer's attention to the use, direction and cautions, which may be included on the label for products.

#### 11. Relationship

Inner Treasures consultants are independent consultants operating their own business and are not employees/ agents of Inner Treasures or its affiliated companies.

- a) No Consultant shall represent that he or she has any employment relationship with Inner Treasures or any of its affiliated companies and/or other Consultants. Consultants shall not give a false representation as to the nature of the relationship between Inner Treasures and its Consultant or make any representation except in accordance with the explanation given in the Inner Treasures Freedom Plan or other Inner Treasures literature.
- b) A Consultant is required to indemnify Inner Treasures for the cost of any damage or prejudice stemming from such false representation, including any legal fees Inner Treasures may have incurred. Inner Treasures Consultant are independent consultants operating their own businesses. They shall not imply that they are employees of Inner Treasures, nor shall they refer to themselves as "agents," "managers," or "company representatives", nor shall they use such terminology or descriptive phrases on their stationery or other printed material.
- c) No Consultant shall represent to anyone that there are exclusive franchises or territories available under the Inner Treasures Freedom Plan. No Consultant shall represent that he or she, or anyone else has the authority to grant, sell, assign, or transfer such franchises or to assign or designate territories. No Consultant or Sponsor may state or imply that he or she has a given territory, nor that any other Consultant is operating outside his territory. Inner Treasures Consultant have no territorial limits. They can operate anywhere within India.

#### 12. Sponsoring Guidelines

Sponsor must provide all prospects with an unaltered/complete Freedom Plan. They should

a) Advise consultants to abide by the Code of Ethics, Rules and Regulations.

- b) Train and motivate all consultants sponsored.
- c) Encourage personally sponsored consultants to attend Inner Treasures meetings.
- d) Not represent that there is an employment or agency relationship between himself and the Consultants which he sponsors.
- e) Must disclose the average profits, earnings, and sales figures and percentages as published from time to time by Inner Treasures.
- f) No Sponsor must, directly or indirectly, induce/entice other Inner Treasures Consultants to change their Line of Sponsorship.
- g) No Consultant shall represent that there are exclusive territories available under the Inner Treasures Freedom Plan

#### 13. Enforcement of the Inner Treasures Rules and Regulations

Violation of the Inner Treasures Rules and Regulations is an extremely serious matter, not only because of the effect it may have on the business of an individual consultant, but also the result this conduct may have on the opinions of the Inner Treasures business held by the public, the media and government officials. Accordingly, while Inner Treasures will make every effort to correct any violation through guidance and counselling, further action may be required in more serious cases including, but not limited to the following, which may be applied by Inner Treasures in any order or in any combination:

- a) Retraining of the (Direct) Consultant and his business group
- b) Suspension period for the offending Consultant(s)
- c) De-sponsoring the offending Consultant of his/her business group
- d) Termination of the offending Consultant.

In instances of violation of the Inner Treasures Rules and Regulations, any consultant may make a complaint to Inner Treasure in accordance with the Complaint Procedure set out in Section 14 below.

# 14. Complaint Procedure:

When a Consultant has discovered that there may have been a violation of the Rules and Regulations, he must notify Inner Treasures and his/her Director upline of the violation and all facts and documentary or other evidence connected with it.

- a) On receiving this notice, Inner Treasures will notify the appropriate consultant (s) of the complaint and request an immediate response.
- b) If the complaint and response do not contain sufficient facts upon which to make a decision, additional information may be requested from any party by Inner Treasures.
- c) After Inner Treasures receives all information of facts and circumstances relevant to the complaint, Inner Treasures will decide whether there has been a violation of the Rules and Regulations and will then discuss the matter with the consultant(s) involved to explain the rationale behind the rule and to obtain adequate assurance from the consultant that it will not recur.
- d) If Inner Treasures is unable to settle the matter informally and if the appropriate corrective action is deemed by Inner Treasures to be other than termination or De-sponsorship, then Inner Treasure will forward a decision letter to the violating consultant (s), as

- well as the sponsor and the Director in the Line of Sponsorship of the violating consultant. The decision letter will list the specific complaint(s), outline the corrective action to be taken and, if appropriate, setting a time limit for compliance.
- 15. Inner Treasures will allow the consultant to implement the appropriate corrective action within the time limit specified in the decision letter. However, if compliance has not occurred on expiration of the time limit, Inner Treasures will take further enforcement action directly. Notice of such action shall be given by letter addressed to the violating consultant with a copy sent to the violator's Director and to the complaining consultant. The letter shall be sent by Registered Mail.

#### Resignation/Expiry Succession of Membership

A consultant may resign from membership by submitting an application. Acknowledgement of receipt of such communication constitutes resignation.

- a) A consultant who resigns may reapply for membership only after a lapse of 6 months from the date of resignation. In such cases, the consultant cannot claim whatsoever over the downline(s) business he/she had prior to re-application for membership.
- b) In case a consultant resigns for certain unforeseen circumstances, subject to company satisfaction, he/she may transfer the membership to his/her blood relative only. (proper proof and documentation required). In such case, the applicant will be the blood relative and co-applicant will be the earlier consultant or the spouse of the blood relative. Company's decision in this regard will be final.

Membership, in ordinary circumstances, expires upon death or proven incapacity of the consultant. However, nominee of, upon evincing interest to succeed membership may be allowed by the company. In case where the nominee does not come forward till 3 months from the date of death or incapacity of the original consultant as the case may be, successor of the deceased upon submitting appropriate documentation and evincing interest to succeed membership may be allowed by the company. However, under no circumstances such membership will be entertained after 6 months from the date of death or the knowledge of incapacitation of the consultant either from the nominee or successor.

Membership may be cancelled/terminated/declared unclaimed or suspended by the company for reasons mentioned in the company's policies/rules and regulations.

#### 16. Termination and De-sponsorship

Inner Treasures can terminate/de-sponsor the consultancy of a Consultant if he/she

- a) Gives wrong information in the application form.
- b) Misrepresents Inner Treasures / Inner Treasures Business.
- c) Breaches any of the Rules of Conduct.
- d) Is convicted of an offence punishable by a prison term
- e) Is declared bankrupt.

f) Is not mentally sound to handle the business.

Inner Treasures may, at its discretion and by notice in writing to a Consultant, terminate the authorisation to operate as a Consultant, or desponsor the Consultant from his Business Group, if one or more of the following occurs:

- a) If, in Inner Treasure's opinion, the Consultant provided false information in his Consultant Application;
- b) If the Consultant makes a serious misrepresentation of Inner Treasures or the Inner Treasures business which, in Inner Treasure's opinion, is not likely to be satisfactorily remedied by corrective actions;
- c) If the Consultant breaches any of the Rules and Regulations and fails to rectify such breach within the time period specified by Inner Treasures in its written notice to the Consultant;
- d) If the Consultant commits repeated breaches of any of the Rules and Regulations;
- e) If the Consultant (or, if the business comprises two or more individuals, any of those persons) is convicted of an offence punishable by a prison term;
- f) If the Consultant becomes the subject of bankruptcy or winding-up proceedings;
- g) In the event that a Consultant dies without either an executor or an heir appointed by the executor who wishes to assume responsibility for continuing the deceased's business;
- h) In the event that a Consultant is incapable of managing his affairs by reason of mental condition.

The decision of Inner Treasures regarding termination or desponsoring of a Consultant shall be final and binding on the Consultant. Termination of a Consultant means termination of

- a) All rights as an Inner Treasures Consultant.
- b) All income being generated after the date of termination.
- All rights derived from said authorisation, and in conjunction therewith, the right to receive any further income from or generated by such business arising or accruing after the date of termination, except the right to receive reimbursements of the discounts corresponding to the purchases which were made prior to the termination date.
- d) Termination shall be effective upon the date specified by Inner Treasures in its written notice to the Consultant.

De-sponsorship means removal of a Consultant from his position as a Sponsor in the Line of Sponsorship, such removal being effected by written notice from Inner Treasures to the relevant Consultant and becoming effective on the date stated in such notice.

#### 17. Process of Termination or De-sponsorship

The Consultant, whose authorisation is to be cancelled or who is to be desponsored, shall be given written notice of Inner Treasures decision by Registered Mail. In addition to complying with the laws of India pertaining to such termination or De-sponsorship, the notice of termination, cancellation, or De-sponsorship shall:

- a) Be mailed to the last mailing address of such parties as shown in Inner Treasures records
- b) If applicable, state the Rule(s) violated by the Consultant

- c) State the date on which any such action shall become effective
- d) Upon termination of his or her authorisation as an Inner Treasures Consultant for any cause whatsoever, the Consultant shall forthwith:
- e) Return, in good condition, all Inner Treasures Products and Inner Treasures Consultant products in his possession as specified in the "Buy-Back" policy.
- f) Cease to use all trademarks, trade names, insignia, or other industrial property used in or related to the Inner Treasures business, and Cease to identify himself as an Inner Treasures Consultant.
- g) In the event that Inner Treasures terminates a Consultant's business or that a Consultant is de-sponsored of his Business Group by Inner Treasures pursuant to these Rules and Regulations the Consultant will have no claim against Inner Treasures arising out of or in respect of the termination or De-sponsorship.

#### 18. Suspension of a Consultantship

In an effort to eliminate misrepresentations of the Inner Treasures Freedom Plan within a Line of Sponsorship, or as an alternative to terminating the business of a Consultant or who has violated the Rules and Regulations, Inner Treasures may employ various actions and procedures to encourage proper Inner Treasures business conduct. Inner Treasures may use any or all of the following to address the matter:

- a) Hold / forfeit payment of commissions, higher award monies, or other monies payable to the business.
- b) Suspend authorisation to conduct sponsoring activity (sponsoring, recruiting meetings, training sessions, home presentations, etc.),
- c) Suspend invitations to company-sponsored trips,
- d) Conduct reorientation meetings and charge back the expenses to the Line of Sponsorship.
- e) Request Consultants to provide Inner Treasures with recordings of their Freedom Plan presentations.
- f) By notice in writing appoint an Interim Manager to run the business of the violating Consultant. Such appointment shall apply until resolution of the situation.

# 19. Disposition of Terminated, De-sponsored, or Non-Renewed Businesses

In the event that Inner Treasures determines that it is necessary to terminate, de-sponsor, or non-renew a Consultant's business, or if a Consultant cancels his Consultant Agreement or fails to renew it within the required time period or dies without leaving heirs who will assume the operation of the Consultantship, the disposition of the business of such Consultantship will be determined by Inner Treasures in its sole discretion.

In exercising its prerogative to determine the disposition of such business, Inner Treasures may elect to employ one of the following methods:
a. If Inner Treasures elects to sell/assign the business, and subject to the provisions of the applicable laws and regulations, the following will be observed:

a) The business will be offered for sale/assignment to another Consultant recognising the order of priority imposed by it.

- b) The terms of the sale will be set forth in a written contract executed between Inner Treasures and the purchaser.
- c) The business will remain in its current position in the Line of Sponsorship and will be made a No. 2 business of the purchaser.
- d) All funds resulting from the sale will be added to an incentive fund to be distributed by Inner Treasures among eligible Consultants.
- e) If Inner Treasures so elects, the business will merge with the business of the first qualified sponsor Upline in the Line of Sponsorship.
- f) Inner Treasures, however, is in no way limited to any of the above methods of disposition of a business and may exercise complete discretion as to methods and/or timing of disposition.

#### 20. Marriage

Inner Treasures treats husband and wife as one single unit for the purpose of membership.

a. In cases where existing two independent consultants marry each other, upon marriage both of them have deemed to have surrendered their membership. The consultants who are married to each other shall separately intimate to the company about the marriage, within 30 days of their marriage. Subject to conditions of other sub-clauses of this clause one amongst them should resign within 30 days of their marriage, failing which membership of both the consultants shall be cancelled. Original downline structure of the consultant who resigns for reasons of marriage in terms of this sub-clause shall remain unchanged. However, to continue with their business with Inner Treasures the couple may form a 'partnership firm' in lines of the model 'deed of partnership' prescribed by the company for the purpose of common distributorship and submit the same under a cover of joint application seeking membership for the 'partnership firm' within 30 days of their marriage. This partnership will replace the membership of the consultant who does not resign and the structure will remain unchanged. In case such couple do not form a 'partnership firm' within 30 days from their date of marriage or either of them do not inform the company about the fact of their marriage, the company reserves the right to cause appropriate changes in their downline/network and merge their business of two membership into one with conditions as may be deemed appropriate to the company and/or cancel membership of one or both as per its discretion.

#### 21. Terms and Conditions of Sale of Products

- a) Supply of goods by Inner Treasures under an Invoice shall be subject to the terms and conditions of sale herein contained.
- b) Inner Treasures weights, measures and statement as to quantity, quality, date of manufacture etc. as contained on the packing shall be presumed to be correct.
- c) Inner Treasures legal title of the goods shall cease as soon as the goods are handed over to the Buyer/or to the Carriers as the case may be.

- Buyer is requested to verify quality/ and quantity of the goods before accepting delivery. No claim regarding quality/quantity of the goods will be entertained once goods are handed over to the Buyer/Carriers as the case may be unless promptly notified in the Delivery Challan.
- e) Price is inclusive of all taxes as on date of sale. Any levy/increase in taxes/freight, in respect of goods sold, before/after delivery to the Buyer shall be reimbursed by the Buyer to Inner Treasures
- f) Refund of VAT/ Sales Tax/ Statutory Levies already collected will be allowed only on rejected goods received as per Inner Treasures returns policy as laid down in the Inner Treasures Freedom Plan and as updated from time to time.
- g) In case of failure to take delivery of goods, Buyer shall be solely liable for all storage, demurrage costs and other expenses. Inner Treasures shall be entitled to treat such failures as a breach of contract in addition and without prejudice to Inner Treasures other rights and remedies.
- h) Inner Treasures is not liable for delays or non-delivery of goods by the Carrier due to Force Majeure conditions in course of transit/delivery or any loss arising there from.
- i) Each lot/instalment of goods delivered under an invoice shall deemed to be sold under a separate contract.
- j) All Bank charges (including collection charges), shall be payable by the Buyer. Inner Treasures shall not be liable for any loss/theft of bank drafts etc. in transit.
- k) Any notice to be served on the Buyer by Inner Treasures shall be deemed to be validly served if sent by ordinary prepaid post to the buyer's address as mentioned on the invoice.
- l) All sale contracts and transactions of Inner Treasures are subject to exclusive jurisdiction of the Courts at Bangalore.

#### 22. Waiver

The failure of the company to exercise any rights stated in the Company Rules and Regulations or in the Consultant Application Agreement shall not constitute a waiver of the Company's right to demand exact compliance therewith.

Any waiver by the company shall and can only be effected in writing only by the authorized personnel of the company.

#### 23. Prohibited Act

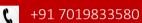
A Consultant shall not

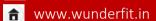
- a) Incur any liabilities or debt in the name or on behalf of the company.
- b) Enter into modify or alter any contract in the name of the company.
- c) Engage itself or show interest directly/indirectly as agent, servant or licensee for sale of any product/goods other than those of company.

These Policies and Procedures are an integral part of the Inner Treasures Independent Consultant Application & Agreement in their present form and as amended from time to time at the Company's discretion. All dispute subject to Bangalore jurisdiction.



Inner Treasures LLP #519, 1<sup>st</sup> floor, 4<sup>th</sup> cross 5<sup>th</sup> Main, 2<sup>nd</sup> Block, R T Nagar Bangalore 560032







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