LEVEL 10 SALES MASTERY

LEGAL TERMS, LICENSING & DIGITAL PRODUCTS AGREEMENT

Version 1.0 Effective Date: 08/06/26 Last Updated: 08/06/26

TABLE OF CONTENTS

Article 1. Acceptance of Terms
Article 2. Definitions
Article 3. Educational Purpose
Article 4. Products Covered
Article 5. Website Use
Article 6. Digital Products
Article 7. Master Resell Rights (MRR)
Article 8. Private Label Rights (PLR)
Article 9. License Grant
Article 10. Intellectual Property
Article 11. Prohibited Uses
Article 12. Educational Disclaimer
Article 13. Earnings Disclaimer
Article 14. No Affiliate Compensation Program
Article 15. Done-For-You (DFY) Services
Article 16. Done-With-You (DWY) Services
Article 17. Client Customization Responsibility
Article 18. Membership Term
Article 19. Membership Fees
Article 20. Annual Renewal
Article 21. Late Payments
Article 22. Delinquent Accounts & Reactivation
Article 23. Early Termination
Article 24. Payment Authorization
Article 25. Collections
Article 26. Refund Policy
Article 27. Chargebacks & Payment Disputes
Article 28. Transactional Communications (Email, Telephone & SMS)
Article 29. Account Suspension & Termination
Article 30. State-Specific Rights & Mandatory Law
Article 31. Disclaimer of Warranties
Article 32. Limitation of Liability
Article 33. Indemnification
Article 34. Force Majeure
Article 35. Governing Law
Article 36: Dispute Resolution
Article 37. Electronic Acceptance
Article 38: Entire Agreement, Amendments, Assignment & No Waiver
Article 39. Contact Information

ARTICLE 1. ACCEPTANCE OF TERMS

Welcome to Level 10 Sales Mastery ("**Level 10 Sales Mastery**," "**Company**," "**we**," "**our**," or "**us**").

These Legal Terms, Licensing & Digital Products Agreement ("**Agreement**") govern your access to and use of our websites, digital products, educational materials, memberships, implementation services, downloadable resources, licensed products, and other products or services expressly made subject to this Agreement.

By accessing our website, resale websites, creating an account, purchasing any product or service, enrolling in a membership, downloading digital materials, receiving implementation services, or otherwise using any product or service provided by Level 10 Sales Mastery, you acknowledge that you have read, understood, and agree to be legally bound by this Agreement. If you do not agree to these terms, you must not access, purchase, download, or use any products or services governed by this Agreement.

Your acceptance of this Agreement is effective upon the earliest of:

- Accessing or using any websites or curriculum;
- Purchasing any product, membership, license, or service;
- Downloading any digital product or licensed material;
- Receiving access credentials to Company resources;
- Accepting these terms electronically during checkout; or
- Continuing to use any Company product or service after updates to this Agreement become effective.

This Agreement constitutes a legally binding contract between you and Level 10 Sales Mastery. Purchaser represents that Purchaser is at least eighteen (18) years of age and has the legal authority to enter into this Agreement.

ARTICLE 2. DEFINITIONS

For purposes of this Agreement, the following definitions apply:

2.1 Company

"**Company**" means Level 10 Sales Mastery, together with its owners, employees, contractors, agents, successors, assigns, and authorized representatives.

2.2 Purchaser

"**Purchaser**" means any individual or legal entity that purchases, accesses, licenses, downloads, enrolls in, or otherwise uses any product or service governed by this Agreement.

2.3 Website

"**Website**" means any website, landing page, checkout page, member portal, online platform, application, or digital property owned or operated by Level 10 Sales Mastery that references this Agreement.

2.4 Digital Products

"**Digital Products**" include educational courses, downloadable files, templates, guides, workbooks, videos, audio recordings, presentations, software tools, checklists, forms, marketing assets, digital resources, and other electronically delivered materials provided by the Company.

2.5 Licensed Products

"**Licensed Products**" means designated Digital Products that include commercial-use rights, including Master Resell Rights ("MRR") or Private Label Rights ("PLR"), as expressly identified at the time of purchase.

2.6 Services

"**Services**" means implementation, Done-For-You ("DFY"), Done-With-You ("DWY"), onboarding, support, or other services specifically described in the applicable offer, invoice, order form, or purchase confirmation.

2.7 Membership

"**Membership**" means any recurring subscription offered by the Company, including Basic Membership, VIP Membership, or any successor membership program made subject to this Agreement.

2.8 Content

"**Content**" includes all text, graphics, videos, audio, documents, templates, branding, logos, software, educational materials, downloadable resources, website content, and intellectual property made available by the Company.

2.9 Master Resell Rights (MRR)

"**Master Resell Rights**" or "**MRR**" means the limited contractual rights granted by the Company that permit the Purchaser to resell specifically designated Licensed Products in accordance with this Agreement. MRR does not transfer ownership of copyrights or other intellectual property unless expressly stated in writing.

2.10 Private Label Rights (PLR)

"**Private Label Rights**" or "**PLR**" means the specific commercial-use rights granted for designated Licensed Products, as expressly described at the time of purchase and subject to the limitations contained in this Agreement.

ARTICLE 3. EDUCATIONAL PURPOSE

Level 10 Sales Mastery provides educational content, digital products, implementation resources, business-development materials, marketing resources, templates, licenses, and related educational services designed to assist entrepreneurs, professionals, and small business owners in developing business, sales, marketing, digital marketing, customer acquisition, product creation, and related entrepreneurial skills. Certain products offered by the Company may include Master Resell Rights (MRR), Private Label Rights (PLR), templates, licenses, digital assets, or other commercial-use rights as expressly described at the time of purchase.

Purchasers may elect to:

- Use the materials solely for their own education and skill development;
- Implement the strategies within their own business;
- Utilize provided templates and resources as permitted by this Agreement; or
- Where expressly authorized, exercise the applicable MRR or PLR associated with designated Licensed Products.

Nothing in this Agreement requires any Purchaser to establish a business, resell any product, market any product, or pursue any particular business model. The Company provides educational resources and licensed materials. The Purchaser remains solely responsible for deciding whether and how to apply the information, strategies, and resources provided.

ARTICLE 4. PRODUCTS COVERED

Unless expressly governed by a separate written agreement signed by both parties, this Agreement applies to products and services offered by Level 10 Sales Mastery that reference or incorporate these Legal Terms, including:

- Digital Products;
- Educational courses and training materials;
- Master Resell Rights (MRR) products;
- Private Label Rights (PLR) products;
- Business templates and downloadable resources;
- Affiliate marketing education products;
- Business and marketing educational materials;
- Done-For-You (DFY) implementation services;
- Done-With-You (DWY) implementation services;
- Membership programs; and
- Other designated products or services identified by the Company.

Separate written agreements executed by both parties shall control to the extent they expressly supersede this Agreement for the specific products or services covered by those agreements.

ARTICLE 5. WEBSITE USE

The Company grants Purchasers a limited, non-exclusive, non-transferable, revocable license to access and use the Website solely for lawful purposes and in accordance with this Agreement.

Purchasers agree not to:

- Use the Website for any unlawful or fraudulent purpose;
- Attempt to gain unauthorized access to Company systems, accounts, or data;
- Interfere with the security or operation of the Website;
- Upload malicious code, viruses, or harmful software;
- Copy, scrape, harvest, or systematically extract Website content without authorization;
- Misrepresent their identity or affiliation with any individual or business; or
- Use the Website in any manner that infringes upon the Company's intellectual property rights or the rights of any third party.

The Company reserves the right to suspend, restrict, or terminate access to the Website for violations of this Agreement or for conduct that threatens the security, integrity, or operation of the Website or its users.

ARTICLE 6. DIGITAL PRODUCTS

Digital Products are licensed—not sold—except where ownership is expressly transferred in writing.
Upon successful purchase, the Purchaser receives the limited rights expressly granted for the applicable Digital Product.

Unless otherwise stated in writing, the Purchaser may not:

- Copy, reproduce, or distribute Digital Products beyond the rights granted by this Agreement;
- Remove or alter copyright, trademark, or proprietary notices;
- Claim authorship or ownership of Company Content;
- Share account credentials or provide unauthorized access to purchased materials; or
- Use Digital Products in a manner that exceeds the scope of the applicable license.

Where a Digital Product includes Master Resell Rights or Private Label Rights, those rights are limited to the specific Licensed Product identified at the time of purchase and remain subject to all applicable provisions of this Agreement.

ARTICLE 7. MASTER RESELL RIGHTS (MRR)

7.1 Grant of Master Resell Rights

Where expressly designated by the Company at the time of purchase, certain Licensed Products include Master Resell Rights ("MRR"). Subject to Purchaser's continued compliance with this Agreement, the Company grants Purchaser a limited, non-exclusive, non-transferable, revocable license to exercise the Master Resell Rights specifically associated with the applicable Licensed Product. Master Resell Rights apply only to those products expressly identified by the Company as including such rights. No Master Resell Rights are granted by implication.

7.2 Scope of Rights

Where Master Resell Rights are included, Purchaser may, subject to this Agreement:

- Resell the designated Licensed Product;
- Retain one hundred percent (100%) of the sales price collected from independently completed resale transactions;
- Use the Licensed Product within Purchaser's own business as permitted by the applicable license;
- Market the Licensed Product using Purchaser's own lawful marketing materials; and
- Exercise only those resale rights expressly granted by the Company.

Master Resell Rights do not transfer ownership of copyrights, trademarks, branding, trade secrets, or any other intellectual property owned by the Company.

7.3 Purchaser Responsibilities

Purchaser is solely responsible for:

- Determining the resale price of any Licensed Product, unless the Company expressly establishes minimum pricing requirements for a particular product;
- Complying with all applicable federal, state, local, and international laws;
- Maintaining accurate business records;
- Collecting and remitting any taxes required by applicable law;
- Processing customer refunds where applicable;
- Managing customer service for Purchaser's own customers;
- Paying payment-processing fees, merchant fees, advertising costs, and all other business expenses associated with Purchaser's independent business.

Purchaser acknowledges that Purchaser operates independently and is not acting as an employee, agent, franchisee, representative, partner, or legal affiliate of the Company.

7.4 Independent Business Operations

The Company does not manage, supervise, control, or direct Purchaser's independent resale business. Purchaser is solely responsible for all business decisions, advertising, pricing, customer communications, legal compliance, tax obligations, and operational activities relating to Purchaser's independent business.

ARTICLE 8. PRIVATE LABEL RIGHTS (PLR)

8.1 Grant of Private Label Rights

Where expressly designated by the Company, certain Licensed Products may include Private Label Rights ("PLR"). Private Label Rights are granted only to the extent expressly described for the applicable product.
No additional rights shall be implied.

8.2 Scope of PLR

Purchaser may exercise only those Private Label Rights specifically granted by the Company for the applicable Licensed Product. The scope of any PLR license may vary by product. Where no Private Label Rights are expressly granted, Purchaser shall have no authority to modify, rebrand, redistribute, sublicense, or otherwise commercially exploit the Licensed Product beyond the rights otherwise provided in this Agreement.

8.3 Ownership

Unless expressly stated otherwise in writing, all copyrights and intellectual property rights remain the property of the Company or its respective licensors. Granting Private Label Rights does not constitute an assignment of copyright ownership.

ARTICLE 9. LICENSE GRANT

Upon successful purchase, the Company grants Purchaser a limited license to access and use the applicable Digital Products and Services solely in accordance with this Agreement.

This license is:

- Limited;
- Revocable;
- Non-exclusive;
- Non-transferable;
- Non-sublicensable except where expressly authorized;
- Subject to Purchaser's continued compliance with this Agreement.

Any rights not expressly granted are reserved by the Company. The Company may suspend or revoke any license granted under this Agreement in the event of a material breach of these Legal Terms.

ARTICLE 10. INTELLECTUAL PROPERTY

All Content made available by the Company, including Digital Products, templates, graphics, branding, text, videos, audio, downloads, educational materials, training systems, frameworks, forms, documentation, logos, trademarks, website content, and other intellectual property, is protected by applicable copyright, trademark, and other intellectual-property laws. Except for the limited rights expressly granted under this Agreement, Purchaser acquires no ownership interest in any Company intellectual property. Nothing contained within this Agreement shall be construed as transferring ownership of any copyright, trademark, service mark, trade dress, patent, trade secret, or other proprietary right.

ARTICLE 11. PROHIBITED USES

Unless expressly authorized in writing by the Company, Purchaser shall not:

- Represent Company Content as Purchaser's original creation where the applicable license does not permit such representation;
- Remove copyright, trademark, or proprietary notices where they are required to remain;
- Distribute Licensed Products beyond the scope of the granted license;
- Misrepresent the nature of the rights granted under this Agreement;
- Engage in unlawful, deceptive, fraudulent, or misleading advertising;
- Make false or unsubstantiated earnings representations regarding any Licensed Product;
- Misrepresent testimonials, reviews, endorsements, or customer experiences;
- Violate any applicable intellectual-property rights;
- Use Company Content in violation of applicable law.

Violation of this Article may result in immediate suspension or termination of Purchaser's license.

ARTICLE 12. EDUCATIONAL DISCLAIMER

The Company's products, educational materials, Digital Products, Services, and Licensed Products are intended solely for educational, informational, and business-development purposes. Nothing contained within the Company's materials shall be construed as legal advice, tax advice, accounting advice, investment advice, financial advice, employment advice, or any other licensed professional advice. Purchasers remain solely responsible for obtaining independent professional advice appropriate to their individual circumstances. The Company does not represent that any particular strategy, system, recommendation, or educational material is appropriate for every individual or business.

ARTICLE 13. EARNINGS DISCLAIMER

The Company does not guarantee that any Purchaser will generate income, obtain customers, achieve business success, recover any investment, or realize any particular financial outcome from the use of its Digital Products, Licensed Products, educational materials, templates, implementation services, or other offerings. Any examples, illustrations, testimonials, case studies, demonstrations, revenue figures, sales examples, or business scenarios provided by the Company are presented solely for educational and illustrative purposes. They are not promises, guarantees, or representations of actual or typical results. Business success depends upon numerous factors beyond the Company's control, including but not limited to Purchaser's experience, skills, business decisions, market conditions, economic factors, implementation, available resources, customer demand, advertising, competition, legal compliance, and other variables unique to each individual or business. Purchaser acknowledges that all business activities involve risk, and Purchaser accepts full responsibility for all decisions made regarding the use of the Company's educational materials, Digital Products, Licensed Products, and Services.

ARTICLE 14. NO AFFILIATE COMPENSATION PROGRAM

Level 10 Sales Mastery does not operate an affiliate compensation program through which Purchasers earn commissions or referral compensation from the Company for recruiting or referring additional purchasers. Educational products relating to affiliate marketing are provided solely for educational purposes. Where Purchasers independently resell Licensed Products under valid Master Resell Rights or Private Label Rights, any revenue generated from those independent resale transactions is derived solely from Purchaser's own sales activities and not from any Company-operated affiliate compensation program. Nothing contained in this Agreement shall be interpreted as creating an employment relationship, franchise, agency relationship, joint venture, partnership, multi-level marketing program, or affiliate compensation arrangement between Purchaser and the Company.

ARTICLE 15. DONE-FOR-YOU (DFY) SERVICES

15.1 Scope of Services

Where expressly included in a purchased package, the Company may provide Done-For-You ("DFY") implementation services. DFY services are limited to the specific deliverables identified in the applicable sales page, order form, invoice, proposal, or written scope of work.

Depending upon the purchased package, DFY services may include:

- Website setup;
- Funnel setup;
- Email campaign setup;
- Automation configuration;
- Digital asset organization;
- Policy templates;
- Legal Terms templates;
- Privacy Policy templates;
- Business document templates;
- Digital product implementation;
- Onboarding assistance;
- Other implementation services expressly identified by the Company.

No additional services are included unless expressly agreed to in writing.

15.2 Completion of Services

The Company's obligation is limited to completing the agreed-upon implementation services. Completion of the contracted deliverables shall constitute fulfillment of the Company's DFY obligations unless additional services are separately purchased. The Company does not provide ongoing business management, operational oversight, or indefinite implementation services unless expressly stated in a separate written agreement.

15.3 No Ongoing Business Management

Unless expressly agreed in writing, the Company does not:

- Operate Purchaser's business;
- Manage Purchaser's daily operations;
- Maintain Purchaser's website;
- Manage advertising campaigns;
- Manage customer service;
- Generate customers;
- Generate revenue;
- Create business opportunities;
- Provide employees;
- Provide sales staff;
- Operate Purchaser's marketing.

Purchaser remains solely responsible for operating and maintaining Purchaser's business after completion of the contracted services.

ARTICLE 16. DONE-WITH-YOU (DWY) SERVICES

16.1 Collaborative Services

Done-With-You ("DWY") services involve collaborative implementation between the Company and Purchaser.

The Company may provide:

- Guidance;

- Instruction;
- Review;
- Educational support;
- Templates;
- Technical assistance;
- Implementation coaching;
- Feedback;
- Accountability related to the purchased package.

DWY services do not transfer operational responsibility from Purchaser to the Company.

16.2 Purchaser Responsibilities

Purchaser remains responsible for:

- Completing assigned tasks;
- Providing requested information;
- Supplying required content;
- Providing access credentials when necessary;
- Reviewing deliverables;
- Approving completed work;
- Implementing recommendations;
- Maintaining Purchaser's business.

The Company's role is educational and implementation-oriented, not operational.

ARTICLE 17. CLIENT CUSTOMIZATION RESPONSIBILITY

Templates, websites, Legal Terms, Privacy Policies, disclaimers, marketing materials, digital assets, landing pages, funnels, email campaigns, forms, links, business information, contact information, branding, product descriptions, pricing, and other editable resources provided by the Company are intended as customizable business resources.

Purchaser is solely responsible for:

- Replacing Company information with Purchaser's own business information where applicable;
- Reviewing all templates before publication;
- Updating pricing;
- Updating contact information;
- Updating business information;
- Updating links;
- Confirming legal compliance applicable to Purchaser's business;
- Confirming all published information is accurate.

The Company is not responsible for Purchaser's failure to customize or maintain provided materials.

17.1 Review Prior to Publication

Purchaser agrees to review all websites, templates, legal documents, marketing materials, email campaigns, downloadable resources, and other deliverables before making them publicly available. Publication of any material by Purchaser constitutes Purchaser's acceptance of responsibility for its use.

ARTICLE 18. MEMBERSHIP TERM

Unless otherwise stated in writing, Membership begins upon activation and continues for a minimum contractual term of twenty-four (24) months. By purchasing a Membership governed by this Agreement, Purchaser acknowledges and agrees to the twenty-four-month minimum commitment. Membership may continue beyond the initial term unless cancelled in accordance with the Company's then-current cancellation procedures.

ARTICLE 19. MEMBERSHIP FEES

The Company currently offers recurring membership options that may include, but are not limited to:

- Basic Membership — $49 per month ($588 annually)
- VIP Membership — $297 per month ($3,564 annually)

The Company reserves the right to modify Membership offerings, pricing, features, or benefits prospectively upon reasonable notice, where required by applicable law. Any changes will not affect obligations already incurred unless otherwise permitted by applicable law or agreed to by the Purchaser.

ARTICLE 20. ANNUAL RENEWAL

20.1 Annual Renewal Requirement

Purchaser acknowledges and agrees that all Memberships governed by this Agreement require payment of an annual renewal fee. Unless otherwise stated in writing by the Company, the annual renewal fee is **Nine Hundred Ninety-Seven Dollars (US $997.00)** and becomes due each year on or about the anniversary of Purchaser's original enrollment date. The annual renewal fee is separate from any monthly Membership fee and is required to maintain continued access to the applicable Membership, Digital Products, Licensed Products, websites, support, services, and other benefits associated with Purchaser's account.

20.2 Automatic Payment Authorization

By enrolling in a Membership governed by this Agreement and providing a payment method, Purchaser expressly authorizes Level 10 Sales Mastery to automatically charge the **$997 annual renewal fee** to the most recent valid payment method maintained on Purchaser's account when the annual renewal fee becomes due. Purchaser acknowledges that this authorization is recurring and will remain in effect for each annual renewal occurring during the Purchaser's Membership term unless otherwise required by applicable law or modified by written agreement with the Company. Purchaser is responsible for maintaining current and valid payment information with the Company.

20.3 Renewal During the 24-Month Membership Term

The annual renewal obligation is part of Purchaser's agreed twenty-four (24) month Membership commitment. Cancellation or attempted cancellation of a payment method does not, by itself, cancel the Membership or eliminate amounts otherwise due under this Agreement. Any cancellation rights remain subject to the applicable twenty-four-month Membership commitment, Early Termination provisions, and any rights that cannot lawfully be waived.

20.4 Failed Annual Renewal Payment

If the Company is unable to process the annual renewal fee using the most recent payment method on file, the account may be considered delinquent. The Company may make additional reasonable attempts to collect the authorized renewal amount using the payment method maintained on the account.

Failure to pay the annual renewal fee may result in suspension or termination of some or all account benefits, including, where applicable:

- Website access;
- Hosted websites or digital assets maintained by the Company;
- Membership access;
- Digital Products;
- Licensed Products;
- Customer support;
- Account services; and
- Other products or services associated with the Membership.

Suspension of access does not eliminate Purchaser's responsibility for valid amounts due under this Agreement.

20.5 Restoration Following Nonpayment

Following suspension for nonpayment, the Company may require payment of all outstanding amounts before restoring access, including:

- The outstanding $997 annual renewal fee;
- Past-due Membership fees;
- Applicable late fees;
- Any applicable reactivation fee of up to $197; and
- Any other authorized amounts then due under this Agreement.

The Company reserves the right to verify that the account is current before restoring suspended products or services.

ARTICLE 21. LATE PAYMENTS

Purchaser agrees to maintain a valid payment method for all recurring Membership charges and other authorized recurring fees. If a scheduled payment is declined or otherwise fails, the Company may attempt to process the payment again using the authorized payment method. A late fee of **$47** may be assessed on delinquent accounts, to the extent permitted by applicable law. Assessment of a late fee does not waive the Company's right to pursue any other remedy available under this Agreement or applicable law.

ARTICLE 22. DELINQUENT ACCOUNTS & REACTIVATION

If Purchaser's account becomes delinquent, the Company may suspend access to Membership benefits, Digital Products, Licensed Products, Services, or account features until the account is brought current.

The Company may require payment of:

- Outstanding balances;
- Applicable late fees;
- A reactivation fee of up to **$197**;

before restoring suspended access. The Company is under no obligation to restore access while an account remains delinquent.

ARTICLE 23. EARLY TERMINATION

Membership is based upon a minimum twenty-four-month contractual commitment. If Purchaser voluntarily terminates Membership before completion of the required twenty-four-month term, the Company may assess an early termination fee of **$497**, in addition to any other amounts already due under this Agreement. Payment of the early termination fee does not eliminate Purchaser's responsibility for any unpaid charges that accrued before termination.

ARTICLE 24. PAYMENT AUTHORIZATION

By completing a purchase, Purchaser authorizes the Company to charge the payment method provided for all amounts authorized under this Agreement, including:

- Initial purchase price;
- Membership fees;
- Renewal fees;
- Late fees;
- Reactivation fees;
- Early termination fees; and
- Other authorized charges expressly disclosed to Purchaser before they are incurred.

Purchaser represents that Purchaser is authorized to use the payment method provided.

ARTICLE 25. COLLECTIONS

If any amount due under this Agreement remains unpaid, the Company reserves the right, to the extent permitted by applicable law, to suspend services, revoke applicable licenses, refer the account to a third-party collection agency, or pursue any other lawful remedy available. Purchaser remains responsible for all valid amounts due under this Agreement, including unpaid Membership fees, renewal fees, late fees, reactivation fees, early termination fees, and any other authorized charges incurred before the account is resolved. The Company may report delinquent accounts to credit reporting agencies only where permitted by applicable law and through appropriate authorized collection processes.

ARTICLE 26. REFUND POLICY

26.1 Digital Products

Unless expressly stated otherwise in writing at the time of purchase, all Digital Products, downloadable materials, Licensed Products, memberships, implementation services, and educational resources are provided on a non-refundable basis. Because Digital Products are delivered electronically and may be immediately accessed, downloaded, viewed, copied, or otherwise utilized upon delivery, Purchaser acknowledges that access to such materials constitutes substantial performance by the Company.

26.2 Services

Where Purchaser has purchased implementation services, Done-For-You (DFY) Services, Done-With-You (DWY) Services, onboarding, setup services, or similar professional services, the Company begins allocating personnel, scheduling work, and committing business resources upon acceptance of the order. Accordingly, fees for services already performed or substantially commenced are generally non-refundable unless otherwise required by applicable law or expressly agreed to by the Company in writing.

26.3 Refund Exceptions

The Company may, in its sole business discretion, approve a refund, credit, replacement, or other accommodation in circumstances it considers appropriate. Any voluntary refund, credit, or accommodation provided by the Company shall not constitute a waiver of this Refund Policy or establish a precedent requiring the Company to provide similar accommodations in future transactions.

26.4 Consumer Rights

Nothing contained in this Agreement is intended to limit or waive any consumer rights that cannot lawfully be waived under applicable law.

ARTICLE 27. CHARGEBACKS & PAYMENT DISPUTES

27.1 Resolution Before Chargebacks

The Company is committed to resolving customer concerns professionally and in good faith. Purchaser agrees to contact the Company regarding any billing concern, delivery issue, technical problem, or service question before initiating a payment dispute or chargeback with Purchaser's financial institution, whenever reasonably possible. The Company will make reasonable efforts to investigate and resolve legitimate concerns in a timely manner.

27.2 Documentation

Purchaser acknowledges that the Company maintains business records regarding purchases, including, where applicable:

- Purchase confirmations;
- Payment authorizations;
- Electronic acceptance of this Agreement;
- Order records;
- Membership enrollment records;
- Delivery records;
- Account activity;
- Login history;
- Digital access records;
- Customer communications;
- Support records;
- Implementation records;
- Service completion records.

These records may be used to respond to payment disputes, chargebacks, legal proceedings, or other matters concerning Purchaser's account.

27.3 Unauthorized Chargebacks

Initiating a chargeback does not automatically eliminate Purchaser's contractual obligations. If a chargeback is determined in favor of the Company or otherwise determined to be inconsistent with this Agreement, the Company reserves the right to pursue any lawful remedy available, including recovery of unpaid contractual amounts. Nothing in this Article limits Purchaser's statutory rights or rights provided by applicable payment-network rules.

27.4 Cooperation

Purchaser agrees to cooperate with reasonable requests for information relating to any billing dispute, payment investigation, or account inquiry.

ARTICLE 28. TRANSACTIONAL COMMUNICATIONS (EMAIL, TELEPHONE & SMS)

28.1 Consent to Communications

By providing an email address, telephone number, or mobile telephone number, Purchaser consents to receive communications from the Company relating to Purchaser's account and the products or services purchased.

Such communications may include:

- Order confirmations;
- Payment confirmations;
- Account notifications;
- Billing communications;
- Renewal reminders;
- Customer support;
- Appointment scheduling;
- Technical support;
- Service updates;
- Account security notifications;
- Other communications reasonably necessary to administer Purchaser's account.

Communications may be provided by email, telephone, or SMS, where permitted by applicable law.

28.2 Transactional Nature

The communications described in this Article are intended to facilitate the administration of Purchaser's account and purchased products or services. Nothing in this Agreement authorizes the Company to send marketing or promotional SMS messages beyond what Purchaser has separately agreed to receive, if any.

28.3 Contact Information

Purchaser agrees to maintain current contact information with the Company. The Company shall not be responsible for missed communications resulting from inaccurate, outdated, blocked, or inaccessible contact information provided by Purchaser.

ARTICLE 29. ACCOUNT SUSPENSION & TERMINATION

29.1 Suspension

The Company reserves the right to suspend Purchaser's access to any product, membership, website, Licensed Product, Digital Product, or Service where:

- Required payments remain outstanding;
- Purchaser materially breaches this Agreement;
- Purchaser engages in unlawful conduct;
- Purchaser infringes intellectual property rights;
- Purchaser misuses Company materials;
- Purchaser engages in fraudulent or deceptive activity;
- Suspension is reasonably necessary to protect the Company, its customers, or its business operations.

29.2 Effect of Suspension

Suspension of access does not eliminate Purchaser's obligation to satisfy valid financial obligations previously incurred under this Agreement.

29.3 Termination

The Company reserves the right to terminate licenses, memberships, accounts, or Services for material violations of this Agreement. Termination shall not affect any rights or obligations that accrued prior to termination.

ARTICLE 30. STATE-SPECIFIC RIGHTS & MANDATORY LAW

The Company intends to comply with applicable federal, state, and local consumer-protection laws governing the products and services offered. Nothing contained in this Agreement is intended to waive or limit any consumer protection, disclosure, cancellation, refund, privacy, or other statutory right that cannot lawfully be waived under applicable law. To the extent any provision of this Agreement conflicts with mandatory law applicable to a particular transaction or Purchaser, the mandatory legal requirement shall control only to the extent required by law, and the remaining provisions of this Agreement shall remain in full force and effect.

ARTICLE 31. DISCLAIMER OF WARRANTIES

31.1 Purchaser Indemnification

Except as expressly stated in writing, all products, Digital Products, Licensed Products, memberships, Services, educational materials, templates, websites, downloads, and related resources are provided on an "as is" and "as available" basis. To the fullest extent permitted by applicable law, the Company disclaims all express, implied, statutory, and other warranties, including implied warranties of merchantability, fitness for a particular purpose, title, non-infringement, availability, uninterrupted access, and accuracy. The Company does not warrant that its products or services will satisfy Purchaser's particular business objectives, produce specific financial results, operate without interruption, or remain error-free.

ARTICLE 32. LIMITATION OF LIABILITY

32.1 Company Rights

To the fullest extent permitted by applicable law, the Company's aggregate liability arising out of or relating to this Agreement, any purchase, any Membership, any Digital Product, Licensed Product, website, or Service shall not exceed the total amount actually paid by Purchaser to the Company for the specific product or service giving rise to the claim. In no event shall the Company be liable for indirect, incidental, consequential, special, exemplary, punitive, or speculative damages, including lost profits, lost business opportunities, loss of goodwill, interruption of business, or other economic losses, even if advised of the possibility of such damages. Some jurisdictions do not permit limitations on certain damages or warranties. Where applicable law prohibits a particular limitation contained in this Article, that limitation shall apply only to the extent prohibited, and the remaining provisions shall remain fully enforceable.

ARTICLE 33. INDEMNIFICATION

33.1 Purchaser Indemnification

To the fullest extent permitted by applicable law, Purchaser agrees to defend, indemnify, and hold harmless Level 10 Sales Mastery, its owners, officers, employees, contractors, agents, successors, affiliates, licensors, and authorized representatives from and against any claims, demands, actions, liabilities, damages, judgments, settlements, losses, costs, or reasonable expenses (including reasonable attorneys' fees where recoverable under applicable law) arising out of or relating to:

- Purchaser's breach of this Agreement;
- Purchaser's misuse of any Digital Product, Licensed Product, website, or Service;
- Purchaser's violation of applicable law;
- Purchaser's infringement or alleged infringement of any third-party rights;
- Purchaser's advertising, marketing, or business activities;
- Purchaser's independent resale of Licensed Products; or
- Purchaser's negligent, fraudulent, or willful misconduct.

Nothing in this Article requires Purchaser to indemnify the Company for the Company's own conduct where such indemnification is prohibited by applicable law.

ARTICLE 34. FORCE MAJEURE

The Company shall not be liable for any delay, interruption, or failure to perform obligations under this Agreement resulting from events beyond its reasonable control, including but not limited to:

- Natural disasters;
- Fire;
- Flood;
- Earthquake;
- Severe weather;
- Public health emergencies;
- Acts of government;
- War;
- Terrorism;
- Civil unrest;
- Labor disputes;
- Utility failures;
- Internet or telecommunications outages;
- Cybersecurity incidents not caused by the Company's willful misconduct;
- Third-party platform failures; or
- Other events beyond the Company's reasonable control.

The Company will use commercially reasonable efforts to resume performance as soon as practicable following such an event.

ARTICLE 35. GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the State of Arizona, without regard to its conflict-of-law principles. Subject to any mandatory consumer-protection laws that apply to a particular Purchaser or transaction, Arizona law shall govern the interpretation, validity, enforcement, and performance of this Agreement. If any provision of this Agreement is determined to be invalid or unenforceable, the remaining provisions shall remain in full force and effect to the fullest extent permitted by law.

ARTICLE 36. DISPUTE RESOLUTION
36.1 Good Faith Resolution

Before initiating formal legal proceedings, the parties agree to make a good-faith effort to resolve any dispute arising out of or relating to this Agreement through direct communication. Nothing in this Article prevents either party from seeking temporary injunctive or equitable relief where necessary to protect intellectual property rights, confidential information, or other legal rights that may be irreparably harmed by delay.

36.2 Venue

Unless otherwise required by applicable law, any legal action arising out of or relating to this Agreement shall be brought in a court of competent jurisdiction located in Maricopa County, Arizona. Each party consents to the jurisdiction of those courts for purposes of resolving disputes governed by this Agreement.

Article 37. ELECTRONIC ACCEPTANCE

Purchaser acknowledges that electronic signatures, electronic records, electronic acknowledgments, electronic acceptance, and electronic communications are intended to have the same legal force and effect as handwritten signatures to the fullest extent permitted by applicable law.

Purchaser's actions, including but not limited to:

- Clicking an acceptance button;
- Checking an acknowledgment box;
- Executing an electronic signature;
- Completing an online purchase;
- Accessing purchased Digital Products;
- Using Membership benefits; or
- Continuing to use Company products or services after receiving updated terms, constitute Purchaser's acceptance of this Agreement.

ARTICLE 38. ENTIRE AGREEMENT, AMENDMENTS, ASSIGNMENT, SURVIVAL & NO WAIVER

38.1 Entire Agreement

This Agreement constitutes the complete understanding between the Company and Purchaser regarding the products and services governed by this Agreement and supersedes all prior or contemporaneous oral or written discussions concerning those specific products or services, except for any separate written agreement executed by both parties that expressly supersedes this Agreement.

38.2 Amendments

The Company reserves the right to revise this Agreement from time to time to reflect changes in applicable law, business operations, products, services, technology, administrative practices, or other legitimate business needs. Any revised version of this Agreement shall become effective upon publication on the applicable Company Website or upon other reasonable notice provided to Purchaser, unless a different effective date is specified.

No amendment to this Agreement shall retroactively alter Purchaser's financial obligations for products or services previously purchased unless Purchaser expressly agrees to such modification or such modification is otherwise permitted or required by applicable law. Purchaser's continued access to or use of products or services governed by this Agreement after the effective date of any revision constitutes acceptance of the revised Agreement, except where additional consent is required by applicable law.

38.3 Assignment

Purchaser may not assign, transfer, delegate, or otherwise convey any rights or obligations under this Agreement without the prior written consent of the Company. The Company may assign or transfer this Agreement in connection with a merger, acquisition, sale of assets, corporate reorganization, or other lawful business transaction.

38.4 Survival

The provisions relating to payment obligations, intellectual property, licensing restrictions, confidentiality, indemnification, limitation of liability, dispute resolution, governing law, collections, and any other provisions which by their nature should survive termination shall remain in effect following expiration or termination of this Agreement.

38.5 No Waiver

Failure by the Company to exercise or enforce any right, remedy, or provision of this Agreement shall not constitute a waiver of that right, remedy, or provision. Any waiver by the Company shall be effective only if made in writing and signed by an authorized representative of the Company. No waiver of any breach shall be deemed a waiver of any prior, subsequent, or continuing breach.

ARTICLE 39. CONTACT INFORMATION

Questions regarding this Agreement may be directed to:
Level 10 Sales Mastery
Email: info@money247365.com
Website: www.Money247365.com
Mailing Address: 125 N. 2nd St., Ste. 110-111, Phoenix, AZ 85004

The Company may update its contact information from time to time without requiring amendment of this Agreement, provided the updated contact information is made reasonably available through the Company's official website or other customary communication channels.

Legal notices required under this Agreement shall be sent to the Company's then-current contact information published on its official Website unless otherwise required by law.

For Purchasers enrolled in designated VIP or Done-For-You service packages, the Company may authorize continued use of certain Company-provided business contact information, including designated mailing addresses, telephone numbers, email addresses, or other business resources, solely as part of the applicable service package.

Such authorization is personal, non-transferable, revocable, and remains valid only while the Purchaser is an active VIP Member in good standing and in compliance with this Agreement. Upon termination, expiration, or suspension of the applicable service, Purchaser shall promptly discontinue use of any Company-provided contact information unless otherwise authorized in writing by the Company.

ACKNOWLEDGMENT

BY ACCESSING THE COMPANY'S WEBSITE, PURCHASING ANY PRODUCT OR SERVICE, ENROLLING IN A MEMBERSHIP, RECEIVING DIGITAL PRODUCTS, RECEIVING LICENSED PRODUCTS, RECEIVING DONE-FOR-YOU OR DONE-WITH-YOU SERVICES, OR OTHERWISE USING ANY PRODUCT OR SERVICE GOVERNED BY THIS AGREEMENT, PURCHASER ACKNOWLEDGES THAT PURCHASER HAS READ, UNDERSTOOD, AND AGREES TO BE LEGALLY BOUND BY THIS LEVEL 10 SALES MASTERY LEGAL TERMS, LICENSING & DIGITAL PRODUCTS AGREEMENT.

END OF AGREEMENT