

NON-REFUND POLICY

Before deciding to make an investment, you should carefully understand the risks involved and consider your investment objectives, level of experience, and risk appetite. Past performance is not indicative of future results. The possibility exists that you could sustain a loss of some or all of your initial investment and therefore you should not invest money that you cannot afford to lose. **MICHAEL** does not issue a refund under any circumstance. All service is sold “as is” with no guarantee of positive results. You assume the responsibility for your purchase, and no refunds will be issued.

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