**IB’s Rules of Business**

1. Work hard be nice. Everything else falls into place.
2. Always do what you say you are going to do.
3. Surround yourself with people that are smarter than you. Your team is the key to success. Only employ people that you can trust and know that they “got it”.
4. Don’t ask anyone to invest if you are not making a sizable investment alongside of them.
5. Your reputation is everything. Never sacrifice it. It can take a lifetime to build it and you can lose it in an instant.
6. Always adhere to the “no asshole” policy. No exceptions. Only work with people that can create value and you can trust to work with. No amount of money is worth an unhappy partnership.
7. Best time to raise capital is when you don’t need it.
8. When starting a new business always find the partners with the right expertise. It is always better to own a smaller part of a much bigger pie.
9. Don’t be afraid to make mistakes. Just don’t make huge ones and learn and grow from any missteps.
10. Believe in Karma. Do favors and be helpful to others and the universe will reward you.