

THE LIFE LEDGER

Table of Contents

- **01 Disclaimer & Terms of Use**
- **02 Privacy Policy**

01 Disclaimer & Terms of Use:

Disclaimer -

The information provided through The Life Ledger website, live sessions, and course materials is intended for educational and informational purposes only. It is not legal, financial, tax, or estate planning advice.

We recommend that you consult with qualified professionals—such as attorneys, financial advisors, or accountants—regarding your personal situation before making decisions or taking action based on the content of this program.

Participation in this course does not create a professional-client relationship with The Life Ledger LLC or its instructors.

Terms of Use -

Effective Date: September 1, 2025

Welcome to **The Life Ledger** website (www.thelifeledger.com), operated by The Life Ledger LLC ("we," "us," or "our"). By accessing or using this Site, you agree to be bound by these Terms of Use and our Privacy Policy. If you do not agree with these terms, please do not use the Site.

1. Use of This Website: This website is intended to provide information about our educational offerings and to give enrolled participants access to course materials and resources. You agree to use the Site only for lawful purposes and in accordance with these Terms.

2. Intellectual Property: All content on this Site—including but not limited to text, graphics, videos, downloads, logos, and course materials—is the property of The Life Ledger LLC or its content creators and is protected by copyright, trademark, and other intellectual property laws.

You may not reproduce, distribute, modify, or publicly display any part of the Site or its content without our prior written permission.

3. Course Access and Conduct: If you enroll in one of our online classes, you are granted a limited, non-transferable license to access course materials for personal use only. You agree not to share your login credentials or distribute course content to others. You agree to conduct yourself respectfully during live sessions and in any group settings or communications associated with the course.

4. No Professional Advice: The information provided in our courses and on our Site is for educational purposes only. It is not intended as legal, financial, or professional advice. You are encouraged to consult qualified professionals regarding your specific situation.

5. Payments and Refunds: If you enroll in a paid program, all payment terms will be clearly presented at checkout. Refund policies, if applicable, will be specified at the time of purchase. By making a payment, you agree to those terms.

6. Links to Other Websites: Our Site may contain links to third-party websites or tools for your convenience. We are not responsible for the content, accuracy, or policies of those third-party sites.

7. Termination: We reserve the right to suspend or terminate access to our courses or Site for any user who violates these Terms or engages in inappropriate behavior in connection with our community or services.

8. Limitation of Liability: To the fullest extent permitted by law, The Life Ledger LLC shall not be liable for any damages arising out of your use of, or inability to use, this Site or its content—even if we've been advised of the possibility of such damages.

9. Changes to These Terms: We may update these Terms from time to time. Any changes will be posted on this page, and your continued use of the Site indicates acceptance of the revised Terms.

10. Contact Us: If you have questions about these Terms, please reach out to us at: hello@thelifeledger.com

02 Privacy Policy:

Effective Date: September 1, 2025

The Life Ledger (“we,” “us,” or “our”) respects your privacy and is committed to protecting the personal information you share with us through our website, www.thelifeledger.com (the “Site”).

This Privacy Policy explains how we collect, use, and protect your information when you use our Site or participate in our online classes.

1. Information We Collect: We may collect the following types of information:

- **Personal Information:** When you sign up for our course, join our mailing list, or contact us, you may provide personal details such as your name, email address, and any other information you choose to share.
 - **Usage Data:** We may automatically collect information about your interaction with the Site, such as your IP address, browser type, pages visited, and time spent on our website.
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2. How We Use Your Information: We use the information we collect to:

- Provide and manage access to our online classes
- Communicate with you about your course or inquiries
- Send updates, reminders, or resources related to The Life Ledger
- Improve our website and offerings

We do **not** sell, trade, or rent your personal information to third parties.

3. Third-Party Services: We may use trusted third-party tools or platforms (such as Zoom, Kajabi, Stripe, or Google Analytics) to manage course delivery, payment, or website analytics. These platforms may collect data subject to their own privacy policies.

4. Data Security: We take reasonable steps to protect your personal information from unauthorized access, disclosure, or misuse. However, no online platform can guarantee complete security.

5. Your Choices: You may unsubscribe from our email communications at any time by clicking the link at the bottom of any email we send. You may also contact us to review or update the personal information we have on file.

6. Children's Privacy: Our services are not intended for individuals under the age of 18. We do not knowingly collect personal information from children.

7. Changes to This Policy: We may update this Privacy Policy from time to time. Any changes will be posted on this page with an updated effective date.

8. Contact Us: If you have any questions about this Privacy Policy or how your information is handled, please contact us at: **hello@thelifeledger.com**