

GREY MATTER COMMUNITY Membership Terms and Conditions

Last Updated: 6/15/2026

These Membership Terms and Conditions (the "Terms") form a binding agreement between Team Apollo Fitness and Grey Matter Training, which operate the Grey Matter Community membership (collectively, "Grey Matter Community," "we," "us," or "our"), and you, the member or user ("you," "your," or "Member"). The Terms govern your access to and use of the Grey Matter Community membership, website, platform, content, materials, courses, documents, videos, community spaces, and any related services (collectively, the "Community").

PLEASE READ THESE TERMS CAREFULLY. They include important disclaimers, an assumption of risk, a release and waiver of liability, a limitation of liability, an indemnification obligation, and a binding arbitration provision with a class-action waiver that affect your legal rights. By joining, accessing, or using the Community, you agree to all of these Terms.

1. Acceptance of the Terms

By creating an account, clicking "I Agree," checking an acceptance box, completing a purchase, or otherwise accessing or using the Community, you acknowledge that you have read, understood, and agree to be bound by these Terms and by any policies referenced in them. If you do not agree, do not join or use the Community.

2. Scope; Relationship to Other Services

These Terms apply only to the Grey Matter Community membership and its educational content. Any one-on-one coaching, consulting, or individualized service is offered separately and is governed by its own written agreement. Nothing in these Terms creates, and membership in the Community does not constitute, a coaching, consulting, or individualized professional relationship of any kind.

3. Eligibility

You must be at least 18 years old and able to form a legally binding contract to join or use the Community. By joining, you represent and warrant that you meet these requirements and that all information you provide is accurate and current.

4. Educational Purpose Only; No Professional Relationship

Educational and informational only. All content provided through the Community is for general educational and informational purposes only. It reflects general concepts, opinions, and frameworks and is not tailored to any individual's circumstances, health status, goals, or medical history.

Not professional advice. The content is not, and must not be relied upon as, medical, clinical, nutritional, dietary, psychological, pharmacological, fitness, legal, or financial advice. We are not acting as your physician, dietitian, nurse, pharmacist, mental health professional, trainer, or other licensed professional.

No professional relationship. Your access to or use of the Community does not create a doctor-patient, practitioner-client, trainer-client, fiduciary, or other professional relationship between you and Grey Matter Community or any of its owners, instructors, contributors, employees, or agents.

Consult qualified professionals. Before acting on anything you learn in the Community, and before starting, stopping, or changing any diet, supplement, medication, hormone, training program, or other health-related practice, you must consult a qualified, licensed healthcare provider who can evaluate your individual situation. Never disregard or delay seeking professional advice because of something you accessed in the Community.

5. Not a Prescription or Directive of Behavior

Nothing in the Community is a prescription, recommendation, directive, instruction, or endorsement to take any specific action, consume any substance, follow any protocol, or engage in any behavior. References to dosages, protocols, substances, timelines, or methods are descriptions of general concepts presented for educational discussion only. Any decision to act is made solely by you, at your own discretion and risk, ideally under the supervision of your own licensed provider. You alone are responsible for evaluating the information and deciding whether and how it applies to you.

6. No Medical or Health Advice; Subject-Matter Disclaimers

The Community discusses topics that carry inherent health, legal, and safety risks. The following disclaimers apply in addition to the general disclaimers above. None of this content is individualized advice, diagnosis, treatment, or a prescription.

6.1 Supplements

Educational content about dietary supplements describes general concepts only. Supplements are not evaluated the same way as medications, can carry risks and interactions, and affect individuals differently. Consult your healthcare provider before beginning, combining, or changing any supplement, and follow all label and legal requirements.

6.2 Peptides, Hormones, and TRT

Educational content about peptides, hormones, hormone optimization, and testosterone or other hormone replacement therapy is general information only. Many such substances are regulated, require a prescription, and can carry serious health risks. We do not prescribe, supply, or direct the use of any such substance. Use of these substances should occur only under the care of a qualified licensed medical provider and in compliance with applicable law.

6.3 Anabolic Steroids and Other Performance-Enhancing Drugs

Any content referencing anabolic-androgenic steroids (AAS) or other performance-enhancing drugs is provided strictly for educational and harm-reduction purposes. It is not encouragement, promotion, facilitation, or a directive to obtain, possess, or use any such substance. Many of these substances are controlled or illegal to possess or use without a valid prescription in many jurisdictions, and their use can cause serious or permanent injury. You are solely responsible for knowing and complying with all laws that apply to you, and for any decisions you make regarding these substances. Grey Matter Community does not sell, supply, source, or facilitate access to any controlled or prescription substance.

6.4 Bloodwork and Laboratory Interpretation

Educational content about bloodwork, lab markers, and reference ranges is general information and is not a diagnosis, medical interpretation of your results, or treatment plan. Only a qualified licensed provider can interpret your labs in the context of your individual health. Always review your results with your provider.

6.5 Nutrition and Diet

Educational content about nutrition, calories, macronutrients, and diet structures presents general frameworks only and is not a meal plan or dietary prescription for you. Nutritional needs vary by individual and by medical condition. Consult a qualified provider before changing your diet, particularly if you have any medical condition, are pregnant or nursing, or take any medication.

6.6 Training and Exercise

Educational content about training and exercise carries risk of injury. It is general information, not an individualized exercise prescription. Do not begin or change any exercise program without clearance from your physician. Train within your abilities, use proper technique and supervision where appropriate, and stop and seek care if you experience pain, dizziness, or other warning signs.

7. Assumption of Risk

You understand and acknowledge that diet, supplementation, hormones, performance-enhancing substances, training, and other health-related activities discussed in the Community involve inherent and significant risks, including the risk of serious bodily injury, illness, permanent disability, and death, as well as financial and legal risk. Knowing these risks, you voluntarily and freely choose to access the Community and to make your own decisions about whether to act on any information, and you expressly assume all such risks, whether known or unknown, arising from or related to your use of the Community and any decisions you make based on it.

8. Release and Waiver of Liability

To the fullest extent permitted by law, you, on behalf of yourself and your heirs, representatives, and assigns, release, waive, and forever discharge Grey Matter Community and its owners, members, managers, officers, instructors, contributors, employees, contractors, and agents (collectively, the "Released Parties") from any and all claims, demands, liabilities, damages, losses, costs, and expenses of any kind, whether known or unknown, arising out of or relating to your access to or use of the Community, your reliance on any content, or any decision or action you take or fail to take based on the Community. This release includes claims based on negligence to the maximum extent the law allows, but does not apply to liability that cannot be waived by law, including gross negligence, willful misconduct, or fraud where such waiver is prohibited.

9. Indemnification

You agree to indemnify, defend, and hold harmless the Released Parties from and against any claims, liabilities, damages, losses, judgments, and expenses (including reasonable attorneys' fees) arising out of or related to: (a) your use of the Community; (b) your decisions or actions taken based on Community content; (c) your violation of these Terms or any law; or (d) your infringement of any third-party right.

10. No Guarantee of Results

We make no representation, warranty, or guarantee of any particular result, outcome, performance, health improvement, or physique change from the Community. Examples, case studies, and testimonials are not promises and are not typical. Your results depend on factors outside our control, including your individual physiology, effort, genetics, health status, and adherence.

11. Member Conduct and Responsibilities

- Provide accurate information and keep your account credentials secure. You are responsible for activity under your account.
- Use the Community lawfully and respectfully. Do not harass, threaten, or harm other members or post unlawful, infringing, or harmful content.
- Do not provide medical, legal, or other professional advice to other members, and do not solicit or facilitate the sale or sourcing of controlled or prescription substances within the Community.
- You are solely responsible for your own health decisions and for consulting your own licensed providers.

12. Membership, Fees, Billing, Cancellation, and Chargebacks

Membership is sold and billed through our platform provider, Whop, on a recurring subscription basis at the price and interval shown at the point of purchase. Your membership renews automatically each billing period until you cancel. You may cancel at any time through your Whop account to stop future billing. All sales are final and all fees are non-refundable, except where a refund is required by applicable law. Cancellation stops future charges but does not entitle you to a refund of amounts already paid. We may change pricing or features prospectively on reasonable notice. You authorize Whop and its payment processors to charge your selected payment method for all applicable fees.

No-chargeback policy. Membership gives you immediate access to digital educational content. By completing checkout and accepting these Terms, you confirm that every resulting charge is authorized and valid. You agree not to initiate any chargeback, payment dispute, reversal, or claim with your bank, card issuer, or card network for any charge you authorized. If you believe a charge is genuinely in error, you agree to contact us first through the Grey Matter Community platform and to give us a reasonable opportunity to resolve it before contacting your card provider.

Breach and cost recovery. Initiating a chargeback or payment dispute in violation of this section is a breach of these Terms. In that event, we may immediately suspend or terminate your access, and, to the fullest extent permitted by law and applicable card-network rules, you agree to reimburse us for the disputed amount, any chargeback or processing fees we incur, and our reasonable costs of collection, including attorneys' fees.

Acceptance as authorization and evidence. You acknowledge that your electronic acceptance of these Terms at checkout, together with the platform's records of your acceptance, purchase, and access to the Community, constitutes your binding authorization of the charge and confirmation that the services were provided as described. You agree that we may submit these Terms and those records to your bank, card issuer, payment processor, or card network, including American Express, as evidence that the charge was authorized and the services delivered.

13. Intellectual Property; License; Confidentiality

All Community content is owned by or licensed to Grey Matter Community and is protected by intellectual property laws. Subject to these Terms, we grant you a limited, personal, non-exclusive, non-transferable, revocable license to access and use the content for your own personal, non-commercial use during your membership. You may not copy, reproduce, distribute, resell, publish, share login access, or create derivative works from the content, or

disclose confidential or proprietary materials to non-members, without our prior written consent. All rights not expressly granted are reserved.

14. Third-Party Content and Links

The Community may reference or link to third-party products, services, studies, or websites. These are provided for convenience and do not constitute endorsement. We are not responsible for third-party content, products, or services, and your dealings with third parties are solely between you and them.

15. Disclaimer of Warranties

THE COMMUNITY AND ALL CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, ACCURACY, AND NON-INFRINGEMENT. WE DO NOT WARRANT THAT THE CONTENT IS ACCURATE, COMPLETE, CURRENT, OR ERROR-FREE, OR THAT THE COMMUNITY WILL BE UNINTERRUPTED OR SECURE. SOME JURISDICTIONS DO NOT ALLOW CERTAIN WARRANTY EXCLUSIONS, SO SOME OF THE ABOVE MAY NOT APPLY TO YOU.

16. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, IN NO EVENT WILL THE RELEASED PARTIES BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR ANY PERSONAL INJURY, LOSS OF PROFITS, DATA, OR GOODWILL, ARISING OUT OF OR RELATED TO THE COMMUNITY OR THESE TERMS, REGARDLESS OF THE THEORY OF LIABILITY, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THE RELEASED PARTIES' TOTAL AGGREGATE LIABILITY FOR ALL CLAIMS WILL NOT EXCEED THE TOTAL AMOUNT YOU PAID TO GREY MATTER COMMUNITY IN THE TWELVE (12) MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM. SOME JURISDICTIONS DO NOT ALLOW CERTAIN LIMITATIONS, SO SOME OF THE ABOVE MAY NOT APPLY TO YOU.

17. Dispute Resolution; Binding Arbitration; Class-Action Waiver

Informal resolution first. Before filing any claim, you agree to contact us through the Grey Matter Community platform and attempt to resolve the dispute informally for at least thirty (30) days.

Binding arbitration. Except as noted below, any dispute, claim, or controversy arising out of or relating to these Terms or the Community will be resolved by final and binding arbitration administered by a recognized arbitration provider under its consumer rules, conducted in the State of South Carolina or by videoconference. Judgment on the award may be entered in any court of competent jurisdiction.

Jury-trial waiver. You and Grey Matter Community waive any right to a trial by jury.

Class-action waiver. You and Grey Matter Community agree that each may bring claims against the other only in an individual capacity, and not as a plaintiff or class member in any purported class, collective, or representative proceeding. The arbitrator may not consolidate more than one person's claims.

Exceptions. Either party may bring an individual claim in small-claims court, and either party may seek injunctive or equitable relief in court for actual or threatened infringement or misuse of intellectual property or confidential information.

Opt-out. [Optional: You may opt out of this arbitration provision by written notice through the Grey Matter Community platform within 30 days of first accepting these Terms.] Confirm with counsel whether to include an opt-out.

18. Governing Law and Venue

These Terms are governed by the laws of the State of South Carolina, without regard to its conflict-of-laws rules. Subject to the arbitration provision above, the state and federal courts located in the State of South Carolina will have exclusive jurisdiction and venue over any matter not subject to arbitration, and you consent to that jurisdiction and venue.

19. Changes to These Terms

We may update these Terms from time to time. We will post the updated Terms with a revised Last Updated date and, where appropriate, provide notice. Your continued use of the Community after changes take effect constitutes acceptance of the updated Terms.

20. Termination

We may suspend or terminate your access to the Community at any time, with or without cause or notice, including for violation of these Terms. You may cancel your membership as described in Section 12. Sections that by their nature should survive termination, including disclaimers, assumption of risk, release, indemnification, limitations of liability, and dispute resolution, will survive.

21. Privacy

Your use of the Community is also subject to our Privacy Policy, which describes how we collect and use information. By using the Community, you consent to those practices.

22. Miscellaneous

Entire agreement. These Terms, together with any policies referenced here, are the entire agreement between you and Grey Matter Community regarding the Community and supersede prior understandings on that subject.

Severability. If any provision is found unenforceable, the remaining provisions remain in full effect, and the unenforceable provision will be modified to the minimum extent necessary to be enforceable.

No waiver. Our failure to enforce any provision is not a waiver of our right to do so later.

Assignment. You may not assign these Terms without our consent. We may assign them in connection with a merger, acquisition, or sale of assets.

Force majeure. We are not liable for any failure or delay caused by events beyond our reasonable control.

Notices. We may provide notices to you by email or by posting in the Community. You may contact us through the Grey Matter Community platform on Whop.

23. Acknowledgment and Acceptance

By clicking "I Agree," checking the acceptance box, completing your purchase, or accessing or using the Community, you acknowledge that you have read and understood these Terms, that you are at least 18 years old, that the Community is educational only and not a prescription or directive of behavior, that you assume all risk, and that you agree to the release, indemnification, limitation of liability, binding arbitration, and class-action waiver set out above.