

Refund Policy & Satisfaction Guarantee

Holistic Coaching 4Life™ (HC4L)

Effective Date: September 1, 2026

1. Overview

Holistic Coaching 4Life™ (HC4L) offers educational programs, digital resources, fitness tools, empowerment resources, creative services, consulting, coaching, and customized creative work.

Because our offerings vary in format and delivery, refund and cancellation terms depend on the type of purchase.

Nothing in this policy limits any rights or remedies that cannot legally be limited or excluded under applicable law.

2. Academy of Automatic Health™

60-Day Satisfaction Guarantee

The Academy of Automatic Health™ includes a **60-Day Satisfaction Guarantee**.

We encourage you to explore the Academy, work through the lessons, use the included tools, and genuinely put what you learn into practice.

If, within 60 days of purchase, you decide the Academy is not the right fit for you, contact HC4L by email to request a refund.

To request a refund, please provide your purchase information and the **first two completed Playbooks** so we can understand your experience with the program.

Approved refunds will be processed to the original payment method.

3. Foundation Essentials™

14-Day Satisfaction Guarantee

Foundation 1, Foundation 2, and the Foundation Essentials Bundle are standalone educational experiences for those who want foundational learning without committing to the complete Academy.

Each Foundation Essentials purchase includes a **14-Day Satisfaction Guarantee**.

If you decide within 14 days of purchase that the Foundation or Bundle is not right for you, contact HC4L by email to request a refund.

Because these products provide immediate access to digital educational materials,

refund requests must be submitted within the applicable 14-day period.

4. Fitness Bootcamps & Digital Training Tools

Fitness Bootcamps, exercise resources, course maps, and related digital training tools are educational and instructional resources designed to support coaches, trainers, creators, and others who lead physical activity.

Digital products are generally **non-refundable once access or delivery has been provided**, because digital content cannot be returned.

If you experience a technical problem accessing a purchased product, please contact HC4L so we can help resolve the issue.

Any specific refund terms stated on an individual product or purchase page will apply to that purchase.

5. Maximum Gains Empowerment Catalyst Tools™

Maximum Gains Empowerment Catalyst Tools™ are digital educational, empowerment, and resource materials designed to help creators, coaches, and change-makers save time and increase the value and impact of what they offer.

Digital products are generally **non-refundable once access or delivery has been provided**.

If you experience a technical problem accessing a purchased resource, please contact HC4L so we can help resolve the issue.

Any specific refund terms stated on an individual product or purchase page will apply to that purchase.

6. Creative Services, Consulting & Coaching

Creative direction, graphic design, branding, marketing materials, educational content, UX and presentation design, product development, consulting, coaching, strategy, and customized creative services may require payment in advance, a deposit, or an individually invoiced fee.

Because these services involve reserved time, customized expertise, planning, creative development, work performed, expenses incurred, or materials created specifically for the client, payments may be **non-refundable once work has begun or time has been reserved**.

Scheduled consulting, coaching, strategy, and Catalyst Sessions may be cancelled or rescheduled with reasonable advance notice. Completed sessions are non-refundable.

Any project-specific payment, cancellation, revision, refund, or scope-of-work terms agreed upon in writing with the client will govern that individual project.

If the scope of a project changes, additional services may be invoiced separately according to the revised scope.

7. Cancellations & Rescheduling

For services involving future appointments or scheduled work, cancellation or rescheduling requests should be submitted as soon as possible.

Cancellation of a future service does not automatically create a refund for payments already applied to completed work, reserved time, non-refundable expenses, or materials created specifically for the client.

Any specific cancellation terms provided with an individual service or project will apply.

8. Refund Requests

For products that include a satisfaction guarantee, refund requests must be submitted within the applicable guarantee period.

Please include:

- Your name
- Email address used for the purchase
- Product or service purchased
- Date of purchase
- Reason for the request
- Any information required under the applicable guarantee

HC4L will review refund requests according to the terms applicable to the purchase and applicable law.

Approved refunds will be issued to the original payment method. Processing times may vary depending on the payment provider or financial institution.

9. Technical Problems & Access Issues

If you experience difficulty accessing a purchased course, download, digital resource, or other product, please contact HC4L.

We will make a reasonable effort to help resolve technical or access problems.

A technical problem should be reported as soon as reasonably possible so that we have an opportunity to resolve the issue.

10. Exceptions Required by Law

Nothing in this policy is intended to limit, waive, or exclude any consumer rights, refunds, cancellations, or remedies that cannot legally be limited or excluded under applicable law.

11. Policy Updates

HC4L may update this policy from time to time to reflect changes to products, services, business practices, or applicable requirements.

The policy applicable to your purchase is the policy in effect at the time of purchase, unless otherwise required by law.

12. Contact

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For questions regarding purchases, refunds, cancellations, technical issues, or services, please use the Support or contact information provided on the HC4L website or applicable purchase page.

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