MMB Financial Coaching LLC

Financial Coaching & Educational Strategies Program

Terms and Conditions

Effective Date: September 22, 2026 **Last Updated:** November 3, 2026

These Terms and Conditions ("Terms") govern your access to and use of the financial coaching services, strategies, courses, workshops, digital products, and related content (collectively, the "Program") offered by MMB Financial Coaching LLC ("MMB," "we," "us," or "our"). By enrolling in, purchasing, or otherwise participating in the Program, you ("Client," "you," or "your") agree to be bound by these Terms. If you do not agree, do not enroll in or use the Program.

1. Nature of the Program

MMB provides financial education, coaching, strategies, courses, and related content designed to improve general financial literacy, budgeting, saving, credit, and wealth-building habits. The Program is educational and coaching in nature.

The Program is **NOT**, and should not be construed as, any of the following:

- Personalized investment advice or a recommendation to buy, sell, or hold any specific security
- Legal advice or the practice of law
- Tax advice or preparation services
- Accounting services
- A substitute for advice from a licensed, individually engaged financial advisor, attorney, CPA, or other professional

No advisor-client, attorney-client, or fiduciary relationship is created between you and MMB, its coaches, instructors, or affiliated entities solely by participation in the Program. Any separate advisory relationship with a licensed professional at an affiliated entity (such as The Pimpleton Agency or Accudo Capital Investments) must be established through a distinct, separately executed engagement agreement with that entity.

2. Eligibility & Enrollment

You must be at least 18 years old and legally capable of entering a binding contract to enroll in the Program. By enrolling, you represent that all registration information you provide is accurate and complete. MMB reserves the right to refuse, suspend, or terminate enrollment at its discretion, including for violation of these Terms.

3. Fees, Payment, Cancellation & Refunds

MMB offers the Program under five packages: **Silver** ($199.00/month, recurring), **Elite** ($540 per 3-month term, recurring), **Platinum** ($2,000/year, recurring), **Premier** ($11,490/year, recurring), and the **Single-Session** package ($149.99, one-time, non-recurring). MMB also offers the **Money Lessons Blog** subscription ($4.99/month, recurring), which unlocks members-only Money Lessons posts and is included at no additional charge in Silver, Elite, Platinum, and Premier. All fees are payable in U.S. dollars unless otherwise stated. Failure to remit payment when due may result in suspension of access to the Program.

This Section 3 is designed to comply with applicable federal and state law governing recurring/subscription billing, including the federal Restore Online Shoppers' Confidence Act (ROSCA), Section 5 of the FTC Act, and state automatic-renewal statutes (such as California's Automatic Renewal Law and comparable laws in other states). Where the law of a client's state of residence imposes a stricter or additional requirement — a longer renewal-notice window, additional consent language, or a specific cancellation method — MMB will apply the more protective state-law requirement for that client, including waiving the $10 processing fee in Section 3.4 wherever the law requires a full, undiminished refund.

3.1 Point-of-Sale Disclosure

Before payment is authorized, the purchase/checkout page for any package or subscription will display — above or immediately adjacent to the payment button, not solely by reference to these Terms — whether the charge is recurring or one-time, the billing frequency and amount, the date of the next charge, the price of the next term, the applicable cancellation/refund rule stated in plain language, and how to cancel. The client's affirmative consent to the recurring-billing/auto-renewal terms is captured separately from acceptance of these Terms generally (e.g., its own checkbox or equivalent action), as part of the purchase flow, before payment is collected. If MMB offers a free trial, discounted introductory term, or gift enrollment with a recurring package, MMB will separately disclose the trial length and the date and amount of the first full-price charge, before payment.

3.2 Auto-Renewal Disclosure

Silver, Elite, Platinum, Premier, and the Money Lessons Blog renew automatically on their stated cadence until canceled; this is disclosed and affirmatively consented to per Section 3.1 before the first charge. For Platinum and Premier (a term of one year or longer), MMB will send a renewal reminder **at least 15 days and not more than 45 days before** each annual renewal charge, by email, stating the renewal date, the exact amount to be charged, and the simple means of cancellation in Section 3.4 — consistent with state statutes governing renewal notice for terms of one year or longer. Founding members are renewed at their locked-in founding price (see Section 3.6); non-founding-member renewals bill at the then-current list price, which will be stated in the renewal reminder. If a client upgrades or downgrades between packages, the same disclosure elements (recurring/one-time status, amount, cadence, next charge date, next-term price, cancellation method) are shown for the new package before the change is confirmed, per Section 3.7.

3.3 Cancellation & Refund Structures

The following structures apply, depending on the package or subscription:

24-Hour Window — Silver and Elite. For each recurring charge on these packages, the client has 24 hours from the time of the charge to cancel and request a full refund of that charge. After 24 hours, the charge is final and non-refundable, and the client remains financially responsible for it. Canceling the subscription itself (to stop future billing) can be done at any time via the self-service method in Section 3.4, but does not reopen the refund window on a charge already past 24 hours.

Platinum and Premier — Refundable Pre-Session, Prorated After. The client may cancel and receive a full refund of an annual charge (initial or renewal) at any time before the first coaching session of that term is delivered. Once the first session of the term has been delivered, the annual fee is earned on a prorated, month-by-month basis: if the client cancels after the first session but before the term ends, MMB will refund the unused full months remaining in the term, calculated as (Annual Fee ÷ 12) × Full Months Remaining, with the $10 processing charge deducted from that prorated amount unless a Section 3.4 carve-out applies. Partial months are not refunded. This proration applies fresh at each annual renewal.

Single-Session package. Refundable in full if canceled at least 24 hours before the scheduled session start; a later cancellation, a no-show, or a delivered session makes the $149.99 fee non-refundable. This is a one-time purchase, not a recurring subscription.

Money Lessons Blog — 24-Hour Window, No Fee. The Money Lessons Blog is billed $4.99 on the day of purchase and on the same day each month until canceled; there is no free trial. For each charge, the client has 24 hours from the time of the charge to request a full refund of that charge, with no processing fee. After 24 hours, the charge is final and the client keeps access through the end of that month; canceling stops the next charge. Because Money Lessons Blog access is already included in Silver, Elite, Platinum, and Premier, any separate Money Lessons Blog charges made while one of those memberships is active are refunded in full as duplicate charges on request, and the separate subscription is canceled.

Processing fee and its carve-outs. Every coaching refund issued under this Section 3 is subject to a flat $10 processing charge, deducted from the refund amount, regardless of package, timing, or refund amount — **except** where the refund is due to an MMB error, non-delivery of the service, a duplicate charge, or where applicable law requires a full refund without deduction, in which case the client is refunded in full with no $10 deduction. The processing charge never applies to Money Lessons Blog refunds. Full detail is in Section 3.4. Cancellation itself is always free.

Workbook. The Single-Session package does not include the MMB Financial Coaching workbook (available as a separate add-on purchase). All recurring coaching packages — Silver, Elite, Platinum, and Premier — include the workbook at no additional charge. The Money Lessons Blog subscription does not include the workbook.

Package	Price	Billing	Cancellation/Refund Rule	Workbook Included?
Silver	$199.00/month	Recurring, monthly	24-hour window from each charge	Yes
Elite	$540 / 3-month term	Recurring, every 3 months	24-hour window from each charge	Yes
Platinum	$2,000/year	Recurring, annual	Full refund pre-first-session; prorated by full month after	Yes
Premier	$11,490/year	Recurring, annual	Full refund pre-first-session; prorated by full month after	Yes

Package	Price	Billing	Cancellation/Refund Rule	Workbook Included?
Single-Session	$149.99	One-time, non-recurring	Full refund if canceled 24+ hours before the session; forfeited after	No (separate purchase)
Money Lessons Blog	$4.99/month	Recurring, monthly	Full refund within 24 hours of each charge; no processing fee	No

3.4 Self-Service Cancellation and Processing-Fee Carve-Outs

Cancellation. Cancellation is available through a method at least as easy to use as the method the client used to enroll ("click-to-cancel"), consistent with state automatic-renewal statutes requiring cancellation to be no more difficult than sign-up. MMB follows this click-to-cancel standard voluntarily for every client. A client who enrolled online may cancel entirely online, through the account portal, without being required to call, use live chat, or speak with a retention representative; a client may also cancel by a single email request to **cancel@mmbfinancialcoaching.com**, MMB's monitored cancellation inbox, checked on every business day. No phone call, retention conversation, or additional step is required to process a cancellation request itself. MMB will send the client a confirmation of cancellation by email within one business day of processing the request. MMB may offer the client the option to speak with a coach about staying enrolled, or a retention discount, but that offer is never a precondition to canceling. This cancellation right exists independent of, and is not reduced by, any refund-eligibility rule above — a client can always stop future billing immediately, even where a past charge is non-refundable.

New-member support. A separate inbox, **onboarding@mmbfinancialcoaching.com**, handles trouble signing up or any service problem as a new member — account access, checkout errors, missing welcome materials, or getting started with a package. **General questions that aren't cancellation or new-member issues** go to **info@mmbfinancialcoaching.com**. All three inboxes are monitored on every business day.

Processing-fee carve-outs. The $10 processing fee described above does not apply, and the client is refunded in full, when: (a) the refund is due to an MMB error (e.g., a billing or system error, or a charge that does not match the price disclosed at checkout); (b) the service was not delivered (e.g., a scheduled session MMB did not provide and did not reschedule); (c) the charge was a duplicate of another charge already processed for the same purchase; or (d) applicable federal or state law requires a full refund without deduction. Outside these four cases, the $10 fee applies to every coaching refund, including a prorated refund under the Platinum/Premier structure above — the fee is deducted from the prorated amount itself, never charged in addition to it. The fee never applies to Money Lessons Blog refunds.

3.5 Booked Sessions & Attendance

Once a block of coaching time — including 1:1 sessions and scheduled group coaching — is booked, that commitment is binding. Fees for a booked session or coaching block are non-refundable if you fail to attend, whether the absence is a no-show or a late cancellation, regardless of the reason for the absence, and are separate from and do not modify the cancellation/refund structures in Section 3.3. MMB reserves the right, at its sole discretion, to offer a one-time rescheduling of a missed session; rescheduling is a courtesy, not an entitlement, and is not available for repeated missed sessions.

3.6 Founding Member Pricing

Clients who enroll in a Silver, Elite, Platinum, or Premier subscription on or before **December 31, 2026** lock in their founding member price for life, subject to maintaining an active subscription or reactivating within a 30-day grace period after any lapse; list prices increase for non-founding-member enrollments and unrenewed lapsed accounts effective January 1, 2027. Full terms are set out in the MMB Financial Coaching Founding Member Pricing Lock-In Policy. Founding member pricing does not apply to the Money Lessons Blog; any change to its price applies only from a future charge and is disclosed at least 30 days before that charge. Outside of the founding member lock-in, MMB reserves the right to change pricing for future enrollments at any time; changes will not affect an already-active, paid enrollment.

3.7 Plan Changes — Upgrades and Downgrades

A founding member may move between Silver, Elite, Platinum, and Premier at any time through the client account portal or by written request. Upgrading to a higher tier bills at that tier's founding member price (not the then-current list price); downgrading to a lower tier retains that tier's founding member price for life. Neither an upgrade nor a downgrade resets the client's founding-member enrollment date or forfeits founding status. Unless the client requests an immediate switch, a plan change takes effect at the start of the next billing cycle for the new plan; an immediate switch off Platinum or Premier after the first session of a term follows the prorated-refund rule in Section 3.3. A client who stops a subscription in favor of the Single-Session package (which carries no founding pricing) is treated as having lapsed their subscription for founding-pricing purposes, per Section 3.6. Full terms are set out in the MMB Financial Coaching Founding Member Pricing Lock-In Policy, Section 5.

Full detail on cancellations, refunds, and plan changes is set out in the MMB Financial Coaching LLC Returns, Refunds & Cancellation Policy (v2.1) and the MMB Financial Coaching Founding Member Pricing Lock-In Policy, which control in the event of any conflict with this Section 3.

4. No Guarantee of Results

Financial outcomes depend on numerous factors outside MMB's control, including your individual circumstances, discipline in applying the strategies taught, market and economic conditions, and decisions made by third parties (employers, lenders, creditors, financial institutions, etc.). MMB makes no representation, warranty, or guarantee — express or implied — regarding any specific financial result, income increase, debt reduction, credit score improvement, or investment return from participation in the Program. Testimonials and examples shared in connection with the Program reflect individual experiences and are not a guarantee of your results.

5. Client Responsibilities & Assumption of Risk

You acknowledge and agree that:

- You are solely responsible for evaluating, and for the outcomes of, any financial, credit, investment, or debt-related decision you make, whether or not informed by the Program

- You should consult a licensed financial advisor, attorney, CPA, or tax professional before making significant financial decisions, including those involving investments, retirement accounts, insurance products, estate planning, or debt settlement
- All financial decisions carry inherent risk, including the risk of loss of principal, and you assume that risk voluntarily
- You will provide accurate information to your coach and use the Program strategies at your own discretion and risk

6. Intellectual Property

All curricula, workbooks, templates, worksheets, videos, recordings, slide decks, and other written and recorded materials MMB has authored and provided through the Program ("Materials") are the exclusive property of MMB and/or TPA Holdings LLC and are protected by copyright and other intellectual property laws. This exclusivity claim covers MMB's own written and recorded expression of its coaching content. It does **not** claim exclusive ownership of any underlying coaching method, framework, or acronym-based naming system, generic terminology, or idea in the abstract — a framework name or method (however it is styled or trademark-marked in MMB's own materials) may be in prior use by others, may be too generic to register or enforce as a trademark, or may require its own separate trademark clearance search and registration before MMB can assert exclusive rights to it as a brand name, independent of MMB's copyright in the written Materials describing it. Your enrollment grants you a limited, non-exclusive, non-transferable license to use the Materials for your personal, non-commercial use only.

You may not, without MMB's prior written consent:

- Copy, reproduce, distribute, publish, or resell the Materials
- Record, screenshot, or redistribute live coaching sessions or workshops
- Use the Materials to create derivative coaching programs, courses, or competing products
- Share your login credentials or program access with any third party

7. Confidentiality

MMB will treat information you share during coaching sessions as confidential and will not disclose it to third parties except as necessary to deliver the Program, as required by law, or as you authorize. You likewise agree to keep confidential any proprietary strategies, frameworks, or non-public materials shared with you as part of the Program, and any information shared by other participants in group coaching settings.

8. Group Coaching, Attendance & Community Conduct

If you participate in group coaching, workshops, masterminds, or community forums, you agree to conduct yourself professionally and respectfully toward other participants and coaches. MMB reserves the right to remove any participant from a group setting, without refund, for conduct that is abusive, disruptive, discriminatory, or otherwise harmful to the group experience.

9. Limitation of Liability

To the maximum extent permitted by law, MMB, TPA Holdings LLC, and their respective officers, employees, coaches, and affiliated entities shall not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits, revenue, or financial opportunity, arising out of or

related to your participation in the Program, even if advised of the possibility of such damages. In no event shall MMB's total aggregate liability to you for any claim arising from the Program exceed the total fees you paid to MMB for the specific service giving rise to the claim in the twelve (12) months preceding the claim.

10. Indemnification

You agree to indemnify and hold harmless MMB, TPA Holdings LLC, and their respective officers, employees, coaches, and affiliates from any claims, damages, losses, or expenses (including reasonable attorneys' fees) arising out of your use of the Program, your violation of these Terms, or any financial decision you make in reliance on the Program.

11. Termination

MMB may suspend or terminate your access to the Program at any time for violation of these Terms, non-payment, or conduct that is abusive or harmful to MMB, its staff, or other participants. You may withdraw from the Program at any time by written notice to MMB; withdrawal does not entitle you to a refund except as provided under Section 3.

12. Communications & Marketing

By enrolling, you consent to receive coaching-related communications and educational content from MMB via email, text, or phone at the contact information you provide, to the extent necessary to administer the Program you are enrolled in (e.g., appointment reminders, billing and cancellation notices, and renewal reminders under Section 3.2). MMB may also send marketing/promotional communications by **email**, under this general consent, and you may opt out of marketing emails at any time using the unsubscribe mechanism provided.

Marketing text messages are different and require your separate, affirmative opt-in. MMB will not send marketing or promotional text messages to you based on enrollment or acceptance of these Terms alone. MMB will only send marketing texts if you separately opt in — for example, by checking a distinct, unchecked-by-default checkbox at signup, or by texting a designated keyword to opt in — consistent with the Telephone Consumer Protection Act (TCPA) and applicable carrier/CTIA guidelines. You may opt out of marketing texts at any time by replying STOP, without affecting your enrollment or your receipt of non-marketing Program communications.

13. Third-Party Links & Resources

The Program may reference or link to third-party tools, products, financial institutions, or services (including affiliated entities such as The Pimpleton Agency, Accudo Capital Investments, BluSky Capital, and Revayah). MMB does not control and is not responsible for the content, policies, or practices of any third party. Engagement with any such third party, including any affiliated entity, is governed by that party's own separate terms and agreements.

14. Modifications to the Program or Terms

MMB reserves the right to modify, suspend, or discontinue any part of the Program, and to update these Terms, at any time. Material changes to these Terms will be communicated by posting the updated Terms with a revised "Last Updated" date and, where required by law, by direct notice. Continued participation in the Program after changes take effect constitutes acceptance of the updated Terms.

15. Dispute Resolution & Governing Law

These Terms are governed by the laws of the State of South Carolina, without regard to its conflict-of-laws principles. Any dispute arising out of or relating to the Program or these Terms shall first be addressed through good-faith informal negotiation. If unresolved, the dispute shall be resolved by binding arbitration administered by the American Arbitration Association (AAA) under its Consumer Arbitration Rules, conducted in Charleston County, South Carolina (or remotely by agreement of both parties), before a single arbitrator, except that either party may bring an individual claim in small claims court if it qualifies. The arbitrator's decision shall be final and binding and may be entered as a judgment in any court of competent jurisdiction. Any arbitration or permitted court proceeding will be conducted only on an individual basis and not as a class, collective, or representative action, and each party waives any right to participate in a class action against the other.

16. Severability & Entire Agreement

If any provision of these Terms is found unenforceable, the remaining provisions will remain in full force and effect. These Terms, together with any coaching agreement, order form, or enrollment agreement you sign, constitute the entire agreement between you and MMB regarding the Program and supersede any prior agreements or understandings, whether written or oral.

17. Contact Information

Questions about these Terms should be directed to:

- MMB Financial Coaching LLC
- 30 N Gould St, Ste R, Sheridan, WY 82801
- General inquiries: info@mmbfinancialcoaching.com
- Legal / Terms contact: ga@mmbfinancialcoaching.com
- Website: www.mmbfc.money and www.mmbfinancialcoaching.com — both domains are associated with MMB Financial Coaching LLC.
- Cancellations: cancel@mmbfinancialcoaching.com
- New-member / sign-up support: onboarding@mmbfinancialcoaching.com

By enrolling in or using the MMB Financial Coaching Program, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.