

**PRIVACY POLICY AND TERMS & CONDITIONS
FOR
YOUR LIFE TO DESIGN
AND
CLIENT AGREEMENT
FOR
COACHING SESSIONS & THE OVERCOME OVERWORKING &
CREATE SPACE FOR MORE COACHING PROGRAM**

1. PRIVACY POLICY

This policy informs users of the Company's policies regarding the collection, use and disclosure of Personal Information received from users of the Site, including all pages within the Site (collectively referred to herein below as the "Site"). The Company uses Personal Information only for providing and improving the Site. By using the Site, the user agrees to the collection and use of information in accordance with this policy.

Personal information

Personal information refers to information such as the user's name, address, e-mail address, geographic location, purchase history, credit card information and Site browsing habits.

Information the Company collects

The Company collects information from the user when the user registers on the Site, places an order, responds to a survey or communication such as e-mail, or participates in another Site feature. When ordering or registering, the Company may ask the user for the user's name, e-mail address, mailing address, phone number, credit card information or other information. Like many Sites, the Site uses cookies to enhance the user experience and to gather information about visitors and visits to the Sites. Please refer to the 'Does the Company use cookies section' below for information about cookies and how the Company uses them.

The Company may process the following categories of personal data about the user:

- *Communication Data* that includes any communication that the user sends to the Company whether that be through the contact form on the Site, through e-mail, text, social media messaging, social media posting or any other communication that the user provides. The Company will process this data for the purposes of communicating with the user, for record keeping and for the establishment, pursuance or defence of legal claims. The Company's lawful ground for this processing is the Company's legitimate interests which in this case are to reply to communications sent to the Company, to keep records and to establish, pursue or defend legal claims.
- *Customer Data* that includes data relating to any purchases of goods and/or services such as the user's name, title, billing address, delivery address e-mail address, phone number, contact details, purchase details and credit card details. The Company

processes this data to supply the goods and/or services the user has purchased and to keep records of such transactions. The Company's lawful ground for this processing is the performance of a contract between the user and the Company and/or taking steps at the user's request to enter into such a contract.

- *User Data* that includes data about how the user uses the Site and any online services together with any data that the user posts for publication on the Site or through other online services. The Company processes this data to operate its Site and to ensure relevant content is provided to the user, to ensure the security of the Site, to maintain back-ups of the Site and/or databases and to enable publication and administration of the Site, other online services and business. The Company's lawful ground for this processing is the Company's legitimate interests which in this case are to enable the Company to properly administer the Site and its business.
- *Technical Data* that includes data about the user's use of the Site and online services such as the user's IP address, login data, browser details, length of visit to pages on the Site, page views and navigation paths, details about the number of times the user uses the Site, time zone settings and other technology on the devices used to access the Site. The source of this data is from the Company's analytics tracking system. The Company processes this data to analyse use of the Site and other online services, to administer and protect its business and the Site, to deliver relevant Site content and advertisements to the user and to understand the effectiveness of the Company's advertising. The Company's lawful ground for this processing is the Company's legitimate interests which in this case are to enable the Company to properly administer the Site and its business and to grow its business and to decide the Company's marketing strategy.
- *Marketing Data* that includes data about the user's preferences in receiving marketing from the Company and its third parties and the user's communication preferences. The Company processes this data to enable the user to partake in its promotions such as sales offers, affiliate offers, to deliver relevant Site content and advertisements to the user and measure or understand the effectiveness of this advertising. The Company's lawful ground for this processing is the Company's legitimate interests which in this case are to study how customers use the Company's products/services, to develop them, to grow its business and to decide the Company's marketing strategy.
- The Company may use *Customer Data*, *User Data*, *Technical Data* and *Marketing Data* to deliver relevant Site content and advertisements to the user (including Facebook adverts or other display advertisements) and to measure or understand the effectiveness of the advertising the Company serves the user. The Company's lawful ground for this processing is legitimate interests which is to grow its business. The Company may also use such data to send other marketing communications to the user. The Company's lawful ground for this processing is either consent or legitimate interests (namely to grow its business).

Sensitive data

The Company does not collect any Sensitive Data about the user. Sensitive data refers to data that includes details about the user's race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about the user's health and genetic and biometric data. The Company does not collect any information about criminal convictions and offences.

Marketing communications

The Company's lawful ground of processing the user's personal data to send the user marketing communications is either the user's consent or the Company's legitimate interests (namely to grow its business). Under the Privacy and Electronic Communications Regulations, the Company may send marketing communications if (i) the user made a purchase or asked for information from the Company about its goods or services or (ii) the user agreed to receive marketing communications and in each case the user has not opted out of receiving such communications since. Under these regulations, if the user is a limited company, the Company may send the user marketing e-mails without consent. However the user can still opt out of receiving marketing e-mails from the Company at any time.

The user can ask the Company or third parties to stop sending marketing messages at any time simply by unsubscribing from e-mails via the unsubscribe button which can be found at the bottom of each e-mail or by sending a request to stop receiving e-mails via e-mail to: customerservice@yourlifetodesign.com.

If the user opts out of receiving marketing communications, this opt-out does not apply to personal data provided as a result of other transactions, such as purchases, warranty registrations etc.

Disclosure of personal data:

The Company may have to share personal data with the parties set out below:

- Service providers who provide IT and system administration services.
- Professional advisers including lawyers, bankers, auditors and insurers.
- Government bodies that require us to report processing activities.
- 3rd party technology platforms and advertisers that support the running and growth of Your Life to Design and The Create Space for More Method.

The Company requires all third parties to whom the Company transfers the user's data to respect the security of personal data and to treat it in accordance with the law. The Company only allows such third parties to process personal data for specified purposes and in accordance with the Company's instructions.

How this information is used

The Company may use the information collected from the user when they register, purchase products, respond to a survey or marketing communication, browse the Site, or use certain other Site features in the following ways:

- To personalize the Site experience and to allow the Company to deliver the type of content and product offerings in which the user is most interested.
- To allow the Company to better service the user in responding to customer service requests and to quickly process transactions.
- To administer a promotion, survey or other Site feature.
- If the user has opted-in to receive e-mail newsletters or other content, the Company will send them educational and marketing e-mails.
- If the user would no longer like to receive promotional e-mails, please refer to the “How to opt-out, remove or modify information provided to us” section below.
- If the user has not opted-in to receive e-mail newsletters or other content, the user will not receive these e-mails.

Visitors who register or participate in other Site features, such as marketing programs and ‘members-only’ content, will be given a choice whether to be on the Company’s e-mail list and to receive e-mail communications from the Company.

Data security

The Company has put in place security measures to prevent personal data from being accidentally lost, used, altered, disclosed, or accessed without authorisation. The Company also allows access to personal data only to those employees and partners who have a business need to know such data. Personal data will only be processed on the Company's instructions and must be kept confidential. The Company has procedures in place to deal with any suspected personal data breach and will notify the user and any applicable regulator of a breach if legally required to.

Data retention

The Company will only retain personal data for as long as necessary to fulfil the purposes it was collected for, including for the purposes of satisfying any legal, accounting, or reporting requirements. When deciding what the correct time is to keep the data for, the Company looks at its amount, nature and sensitivity, potential risk of harm from unauthorized use or disclosure, the processing purposes, if these can be achieved by other means and legal requirements. For tax purposes the law requires the Company to keep basic information about its customers (including Contact, Identity, Financial and Transaction Data) for seven years after the customers stop being customers. In some circumstances the Company may anonymize personal data for research or statistical purposes in which case the Company may use this information indefinitely without further notice.

Cookies

As the user browses the Site, advertising cookies will be placed on the user's computer so that the Company can understand what the user is interested in. Cookies are files with small amounts of data, which may include an anonymous unique identifier. Cookies are sent to the user's browser from a Site and stored on the user's computer's hard drive. To opt out of cookies, find and select the settings tab of the internet browser and click "block third party cookies and Site data" or de-select the "accept cookies" box.

Ordering products on the Company's Site

The Company will request information from the user on its order forms for purchase of products or services. To buy from the Company, the user must provide contact information (like name and shipping address) and financial information (like credit card number, expiration date). This information is used for billing purposes and to fill orders. If the Company has trouble processing an order, this information will be used to contact the user.

How visitor information is protected

The Company implements a variety of security measures to maintain the safety of personal information. Personal information is contained behind secured networks and is only accessible by a limited number of persons who have special access rights to such systems, and are required to keep the information confidential. When orders are placed or personal information is accessed, the Company offers the use of a secure server. All sensitive/credit information the user supplies is transmitted via Secure Socket Layer (SSL) technology and then encrypted into the Company's databases to be only accessed as stated above.

Disclosure of the information collected to outside parties

The Company does not sell, trade, or otherwise transfer to outside parties the user's personally identifiable information unless the Company provides advance notice, except as described below. It does not include webSite hosting partners and other parties who assist the Company in operating its webSite, conducting the Company's business, or servicing the user, so long as those parties agree to keep this information confidential. The Company may also release the user's information when it believes release is appropriate to comply with the law, enforce Site policies, or protect the Company's or others' rights, property, or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

How to opt-out, remove or modify information provided

To modify e-mail subscriptions, the user can find an unsubscribe link at the bottom of each e-mail. Please note that due to e-mail production schedules the user may receive e-mails that are already in production. Please note that the Company may maintain information about an individual sales transaction to service that transaction and for record keeping.

Third party links

In an attempt to provide the user with increased value, the Company may include third party links on the Site. These linked Sites have separate and independent privacy policies. The Company, therefore, has no responsibility or liability for the content and activities of these linked Sites. Nonetheless, the Company seeks to protect the integrity of the Site and welcomes any feedback about these linked Sites (including if a specific link does not work).

Access to and control over information

The user may opt out of any future contacts from the Company at any time. Please send all requests related to the below, via e-mail at: customerservice@yourlifetodesign.com.

- See what data the Company has about the user, if any.
- Change/correct any data the Company has about the user.
- Have the Company delete any data it has about the user.
- Express any concern about the Company's use of the user's data.

Changes to the privacy policy

If the Company decides to change its privacy policy, the Company will post those changes on the Site. Policy changes will apply only to information collected after the date of the change. This policy was last modified in November 2024.

Online privacy policy

This privacy policy refers only to information collected through the Site and does not apply to information collected in person at events, on coaching calls or on social media.

Consent

In using the Site, the user agrees to the Company's privacy policy.

Questions and feedback

The Company welcomes questions, comments, and concerns about privacy. Please send any and all feedback pertaining to privacy, or any other issue, via e-mail at: customerservice@yourlifetodesign.com.

2. TERMS & CONDITIONS

The Site Standard Terms And Conditions contained herein shall govern the user's use of the Site, including all pages within the Site (collectively referred to herein below as the "Site"). These Terms apply in full force and effect to the user's use of the Site and by using the Site, the user expressly accepts all terms and conditions contained herein in full. The user must not use the Site, if the user has any objection to any of the Site Standard Terms And Conditions.

Copyright

The entire content included in the Site, including but not limited to, text, graphics or code is copyrighted as a collective work under the Canadian and other copyright laws, and is the property of Your Life to Design. Permission is granted to download and print hard copy portions of the materials from different areas of this Site for the sole purpose of placing an order, purchasing products or participating in the Program. Users may display and, subject to any expressly stated restrictions or limitations relating to specific material, download or print hard copy portions of the materials from the different areas of this Site solely for the user's own non-commercial use, to place an order or to purchase products from Your Life to Design. Any other use, including but not limited to the reproduction, distribution, display or transmission of the content of this WebSite is strictly prohibited, unless authorized by Your Life to Design. Users further agree not to change or delete any proprietary notices from materials downloaded from the WebSite.

Warranty disclaimer

This Site and the materials and products on it are provided "as is" and without warranties of any kind, whether express or implied. To the fullest extent permissible pursuant to applicable law, Your Life to Design disclaims all warranties, express or implied, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose and non-infringement. Your Life to Design does not represent or warrant that the functions contained in the Site will be uninterrupted or error-free, that the defects will be corrected, or that this Site or the server that makes the Site available are free of viruses or other harmful components. Your Life to Design does not make any warranties or representations regarding the use of the materials in this Site in terms of their correctness, accuracy, adequacy, usefulness, timeliness, reliability or otherwise. Some states/provinces do not permit limitations or exclusions on warranties, so the above limitations may not apply.

Limitation of liability

Your Life to Design shall not be liable for any special or consequential damages that result from the use of, or the inability to use, the materials on this Site or the performance of the products or services, even if Your Life to Design has been advised of the possibility of such damages. Applicable law may not allow the limitation of exclusion of liability or incidental or consequential damages, so the above limitation or exclusion may not apply.

For educational and informational purposes only

The information provided in or through this Site is for educational and informational purposes only and solely as a self-help tool for the user's own use.

Not medical advice nor therapy

Your Life to Design and its associates, employees and consultants are not medical professionals, nor is the Company holding itself out to be. The information contained in this Site is not intended to be a substitute for advice that can be provided by a medical professional. Although care has been taken in preparing the information provided, the Company cannot be held responsible for any errors or omissions, and the Company accepts no liability whatsoever

for any loss or damage the user may incur. Always seek medical or other professional advice relating to specific circumstances as needed for any and all questions and concerns now and/or in the future. The user agrees that the information on the Site is not medical advice or therapy.

Personal responsibility

The user aims to accurately represent the information provided to the Company on or through the Site. The user acknowledges that the user is participating voluntarily in using the Site and that the user is solely and personally responsible for all choices, actions and results, now and in the future. The user accepts full responsibility for the consequences of use, or non-use, of any information provided on or through this Site, and the user agrees to use their own judgment and due diligence before implementing any idea, suggestion or recommendation from the Site to their own life, family or business.

Code of conduct

The user may not use Your Life to Design for any illegal or unauthorized purpose. In addition to the laws of the Province of Ontario, Canada, the user also agrees to comply with all local laws that apply to the use of the Site. The user may not use the Site in any manner which could disable, overburden, damage, or impair the Site, or interfere with any other party's use and enjoyment of the Site. The user agrees that they are responsible for their own conduct and communications while using the Site and for any consequences of that use. The user agrees that when using the Site, they will not post or upload any inappropriate, promotional, defamatory, destructive, obscene, or unlawful content; defame, abuse, harass, or otherwise violate the legal rights (such as rights of privacy and publicity) of others or upload dangerous or harmful files. Your Life to Design reserves the right to remove individuals from its community in instances of misconduct.

No guarantees

Your Life to Design is to support and assist The user in reaching their own goals, but their success depends primarily on their own effort, motivation, commitment and follow-through. Your Life to Design cannot predict and does not guarantee that the user will attain a particular result, and the user accepts and understands that results differ for each individual. Each individual's results depend on his or her unique background, dedication, desire, motivation, actions, and numerous other factors. The user fully agrees that there are no guarantees as to the specific outcome or results to be expected from using the information they receive on or through this Site.

Purchases and subscriptions

If users wish to purchase any product or service made available through the Site ("Purchase"), users may be asked to supply certain information relevant to Purchase including, without limitation, users name, phone number, e-mail address, physical address, credit card information and geographic location. Please view the Privacy Policy for more information on how the Company uses personal information. Some products may be billed on a subscription basis as outlined on the sales and check out pages of the product. In this case, the user will be billed in advance on a recurring basis as per the subscription agreement.

Indemnification and release of claims

The user hereby fully and completely hold harmless, indemnifies and releases Your Life to Design and any of its agents, consultants, affiliates, team members, joint venture partners, employees, shareholders, directors, staff, team members, or anyone otherwise affiliated with the business from any and all causes of action, allegations, suits, claims, damages, or demands whatsoever, in law or equity, that may arise in the past, present or future that is in any way related to the Site.

Errors and omissions

Although every effort is made to ensure the accuracy of information shared on or through the Site, the information may inadvertently contain inaccuracies or typographical errors. Users agree that Your Life to Design is not responsible for the views, opinions, or accuracy of facts referenced on or through the Site, or of those of any other individual or company affiliated with its business or Allison Marie in any way. Because scientific, technology and business practices are constantly evolving, the user agrees that Your Life to Design is not responsible for the accuracy of the Site, or for any errors or omissions that may occur.

No endorsement

References or links in the Site to the information, opinions, advice, programs, products or services of any other individual, business or entity does not constitute the Company's formal endorsement. Your Life to Design is merely sharing information for the user's own self-help. Your Life to Design is not responsible for the Site content, blogs, e-mails, videos, social media, programs, products and/or services of any other person, business or entity that may be linked or referenced in the Site. Conversely, should the Site link appear in any other individuals, businesses or entities Sites, program, product or services, it does not constitute the Company's formal endorsement.

Affiliates

From time to time, the Company may promote, affiliate with, or partner with other individuals or businesses whose programs, products and services align with the Company's. There may be instances when the Company promotes, markets, shares or sells programs, products or services for other partners and in exchange may receive financial compensation or other rewards. Your Life to Design is highly selective and only promotes the partners whose programs, products and/or services it respects. At the same time, the user agrees that any such promotion or marketing does not serve as any form of endorsement whatsoever. The user is still required to use their own judgment to determine that any such program, product or service is appropriate for them. The user is assuming all risks, and they agree that Your Life to Design is not liable in any way for any program, product or service that it promotes, markets, shares or sells on or through the Site.

Variation

Your Life to Design shall have the right in its absolute discretion at any time and without notice to amend, remove or vary the Services and/or any page of the Site.

Questions and feedback

Your Life to Design offers support to its users and it will aim to resolve any and all disputes when they first arise, with a solution that is mutually agreeable to both the user and the Company. Please send any and all questions and feedback via e-mail to:

customerservice@yourlifetodesign.com.

Severability

If any provision of these Terms is found to be unenforceable or invalid under any applicable law, such unenforceability or invalidity shall not render these Terms unenforceable or invalid as a whole, and such provisions shall be deleted without affecting the remaining provisions herein.

Entire agreement

These Terms, including any legal notices and disclaimers contained on the Site, constitute the entire agreement between Your Life to Design and the user in relation to the user's use of the Site, and supersede all prior agreements and understandings with respect to the same.

By using the Site, the user is agreeing to all parts of the above Site Terms & Conditions. Please send any questions about the Site Terms & Conditions via e-mail to:

customerservice@yourlifetodesign.com.

3. CLIENT AGREEMENT – COACHING SESSIONS

This Client Agreement ("Agreement") governs the policies and terms and conditions for the clients ("Clients") of coaching sessions facilitated by Allison Marie of Your Life To Design (the "Company"). By participating in the coaching sessions, you are acknowledging and confirming that you, the Client, understand all policies and will abide by the terms and conditions set out in this Agreement.

Program Fees

All program fees are inclusive of applicable taxes.

Intellectual Property

'Intellectual Property' which includes information relating to the Company's proprietary content, including but not limited to proprietary ideas, written content, graphic content and information regarding clients, remains the sole property of the Company.

Clients do not have any right to reproduce in part or in whole any Intellectual Property for gift, resale or license to any third party. Clients will not use any of the Intellectual Property for their own business venture. Clients will not teach, discuss or reveal any of the Intellectual Property in part or in whole without the expressed written permission of the Company.

Purchase of a sessions entitles the Client to the use of any Intellectual Property. That Intellectual Property is not to be shared with others.

Not medical advice nor therapy

The information included in the coaching sessions is not intended to be a substitute for medical advice that can be provided by a medical professional. Although care has been taken in preparing the information provided, the Company cannot be held responsible for any errors or omissions, and the Company accepts no liability whatsoever for any loss or damage the Client may incur. Always seek medical or other professional advice relating to specific circumstances as needed for any and all questions and concerns now and/or in the future. The Client agrees that the information included in coaching sessions is not medical advice or therapy.

Personal responsibility

The Client aims to accurately represent the information provided to the Company. The Client acknowledges that the Client is participating voluntarily in the sessions and that the Client is solely and personally responsible for all choices, actions and results, now and in the future. The Client accepts full responsibility for the consequences of use, or non-use, of any information provided, and the Client agrees to use their own judgment and due diligence before implementing any idea, suggestion or recommendation to their own life, family or business.

Disclaimer Of Warranties

The Company does not warrant, either expressly or by implication, to any aspect of the Program nor is it responsible for the success of the Program. The Client confirms and agrees that they are wholly responsible for the progress and results and that the Company offers no warranties or guarantees of results of any kind. The Company does not warrant or guarantee that the Client will achieve any level of result or success using any of the information included or materials provided. Any example of success does not serve as a warranty or guarantee for any Client.

Release Of Liability

I agree to release and hold harmless The Company against any and all claims, suits or actions of any kind whatsoever and release liability, damages, compensation or otherwise brought on by me or anyone on my behalf, including any and all damages incurred from business operations. I acknowledge that The Company, their directors, coaches and any support staff are not responsible for errors, omissions, or failures to act and are not to be held liable and responsible in any way whatsoever for Client liability, errors and omissions.

Consent

From time to time, the Client may be asked permission for use of Client likeness and or/testimonials to promote the Company. The Company agrees it will not use aforementioned Client materials without express permission from the Client.

If the Client agrees, the Client authorizes the Company to use and publish materials as they see fit on social media, websites and other distribution media. The Client will not receive monetary or royalty fees. The Client waives any right to inspect or approve the finished product, including written copy, wherein the Client's likeness or testimony appears.

Severability

In case any provision in this Agreement shall be held invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions shall remain in full force and effect and shall not in any way be affected or impaired or invalidated. Governing Law This Agreement will be construed in accordance with and governed by the Laws of the Province of Ontario.

Customer Service

If the Client has a billing issue or requires customer service support, the Client may contact the Company via e-mail at customerservice@yourlifetodesign.com.

Acknowledgement

BY PARTICIPATING IN THE SESSIONS, YOU, THE CLIENT, ARE CONFIRMING THAT YOU HAVE READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS AND POLICIES SET OUT IN THE ABOVE CLIENT AGREEMENT.

4. CLIENT AGREEMENT – OVERCOME OVERWORKING & CREATE SPACE FOR MORE COACHING PROGRAM

This Client Agreement (“Agreement”) governs the policies and terms and conditions for the clients (“Clients”) of The Overcome Overworking & Create Space for More Coaching Program (“Program”) created and facilitated by Allison Marie of Your Life To Design (the “Company”). By participating in the Program, you are acknowledging and confirming that you, the Client, understand all policies and will abide by the terms and conditions set out in this Agreement.

The Program

The Program is a 12-week group coaching program where the Program start date is defined as the agreed upon start date and where the program end date is defined as 12 weeks from that date.

The Program includes access to a Content Hub and participation in weekly coaching calls.

At the end of the Program, the Client will have ongoing access to the Content Hub for as long as the Company continues to offer the Program but the Client’s participation in the weekly coaching calls will cease.

Program Fees

All program fees are inclusive of applicable taxes. If the Client chooses the payment plan, they will be charged the initial payment at the time of enrolling, followed by instalments every 4 weeks for the remaining weeks, on the same day of the week that the initial payment was charged.

If the Client chooses the payment plan, they are responsible for ensuring that their account remains in good standing for the entire duration of the Program. If a payment is missed, the

Client will have 5 business days to bring their account into good standing after the declined payment. If the account is not brought into good standing within 5 business days, the Client's Program will be put on hold and access will be denied until the account is brought into good standing. Extensions to the Program completion time will not be offered as a result of program holds due to late or missed payments. If the account remains in poor standing for a duration of more than 10 business days, the Client's Program will be cancelled entirely, and no refund will be provided.

Program Refunds

If the Client completes the first three modules and is not satisfied with the Program, the Client may receive a full refund. In order to receive a full refund the client must have attended three group coaching calls and have provided proof that the action tasks in the first three modules were completed. The Client must request a refund within 4 weeks of the Program start date. After such time, no refunds of any kind will be issued and instalments under a payment plan will continue to be charged. All requests to receive a refund must be submitted, along with proof of action task completion via e-mail to: customerservice@yourlifetodesign.com.

Intellectual Property

'Intellectual Property' which includes information relating to the Program's proprietary content, including but not limited to proprietary ideas, written content, graphic content and information regarding clients, remains the sole property of the Company.

Clients do not have any right to reproduce in part or in whole any Intellectual Property for gift, resale or license to any third party. Clients will not use any of the Program Intellectual Property for their own business venture. Clients will not teach, discuss or reveal any of the Program's Intellectual Property in part or in whole without the expressed written permission of the Company.

Purchase of the Program entitles the Client to the use of a single license that is not to be shared with others.

Not medical advice nor therapy

The information included in the Content Hub and the coaching sessions are not intended to be a substitute for medical advice that can be provided by a medical professional. Although care has been taken in preparing the information provided, the Company cannot be held responsible for any errors or omissions, and the Company accepts no liability whatsoever for any loss or damage the Client may incur. Always seek medical or other professional advice relating to specific circumstances as needed for any and all questions and concerns now and/or in the future. The Client agrees that the information included in the Content Hub and the coaching sessions are not medical advice or therapy.

Personal responsibility

The Client aims to accurately represent the information provided to the Company. The Client acknowledges that the Client is participating voluntarily in the Program and that the Client is

solely and personally responsible for all choices, actions and results, now and in the future. The Client accepts full responsibility for the consequences of use, or non-use, of any information provided, and the Client agrees to use their own judgment and due diligence before implementing any idea, suggestion or recommendation to their own life, family or business.

Disclaimer Of Warranties

The Company does not warrant, either expressly or by implication, to any aspect of the Program nor is it responsible for the success of the Program. The Client confirms and agrees that they are wholly responsible for the progress and results and that the Program (and Company) offers no warranties or guarantees of results of any kind. The Company does not warrant or guarantee that the Client will achieve any level of result or success using any of the materials provided by or created by the Program. Any example of success does not serve as a warranty or guarantee for any Client in the Program.

Release Of Liability

I agree to release and hold harmless The Company against any and all claims, suits or actions of any kind whatsoever and release liability, damages, compensation or otherwise brought on by me or anyone on my behalf, including any and all damages incurred from business operations. I acknowledge that The Company and The Program, their directors, coaches and any support staff are not responsible for errors, omissions, or failures to act and are not to be held liable and responsible in any way whatsoever for Client liability, errors and omissions as part of The Program.

Consent

From time to time, the Client may be asked permission for use of Client likeness and or/testimonials to promote the Program. The Company agrees it will not use aforementioned Client materials without express permission from the Client.

If the Client agrees, the Client authorizes the Company to use and publish materials as they see fit on social media, websites and other distribution media. The Client will not receive monetary or royalty fees. The Client waives any right to inspect or approve the finished product, including written copy, wherein the Client's likeness or testimony for the program appears.

Severability

In case any provision in this Agreement shall be held invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions shall remain in full force and effect and shall not in any way be affected or impaired or invalidated. Governing Law This Agreement will be construed in accordance with and governed by the Laws of the Province of Ontario.

Customer Service

If the Client has a billing issue or requires customer service support, the Client may contact the Company via e-mail at customerservice@yourlifetodesign.com.

Acknowledgement

BY PARTICIPATING IN THE PROGRAM, YOU, THE CLIENT, ARE CONFIRMING THAT YOU HAVE READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS AND POLICIES SET OUT IN THE ABOVE CLIENT AGREEMENT.