

LEARN ABOUT MONEY, LLC. TERMS AND CONDITIONS AGREEMENT

This is a copy of the form you agreed to by providing your form of payment and/or by clicking on the "I Agree" prior to providing your credit card or other payment information. By providing this information you have agreed and have chosen enter into a legally binding agreement with Learn About Money, a Arizona Limited Liability Corporation ("Company"), according to the following terms and conditions:

It's our intention to provide you with content and opportunities that offer you the highest level of value and help you maximize your products, your marketing and your business and lifestyle.

COMPANY'S SERVICES. Upon execution of this Agreement, electronically, verbally, or otherwise, the Company agrees to render services related to retreats, masterminds, education, video's, webinars, seminar, consulting, coaching, and/or business-coaching or any other service or product (the "Program"). The terms of this Agreement shall be binding for any further goods/services supplied by Company to Client.

Parties agree that the Program is in the nature of coaching and education. The scope of services rendered by Company pursuant to this contract shall not be limited to those contained therein and provided for on Company's website as part of the Program. Company reserves the right to substitute services equal to or comparable to the Program for Client if the need arises.

COMPENSATION. Client agrees to compensate Company according to the payment schedule set forth on Company's website and the payment plan selected by Client (the "Fee"). Company shall charge a 5% (five- percent) late penalty to all balances that are not paid in a timely manner by Client.

REFUNDS. Upon execution of this Agreement, Client shall be responsible for the full extent of the Fee. If client cancels attendance or participation to any part of the Program for any reason whatsoever, *Client will receive no refund.* If the client is deemed unfit for any part of the program and after several attempts to correct any disruptive behaviors cannot be rectified, the Company has the right to ask the Client to leave the program ***without compensation and without any refunds.***

ALL Deposits are NON REFUNDABLE.

CHARGEBACKS AND PAYMENT SECURITY. To the extent that Client provides Company with Credit-Card(s) information for payment on Client's account, Company shall be authorized to charge Client's Credit Card(s) for any unpaid charges on the dates set forth herein. If client uses a multiple- payment plan to make payments to Company, Company shall be authorized to make all charges at the time they are due and not require separate authorization in order to do so. Client shall not make any chargebacks to Company's account or cancel the credit card that is provided as security without Company's prior written consent. Client is responsible for any fees associated with recouping payment on chargebacks and any collection fees associated therewith. Client shall not change any of the credit card information provided to Company without notifying Company in advance.

NO RESALE OF SERVICES PERMITTED. Client agrees not to reproduce, duplicate, copy, sell, trade, resell or exploit for any commercial purposes, any portion of the Program (including

course materials), use of the Program, or access to the Program. This agreement is not transferrable or assignable with the Company's without the Company's prior written consent.

NO TRANSFER OF INTELLECTUAL PROPERTY. Company's copyrighted and original materials shall be provided to the Client for his/her individual use only and a single-user license. Client shall not be authorized to use any of Company's intellectual property for Client's business purposes. Client shall not be authorized to share, copy, distribute, or otherwise disseminate any materials received from Company electronically or otherwise without the prior written consent of the Company. All intellectual property, including Company's copyrighted course materials, shall remain the sole property of the Company. No license to sell or distribute Company's materials is granted or implied.

LIMITATION OF LIABILITY. By using ANY of Company's services and enrolling in any Program, Retreat, Session, or any form of participation the Client releases the Company, its officers, employers, directors, and any related entities from any and all damages or injuries that may result from anything and everything. The Program is only an educational/coaching service being provided. By using any of the Company's services and/or enrolling in a Retreat, Mastermind, or any other type of educational or Program provided, Client releases Company from any and all damages that may result from anything and everything. Client accepts any and all risks, foreseeable or unforeseeable, arising from such transactions. Regardless of the previous paragraph, if Company is found to be liable, Company's liability to Client or to any third party is limited to the lesser of (a) the total fees Client paid to Company in the one month prior to the action giving rise to the liability, and (b) \$1000. All claims against Company must be lodged with the entity having jurisdiction within 60-day of the date of the first that a claim should have been known or otherwise be forfeited forever. Client agrees that Company will not be held liable for any damages of any kind resulting or arising from including but not limited to; direct, indirect, incidental, special, negligent, consequential, or exemplary damages happening from the use or misuse of Company's services or enrollment in the Program. Client agrees that use of Company's services is at Client's own risk.

LEGAL DISCLAIMER. Every effort has been made to accurately represent our program and its potential. Any claims made of actual earnings or examples of actual results can be verified upon request. The testimonials and examples used are exceptional results, don't apply to the average attendee/purchaser and are not intended to represent or guarantee that anyone will achieve the same or similar results. Each individual's success depends on his or her background, dedication, desire, and motivation. As with any business endeavor, there is an inherent risk of loss of capital and there is no guarantee that you will earn any money.

DISCLAIMER OF GUARANTEE. Client accepts and agrees that she/he is 100% responsible for her/his progress and results from the Program. Client accepts and agrees that she/he is the one vital element to the Program's success and that Company cannot control Client. Company makes no representations or guarantees verbally or in writing regarding performance of this Agreement other than those specifically enumerated herein. Company and its affiliates disclaim the implied warranties of titles, merchant ability, and fitness for a particular purpose. Company makes no guarantee or warranty that the Program will meet Client's requirements or that all clients will achieve the same results.

EARNINGS DISCLAIMER. When addressing financial matters in any of our websites, videos, newsletters, programs or other content, we've taken every effort to ensure that the Company has accurately represented the information. The programs have been developed to help you with the ability to grow your business and improve your life. However, by purchasing this Program you accept and agree that you are fully responsible for your progress and results from your participation. We offer no representations, warranties or guarantees verbally or in writing regarding your earnings or results. You alone are responsible for your actions and results in life and business which are dependent on personal factors including your skill, knowledge, ability, dedication, business savvy, network and financial situation, to name a few. By purchasing this Program you understand because of the nature of the program and extent, the results experienced by each person may significantly vary. Any statements outlined on our websites, programs, content and offerings are simply the opinion of the Company and thus are not guarantees or promises of actual performance. We offer no professional legal, medical, psychological or financial advice and your participation in this program will not treat, diagnose or cure any disease.

NO PROFESSIONAL ADVICE. The information contained in or made available through our sites (including but not limited to information contained on videos, message boards, comments, on coaching calls, in emails, in text files, at retreats, in masterminds, or in chats) cannot replace or substitute for the services of trained professionals in any field, including, but not limited to, financial, medical, psychological, or legal matters. In particular, you should regularly consult a doctor in all matters relating to physical or mental health, particularly concerning any symptoms that may require diagnosis or medical attention. We and our licensors or suppliers make no representations or warranties concerning any treatment, action, or application of medication or preparation by any person following the information offered or provided within or through the Sites. Neither we nor our partners, or any of their affiliates, will be liable for any direct, indirect, consequential, special, exemplary or other damages that may result, including but not limited to economic loss, injury, illness or death. You alone are responsible and accountable for your decisions, actions and results in life, and by your use of the Sites, you agree not to attempt to hold us liable for any such decisions, actions or results, at any time, under any circumstance.

COURSE RULES. To the extent that Client interacts with Company staff and/or other Company clients, Client agrees to at all times behave professionally, courteously, and respectfully with staff and clients. Client agrees to abide by any Course Rules/Regulations presented by Company. The failure to abide by course rules shall be cause for termination of this Agreement. In the event of such termination, Client shall not be entitled to recoup any amounts paid and shall remain responsible for all outstanding amounts of the Fee.

USE OF COURSE MATERIALS. Client consents to recordings being made of courses and the Program. Company reserves the right to use, at its sole discretion, course materials, videos and audio recordings of courses, and materials submitted by Client in the context of the course(s) and the Program for future lecture, teaching, and marketing materials, and further other goods/services provided by Company, without compensation to the Client. Client consents to its name, voice, and likeness being used by Company for future lecture, teaching, and marketing materials, and further other goods/services provided by Company, without compensation to the Client.

NO SUBSTITUTE FOR MEDICAL TREATMENT. Client agrees to be mindful of his/her own wellbeing during the course and seek medical treatment (including, but not limited to psychotherapy), if needed. Company does not provide medical, therapy, or psychotherapy services. Company is not responsible for any decisions made by Client as a result of the coaching and any consequences thereof.

TERMINATION. In the event that Client is in arrears of payment or otherwise in default of this Agreement, all payments due here under shall be immediately due and payable. Company shall be allowed to immediately collect all sums from Client and terminate providing further services to Client. In the event that Client is in arrears of payments to Company, Client shall be barred from using any of Company's services.

CONFIDENTIALITY. The term "Confidential Information" shall mean information which is not generally known to the public relating to the Client's business or personal affairs. Company agrees not to disclose, reveal or make use of any Confidential Information learned of through its transactions with Client, during discussion with Client, the coaching session with Company, or otherwise, without the written consent of Client. Company shall keep the Confidential Information of the Client in strictest confidence and shall use its best efforts to safeguard the Client's Confidential Information and to protect it against disclosure, misuse, espionage, loss and theft.

NON-DISPARAGEMENT. In the event that a dispute arises between the Parties or a grievance by Client, the Parties agree and accept that the only venue for resolving such a dispute shall be in the venue set forth herein below. In the event of a dispute between the Parties, the parties agree that they neither will engage in any conduct or communications, public or private, designed to disparage the other.

INDEMNIFICATION. Client shall defend, indemnify, and hold harmless Company, Company's shareholders, trustees, affiliates, and successors from and against any and all liabilities and expense whatsoever – including without limitation, claims, damages, judgments, awards, settlements, investigations, costs, attorney's fees, and disbursements - which any of them may incur or become obligated to pay arising out of or resulting from the offering for sale, the sale, and/or use of the product(s), excluding, however, any such expenses and liabilities which may result from a breach of this Agreement or sole negligence or willful misconduct by Company, or any of its shareholders, trustees, affiliates or successors. Client shall defend Company in any legal actions, regulatory actions, or the like arising from or related to this Agreement. Company recognizes and agrees that all of the Company's shareholders, trustees, affiliates and successors shall not be held personally responsible or liable for any actions or representations of the Company.

CONTROLLING AGREEMENT. In the event of any conflict between the provisions contained in this Contract and any marketing materials used by Company, Company's representatives, or employees, the provisions in this Agreement shall be controlling.

CHOICE OF LAW/VENUE. This Agreement shall be governed by and construed in accordance with the Laws of the State of Arizona without giving effect to any principles or conflicts of law. The parties hereto agree to submit any dispute or controversy arising out of or relating to this Agreement to arbitration in the state of Arizona, Maricopa County pursuant to the rules of the American Arbitration Association, which arbitration shall be binding upon the parties and their successors in interest. The prevailing party is entitled to be reimbursed for all

reasonable legal fees from the non- prevailing party in order to enforce the provisions of this Agreement.

ENTIRE AGREEMENT. This Agreement constitutes the entire agreement between the parties pertaining to the subject matter hereof and supersedes all prior and contemporaneous agreements, negotiations and understandings, oral or written. This Agreement may be modified only by an instrument in writing duly executed by both parties.

SURVIVABILITY. The ownership, non-circumvention, non-disparagement, proprietary rights, and confidentiality provisions, and any provisions relating to payment of sums owed set forth in this Agreement, and any other provisions that by their sense and context the parties intend to have survive, shall survive the termination of this Agreement for any reason.

SEVERABILITY. If any of the provisions contained in this Agreement, or any part of them, is hereafter construed to be invalid or unenforceable, the same shall not affect the remainder of such provision or any other provision contained herein, which shall be given full effect regardless of the invalid provision or part thereof.

OTHER TERMS. Upon execution by clicking “I agree,” the Parties agree that any individual, associate, and/or assign shall be bound by the terms of THIS AGREEMENT. A facsimile, electronic, or e-mailed executed copy of this Agreement, with a written or electronic signature, shall constitute a legal and binding instrument with the same effect as an originally signed copy.

IMPORTANT NOTICE. Any earnings or income statements, or earnings or income examples in this program, are not considered to be average earnings. There is no assurance you'll do as well. If you rely upon these figures, you must accept the risk of not doing as well. Any and all claims or representations, as to income earnings, in this program, are not to be considered as average earnings. Case studies, stories and testimonials are not representative. As with anything of value in life, ANY positive results require work, focus, energy and pushing through the inevitable obstacles that come up when building your business, marketing and delivering your products and services. Affiliate Disclosure: We occasionally recommend products and services that we believe have value to you and your business. We will receive compensation from the website owner for recommending your business. However, we select these offers carefully and personally to ensure they add value to your life. Please do your own research and make your decisions accordingly.