FINANCIAL BUTLERS LLC

The Butler Experience (All Service Tiers)

TERMS OF SERVICE

Service Provider: Financial Butlers LLC hereinafter referred to as the "Service Provider"

Client: The individual(s) listed in the signup form provided hereinafter referred to as the "Client"

Purpose: The purpose of these Terms of Service is to outline the terms and conditions under which the Service Provider will provide personal coaching services aimed at improving the Client's financial wellbeing via a financial audit and a financial plan.

I. **Service Tiers & Scope of Services**
   - The Client will select one of three distinct service packages within The Butler Experience, based on the Client's needs:

Package Tier	Total Hours	Included Stages/ Support	Primary Output	Eligible for Results-Based Guarantee
Clarity (Foundation)	4 hours of coaching	Exploration & Alignment; Financial Inventory	Current state financial assessment and budget	No
Control (Core)	10 hours of coaching	Exploration & Alignment; Financial Inventory; Tailored Financial Plan; Guided Implementation	Tailored financial plan and budget	Yes
Freedom (Premium)	10 hours of coaching plus 5 implementation hours	Exploration & Alignment; Financial Inventory; Tailored Financial Plan; Guided Implementation; Implementation Support	Tailored financial plan and budget plus implementation support	Yes

   - Description of stages/support:
     - **Exploration & Alignment:** Reviewing financial goals, learning preferences, and personal financial habits.
     - **Financial Inventory:** Analyzing assets, liabilities, income, and expenses.
     - **Tailored Financial Plan:** Goal-setting, financial budget, spending strategy, and automation.

    - **Guided Implementation:** Final report, referrals, and ongoing monthly support for three months via 30-minute check-ins.
    - **Implementation Support**: Debt negotiation, plan implementation, liaison with institutions (calls, paperwork, research, setup)
  - **Delivery Method & Session Allocation:** Services will be delivered through individual coaching sessions hosted live, either virtually or in person, depending on availability and the Client's location.
    - *Note: The initial 30-minute discovery consultation takes place prior to contract execution and is excluded from the above coaching packages.*
  - **Expiration Boundary:** The expectation is that the entire service will be completed within a three (3) month period from the start date of these Terms. If the Client fails to complete the core sessions within a 3-month window due to delays, cancellations, and/or non-responsiveness, the Guarantees referenced below expire. Any unrendered sessions may be forfeited and the Client will be responsible for services already rendered, at a prorated amount.

II. Disclaimer of Professional Certification

- The Service Provider is **not** a Certified Financial Planner (CFP), Certified Public Accountant (CPA), or licensed financial advisor.
- Guidance is based on personal experience, industry research, and best practices and does not constitute asset investment or tax advice.
- The Client is encouraged to consult a certified professional before making major financial decisions.
- Third-Party Referral & Affiliate Disclosure: The Service Provider maintains corporate partner and referral relationships with select financial software tools, banking institutions, and debt management platforms. The Service Provider may receive corporate referral fees, affiliate compensation, or platform credits when the Client provisions accounts using recommended links. These recommendations are made solely to optimize client budgeting mechanics and do not influence the Service Provider's objective coaching recommendations

III. Client Responsibilities

- **Engagement**: The Client is responsible for actively participating in the series, completing assigned activities, engaging in discussions, and sharing necessary information for the audit and planning of personal finances.
- **Accountability**: The Client acknowledges that all financial decisions and their outcomes are ultimately their responsibility.
- **Virtual Meeting & Technology Standards:** All coaching sessions are conducted strictly via video-conferencing. To effectively review dense financial trackers and charts, the Client is requested to attend every session from a stationary location utilizing a laptop or desktop computer with a functional webcam. Joining from a mobile phone, or while driving or multi-tasking should be avoided. The Service Provider reserves the right to require a reschedule if these technology standards are not met.

IV. Confidentiality & Data Security

- The Service Provider will keep all personal financial information shared by the Client strictly confidential and in a secure, restricted access manner.
- The Client may request the deletion of sensitive personal information at any time, and the Service Provider will comply.

- To maintain optimal privacy, the Service Provider may utilize professional, view-only budgeting software (e.g., Monarch Money). The Client retains sole responsibility for linking external accounts to the viewing dashboard.
- **Session Recording:** The Service Provider may record coaching sessions for internal training, quality assurance, and compliance purposes. These recordings will be treated with the same confidentiality and data security protocols as outlined in this Section. By participating in the program, the Client consents to the recording of these sessions. The Client may opt-out of having their sessions recorded by providing written notice to the Service Provider.

V. Limitations of Liability

- The Service Provider does not guarantee specific financial outcomes or the accuracy of assumptions/calculations made during sessions.
- The Service Provider cannot be held liable for any financial decisions made by the Client based on the information provided.

VI. Hold Harmless

- The Client agrees to hold the Service Provider harmless from any and all claims, damages, or liabilities arising from actions or decisions taken by the Client based on the information provided.
- The Client acknowledges that financial decisions inherently carry risk, and the Service Provider cannot be held responsible for any adverse outcomes.

VII. Copyright and Intellectual Property

- All content provided by the Service Provider during the sessions, including but not limited to presentations, worksheets, activities, and discussions, is the exclusive property of the Service Provider.
- The Client agrees that no content may be copied, distributed, adapted, displayed, or used in any form without the express written permission of the Service Provider.
- Unauthorized use of the content will constitute a violation of these Terms of Service and may result in legal action.

VIII. Service Fees & Payment

- **Service Fees:** The service fee for The Butler Experience is determined by the selected package:
    1. **Clarity Package:** $800 for individual clients / $1,200 for couples.
    2. **Control Package:** $1,500 for individual clients / $2,000 for couples.
    3. **Freedom Package:** $2,500 for individual clients / $3,000 for couples.
- **Installment Payment Schedule:** Unless otherwise customized by the Service Provider in writing, payments follow a standard schedule for all packages:
    1. **Down Payment:** A 10% enrollment deposit is due immediately upon execution of these Terms.
    2. **Installments:** The remaining balance is billed in three (3) equal installments, triggered by project milestones, not to exceed three months.
- **General Terms:** Optional add-on coaching services, technology, or implementation support may be offered at additional costs, subject to a separate set of terms. The Client is under no obligation to upgrade to packages or services beyond these terms; however, if the Client wishes to add on additional services, those will be billed separately.

IX. Duration and Termination

- This Engagement will commence on the start date listed in these Terms and will terminate upon the completion of the services and the delivery of the Final Summary Report.
- If the Client terminates this Engagement early, or does not complete the services within three (3) months, or does not comply with these Terms of Service, the Client will be responsible for services already rendered, at a prorated amount.

X. Money-Back Guarantees

The Service Provider operates with an explicit commitment to client value.

- **Satisfaction Guarantee:** For all packages, if a client is dissatisfied with the delivery or tool usability, they may file a good-faith claim within seven (7) days of their final report. The Service Provider will execute one complete revisions package; if satisfaction is still unmet, a full refund is available.
- **Results-Based Guarantee:** For Control and Freedom packages only, The Service Provider promises that the optimized budget built during the core sessions will identify hidden overhead waste or passive overspending that exceeds the total fee of the coaching package over a 12-month period. If the tailored plan fails to mathematically demonstrate a savings return higher than the fee paid, the client is entitled to a full refund.
- **Exclusions:** Guarantees are nullified if the client violates scheduling timelines, cancels more than two sessions, or fails to provide transparent, accurate financial data required to construct a valid historical audit. Guarantees do not apply to free, unpaid, discounted, or promotional services.

XI. Governing Law

- These Terms of Service shall be governed by and construed in accordance with the laws of the state of North Carolina, except where prohibited by applicable law.

XII. Entire Agreement

- These Terms of Service constitute the entire understanding between the parties concerning the services provided and supersedes all prior discussions, agreements, or understandings of any kind.