### TERMS AND CONDITIONS

Last updated: June 25, 2025

Welcome to Kal+Co. and The Kallective. These Terms and Conditions ("Terms") govern your access to and use of services provided by Kal+Co., LLC ("Kal+Co."), including The Kallective membership platform.

### 1. Services Overview

Kal+Co. provides business operations consulting and project-based support. All engagements are governed by individual client contracts.

The Kallective is a paid membership program offering group strategy calls, coworking sessions, resources, and access to exclusive digital content.

### 2. No Refund Policy

All purchases are non-refundable. This includes, but is not limited to:

- Membership fees for The Kallective
- Digital products or templates
- Services rendered by Kal+Co.

By purchasing any service, you agree to this no-refund policy.

### 3. Contract-Specific Services (Kal+Co.)

Each Kal+Co. client engagement is governed by a separate written contract. These terms serve as a general guideline and do not override or replace those contract-specific provisions.

- 4. The Kallective Membership
- Subscription fees are billed monthly or annually.
- Failure to pay will result in account suspension.

- Cancellations must be made before the next billing cycle.

## 5. Intellectual Property

All content (templates, guides, systems, videos) is the intellectual property of Kal+Co. You may not reproduce, resell, or distribute without explicit permission.

# 6. Limitation of Liability

We are not liable for business losses, missed income, or technical interruptions related to your use of our services or content.

# 7. Changes to Terms

Kal+Co. may update these Terms at any time. Continued use of our services constitutes acceptance of changes.

# 8. Contact

For any questions, contact:

hello@thekalandco.com