

HOLISTIC COACHING 4Life®

TERMS OF SERVICE

Effective Date: July 22, 2026

Last Updated: September 1, 2026

Version: 1.0

These Terms of Service ("Terms") govern your access to and use of the Holistic Coaching 4Life® website, digital products, educational programs, coaching services, and related offerings, including the **Academy of Automatic Health™** ("Academy").

By accessing or using our website or services, you agree to comply with these Terms. If you do not agree with these Terms, please do not use our services.

1. Educational Purpose

Holistic Coaching 4Life® provides educational, wellness, personal-development, and lifestyle information designed to support learning and personal growth.

The Academy and its materials are provided for **educational and informational purposes only**.

They are **not medical advice, diagnosis, treatment, or a substitute for professional medical, mental-health, nutritional, fitness, or other healthcare services**.

You should consult an appropriately qualified healthcare professional before beginning a new exercise program, changing your diet, making significant lifestyle changes, or using information that may affect an existing health condition.

Do not disregard professional medical advice or delay seeking professional care because of information provided through Holistic Coaching 4Life®, the Academy, or any related service.

2. Individual Results

Results from educational, wellness, coaching, fitness, personal-development, or other programs vary from person to person.

We do not guarantee any particular health, fitness, financial, professional, personal, or other outcome.

Any examples, testimonials, or descriptions of potential results are illustrative and should not be interpreted as a promise or guarantee of your individual results.

3. Enrollment and Access

When you purchase a product or enroll in a program, you receive the access and benefits described on the applicable sales or enrollment page at the time of purchase.

Access may include digital materials, lessons, resources, challenges, community features, coaching support, or other components depending on the product or program purchased.

Access is personal to the purchaser unless otherwise expressly stated.

We reserve the right to suspend or terminate access when reasonably necessary because of:

- Violation of these Terms
- Unauthorized sharing or distribution of account access or materials
- Fraudulent or abusive activity
- Interference with the operation of our services
- Conduct that materially disrupts other users' experience
- Failure to make required payments

Where appropriate, we may provide notice and an opportunity to resolve the issue before terminating access.

4. Accounts and Account Security

Certain services may require you to create an account.

You are responsible for providing accurate information and maintaining the confidentiality of your login credentials.

You are responsible for activity occurring through your account unless you have promptly notified us of unauthorized access.

You may not share your account credentials with another person unless account sharing is expressly permitted for the specific service.

Please notify us promptly if you believe your account has been accessed without authorization.

5. Purchases and Payments

Prices, payment schedules, subscription terms, and included services are presented at the time of purchase.

Payments may be processed through third-party payment providers such as Stripe or PayPal.

By submitting a payment, you authorize the applicable payment processor to charge the payment method according to the purchase terms presented to you.

Payment Plans

If you select a payment plan, you agree to the payment schedule presented at the time of purchase.

Unless otherwise stated in the applicable purchase terms or refund policy, a payment plan represents an agreement to make the scheduled payments in exchange for the purchased product or service.

If a scheduled payment fails, access may be suspended until the payment issue is resolved.

Nothing in this section limits any cancellation or refund rights provided by our applicable Refund Policy or required by law.

6. Subscriptions and Recurring Payments

Some programs or services may be offered on a recurring subscription basis.

If you enroll in a subscription, the applicable enrollment page will identify the recurring price and billing frequency.

Subscriptions continue until cancelled according to the applicable cancellation terms.

You are responsible for cancelling a subscription before the next scheduled billing date if you do not wish to be charged for another billing period.

If a subscription includes a free or promotional period, the applicable offer will explain whether and when paid billing begins.

7. Refunds, Cancellations, and Guarantees

Refunds and cancellations are governed by the **Refund Policy** and any additional terms presented at the time of purchase.

60-Day Free Experience

Certain Academy beta or founding offers may include an advertised **60-Day Free Experience**.

The specific terms of that offer, including eligibility and what happens following the free period, are provided on the applicable enrollment page or offer.

60-Day Satisfaction Guarantee

Certain paid products or programs may include an advertised **60-Day Satisfaction Guarantee**.

The guarantee is subject to the conditions stated in the applicable Refund Policy or purchase agreement.

If the applicable offer provides a refund right, you must follow the stated process and timeframe for requesting the refund.

8. Intellectual Property

All content provided through Holistic Coaching 4Life® and the Academy—including but not limited to:

- Courses and lessons
- Written materials
- Workbooks and playbooks
- Guides and educational resources
- Graphics and illustrations
- Videos and presentations
- Audio materials
- Empowerment tools and cards
- Logos, trademarks, and branding
- Website content
- Original systems, frameworks, and methodologies

is owned by or licensed to Holistic Coaching 4Life® and is protected by applicable intellectual-property laws.

Your purchase or enrollment gives you a **limited, personal, non-exclusive, non-transferable license** to access and use the materials for your own personal

educational purposes unless a separate written license states otherwise.

You may not, without prior written permission:

- Copy or reproduce substantial portions of the materials
- Share, distribute, or publicly post the materials
- Resell or sublicense the materials
- Give access to another person
- Modify and redistribute the materials
- Use the materials to create a competing course or product
- Remove copyright, trademark, or proprietary notices
- Use our materials for commercial purposes beyond the rights expressly granted to you

Nothing in these Terms transfers ownership of our intellectual property to you.

9. User-Submitted Content

If you voluntarily submit comments, feedback, reviews, testimonials, questions, ideas, or other content to us, you retain ownership of your original content.

By submitting content, you grant Holistic Coaching 4Life® a non-exclusive, worldwide, royalty-free license to use, reproduce, display, or otherwise use that content for operating, improving, promoting, or communicating about our services, subject to our Privacy Policy and any specific permissions we obtain from you.

We will not knowingly identify you publicly in a testimonial or promotional story without appropriate permission.

10. User Conduct

You agree to use our website and services lawfully and respectfully.

You may not:

- Violate applicable laws or regulations
- Attempt to gain unauthorized access to our systems or another user's account
- Interfere with the operation or security of our website or services
- Upload malicious code or harmful material

- Impersonate another person
- Harass, threaten, or abuse other users
- Scrape, systematically copy, or exploit our content without permission
- Share paid account access without authorization
- Copy or redistribute protected course materials
- Use our services to infringe the rights of others

We may restrict or terminate access when necessary to protect our users, services, intellectual property, or business.

11. Coaching and Participant Responsibility

Where coaching, guidance, challenges, fitness activities, wellness information, or other interactive services are provided, you remain responsible for deciding whether and how to apply the information provided.

You are responsible for considering your own circumstances, abilities, limitations, and professional advice before participating in activities that may involve physical or lifestyle changes.

Participation in physical activity involves inherent risks, including the possibility of injury. You should seek appropriate professional guidance when necessary.

12. Third-Party Services and Links

Our website and services may integrate with or link to third-party websites, applications, payment processors, platforms, or other services.

These may include payment processors, website and course platforms, analytics services, communication services, and other technology providers.

Third-party services are governed by their own terms and privacy policies.

We are not responsible for the availability, content, security, or practices of third-party services.

13. Website and Service Availability

We strive to maintain reliable access to our website and services but do not guarantee that they will always be available, uninterrupted, error-free, or free of technical problems.

We may temporarily suspend or modify services for maintenance, updates, security, technical issues, or other operational reasons.

14. Disclaimer of Warranties

To the fullest extent permitted by law, our website, educational materials, products, and services are provided on an **"as is"** and **"as available"** basis.

We make no warranties, express or implied, regarding:

- The completeness or accuracy of all information
- The suitability of information for your particular circumstances
- Uninterrupted availability of the website or services
- Specific personal, health, financial, professional, or other results

Nothing in these Terms excludes a warranty or legal protection that cannot lawfully be excluded.

15. Limitation of Liability

To the fullest extent permitted by applicable law, Holistic Coaching 4Life®, its owners, contractors, affiliates, and service providers will not be liable for indirect, incidental, special, consequential, or punitive damages arising from or related to your use of, or inability to use, our website, products, programs, or services.

To the fullest extent permitted by law, our total liability arising from a particular purchase or service will not exceed the amount you paid to Holistic Coaching 4Life® for that specific product or service during the applicable period giving rise to the claim.

Nothing in these Terms limits liability that cannot legally be limited or excluded under applicable law.

16. Indemnification

To the fullest extent permitted by law, you agree to indemnify and hold harmless Holistic Coaching 4Life®, its owners, contractors, affiliates, and service providers from claims, damages, liabilities, losses, and reasonable expenses arising from:

- Your violation of these Terms
- Your misuse of our website or services
- Your unauthorized use or distribution of our materials
- Your violation of another person's rights
- Your unlawful conduct

This provision does not apply to the extent that a claim results from our own conduct for which indemnification cannot legally be required.

17. Governing Law

These Terms are governed by the laws of the **State of New Hampshire**, without regard to conflict-of-law principles, except to the extent that applicable law requires otherwise.

Any rights or protections that cannot lawfully be waived under the laws applicable to you remain unaffected.

18. Changes to These Terms

We may update these Terms from time to time to reflect changes to our services, business practices, or applicable legal requirements.

When we make changes, we will update the **Last Updated** date at the top of these Terms.

Material changes may be communicated through appropriate means where required by law.

Your continued use of our services after updated Terms become effective constitutes acceptance of the revised Terms to the extent permitted by applicable law.

19. Severability

If any provision of these Terms is determined to be invalid, unlawful, or unenforceable, that provision will be enforced to the fullest extent permitted by law, and the remaining provisions will remain in effect.

20. Entire Agreement

These Terms, together with any applicable Refund Policy, Privacy Policy, purchase terms, and other terms expressly incorporated into your purchase or enrollment, constitute the agreement governing your use of the applicable services.

If a specific written purchase agreement conflicts with these Terms, the specific purchase agreement will control with respect to that purchase.

21. Contact

Questions regarding these Terms may be directed to:

Holistic Coaching 4Life®

Email: care@holisticcoaching4life.com

Website: <https://www.holisticcoaching4life.com>

22. Terms Version

Holistic Coaching 4Life®

Terms of Service — Version 1.0

Effective Date: July 22, 2026

Last Updated: September 1, 2026