

Terms & Conditions of Service

This Service Agreement ("Agreement") is entered into by and between Smart Wealth Women LLC 3090 Woodwalk DR. SE. Atlanta, GA 30339 ("Company") and the client ("Client"). By signing up or enrolling for or using the services provided by the Company, Client's agrees to the following terms and conditions:

1. Coach and Client Relationship

A. The Coach agrees to provide coaching services as outlined in this Agreement, utilizing proven strategies to help the Client achieve their financial, personal, and well-being goals.

B. The Coach serves as a guide, offering support, feedback, and accountability, but the Client is ultimately responsible for decision-making and the achievement of outcomes.

C. The Client understands that coaching is a collaborative process, and the Client's full participation, including completing assignments and attending sessions, is critical to success.

D. The Coach does not provide financial, legal, medical, or psychological advice. All coaching services are educational and informational in nature.

2. Services

Part 1:

A. **Program Overview:** The *Smart Wealth Women: True Wealth Transformation* includes personalized coaching sessions, financial assessments, educational tools, and strategies for wealth-building, mindset development, and personal well-being enhancement.

B. **Tools & Resources:** Services will be delivered through a combination of:

- One-on-one coaching sessions (via video conferencing or phone calls)
- Interactive financial planning tools (e.g., software platforms)
- Webinars, workshops, and group sessions (as applicable)
- Personalized action plans and resource materials

C. **Service Delivery:** Sessions will be conducted through online platforms such as Zoom, phone calls, or email as mutually agreed upon. The Program may also include access to an online portal for resources and ongoing support.

Part 2:

A. **Program Overview:** The *Smart Wealth Women: True Wealth Transformation* is delivered through a structured series of courses and modules. These educational materials are designed to help the Client build wealth, develop a strong mindset, and enhance overall well-being. Each

course focuses on a specific aspect of wealth-building and personal growth, providing in-depth knowledge and practical strategies.

B. Tools & Resources: Services will be delivered through a combination of:

- **Online Courses:** Pre-recorded video lessons, workbooks, and quizzes designed to guide the Client through financial strategies, mindset development, and personal well-being practices.
- **Modules:** Step-by-step modules on topics such as personalized planning, mindset and wealth creation, investments, credit optimization, retirement planning, and emotional well-being.
- **Interactive Tools:** Access to financial planning tools and templates to help the Client implement strategies learned in the courses.
- **Workshops/Webinars:** Live workshop or coaching or webinars that supplement the courses and provide real-time guidance and Q&A sessions.

C. Service Delivery: The Program is delivered through an online platform where the Client can access courses and modules at their own pace. Periodic live sessions (such as workshops or one-on-one, or group coaching) may be offered to provide additional support and clarification.

3. Schedule, Payment & Refund

A. Schedule: Coaching sessions will be scheduled in advance at mutually agreed times. The Coach and Client will work together to establish a session frequency that suits the Client's goals.

B. Payment:

- **Accepted Methods:** Payment can be made via credit card, PayPal, bank transfer, or other methods as agreed upon during registration.
- **Fees:** Program fees are payable upfront or via a payment plan. Details will be provided during the registration process.
- **Additional Costs:** The Client is responsible for any transaction fees or interest on late payments, which may apply after [insert number] days past due.

C. Refund Policy:

- A 30-day money-back guarantee is provided if the Client is unsatisfied with the Program. The refund request must be submitted in writing within 30 days of the start date.
- Refunds will be processed within 14 days of receiving the request and will exclude any non-refundable transaction fees incurred.
- No refunds will be issued 30 days after the Program start date.

4. Procedure

- A. **Initial Consultation:** The Program begins with a comprehensive consultation to assess the Client's financial situation, goals, and mindset. Based on this, a tailored plan will be developed.
- B. **Session Structure:** Sessions will be goal-oriented, focusing on topics such as financial planning, mindset development, personal well-being, and wealth-building strategies. The Client will receive actionable steps to work on between sessions.
- C. **Follow-Up:** Regular follow-ups will occur to track progress, make adjustments, and ensure the Client is on track toward their goals.

5. Confidentiality

- A. The Coach agrees to maintain strict confidentiality regarding all information shared during coaching sessions, except when required by law (e.g., when there is a risk of harm).
- B. Confidentiality extends to all forms of communication, including written, electronic, and verbal exchanges.
- C. The Coach will not disclose the Client's personal information to third parties without written consent from the Client, except in cases where disclosure is necessary for legal reasons.

6. Privacy and Data Protection

- A. **Data Collection:** The Client's personal data, such as contact information, financial data, and personal goals, will be collected for the sole purpose of providing coaching services.
- B. **Data Security:** The Coach will implement reasonable security measures, such as encrypted communications and secure storage systems, to protect the Client's personal data from unauthorized access.
- C. **Data Use:** Personal data will only be used for service delivery and will not be shared with third parties unless expressly permitted by the Client or required by law.

7. Release of Information (Optional)

- A. If the Client consents in writing, the Coach may release relevant information to third-party professionals (e.g., financial advisors or legal consultants) to provide more comprehensive support.
- B. The Client may revoke this consent at any time.

8. Cancellation Policy

A. **Client Cancellations:** The Client must provide at least [insert number] hours' notice for session cancellations. Failure to provide sufficient notice may result in forfeiture of the session or a rescheduling fee.

B. **Missed Sessions:** Missed sessions without prior notice will be charged at the full rate unless otherwise agreed.

C. **Emergency Situations:** The Coach will consider exceptions for emergency situations on a case-by-case basis.

9. Intellectual Property

A. All materials, guides, videos, and tools provided as part of the Program remain the intellectual property of the Coach.

B. The Client may use the materials for personal development but agrees not to reproduce, distribute, or share them with third parties without explicit written consent from the Coach.

10. Record Retention Policy

The Coach will retain client records, including session notes and assessment results, for a period of [insert number] years following the completion of the Program. After this period, all records will be securely destroyed.

11. Termination

A. **Coach Termination:** The Coach reserves the right to terminate this Agreement if the Client fails to comply with the terms or consistently misses sessions. Any unused sessions will not be refunded in such cases.

B. **Client Termination:** The Client may terminate the Agreement at any time with [insert number] days' written notice. Any remaining unused sessions are non-refundable unless otherwise agreed.

12. Limited Liability

A. The Coach makes no guarantees regarding specific outcomes from participation in the Program.

B. The Client agrees that the Coach shall not be liable for any indirect, incidental, or consequential damages arising from participation in the Program, except in cases of gross negligence or misconduct.

13. Entire Agreement

This Agreement represents the entire understanding between the Coach and the Client. It supersedes any prior agreements, written or oral.

14. Dispute Resolution

A. Both parties agree to resolve disputes through good-faith negotiations.

B. If a resolution cannot be reached, the parties agree to engage in mediation or arbitration, with the location being the State of Georgia, US

15. Severability

If any provision of this Agreement is found to be invalid or unenforceable, the remainder of the Agreement will continue in full force and effect.

16. Waiver

Failure to enforce any provision of this Agreement does not constitute a waiver of that provision or any other provision.

17. Governing Laws

This Agreement shall be governed by the laws of State of Georgia, USA. Any legal proceedings will be conducted within The State of Georgia, USA.

18. Changes to Terms

The Coach reserves the right to modify the terms of this Agreement at any time. Clients will be notified of changes, and continued participation in the Program constitutes acceptance of the revised terms.

19. Binding Effect

This Agreement is binding upon and shall inure to the benefit of the parties and their respective heirs, successors, and assigns.

20. Contact Us

For any questions or concerns regarding this Agreement, the Client may contact the Coach at:

- **Email:** info@smartwealthwomen.com

21. Informed Consent

By signing below, the Client acknowledges that they have read, understood, and agreed to the terms and conditions outlined in this Agreement, and they consent to participate in the *Smart Wealth Women: True Wealth Transformation*.

Client Information:

Name: [Insert Name]

Address: [Insert Address]

Signature: _____ Date: _____

Coach Information:

Name: Dianne Black Robinson

Signature: _____ Date: _____