

TERMS OF SERVICE

These Terms of Service (“Terms”) govern your access to and use of the websites, digital products, software, memberships, educational services, coaching programs, communities, and other services provided by **Invest with Henry, LLC** (“Invest with Henry,” “Company,” “we,” “our,” or “us”).

By purchasing, accessing, browsing, registering for, or using any of our websites, products, services, memberships, mobile communications, online communities, or educational materials, you agree to be legally bound by these Terms.

If you do not agree to these Terms, you must not access or use our Services.

1. Eligibility

You must be at least eighteen (18) years old and capable of entering into a legally binding contract to purchase or use our Services.

By using our Services, you represent and warrant that:

- You are at least 18 years of age.
- All information you provide is accurate and complete.
- You are legally permitted to enter into this agreement.
- Your use of our Services does not violate any applicable law.

We reserve the right to refuse service, suspend access, or terminate accounts that violate these requirements.

2. Description of Services

Invest with Henry provides educational products and services related to investing, options trading, financial markets, and personal financial education.

Our Services may include, but are not limited to:

- Digital educational courses

- Online memberships
- Video training libraries
- Live coaching sessions
- Group coaching
- Live webinars
- Trading education
- Trade ideas and market commentary
- Educational research
- Members-only Discord communities
- Kajabi course access
- Downloadable resources
- Email newsletters
- SMS notifications
- Educational tools and calculators
- Future products or services we may offer

Certain Services may only be available to paying members.

We reserve the right to modify, discontinue, improve, or replace any Service at any time without prior notice.

3. Educational Purpose Only

All information provided through our Services is intended solely for educational and informational purposes.

Nothing contained within our Services constitutes:

- investment advice;
- financial advice;
- legal advice;
- tax advice;
- accounting advice;
- brokerage services;
- portfolio management;
- fiduciary services;
- or a recommendation to buy or sell any security.

Invest with Henry is **not** registered as:

- a Registered Investment Adviser (RIA),
- a broker-dealer,

- a commodity trading advisor,
- or any similar regulated financial entity.

You acknowledge that all investment decisions are made solely by you.

You are solely responsible for conducting your own research and consulting licensed financial professionals before making investment decisions.

Past performance does not guarantee future results.

All investing involves risk, including the possible loss of your entire investment.

4. No Guarantee of Results

Investing and trading involve substantial risk.

Although we strive to provide high-quality educational content, we make no guarantee regarding:

- profits;
- income;
- investment returns;
- trading success;
- portfolio growth;
- financial outcomes;
- tax savings;
- or any other result.

Testimonials appearing within our Services represent individual experiences.

They are not guarantees that you will achieve similar results.

Your success depends upon numerous factors beyond our control, including your own effort, knowledge, experience, discipline, risk tolerance, market conditions, and financial circumstances.

5. User Accounts

Certain Services require you to create an account.

You agree to:

- provide accurate information;
- maintain current account information;
- protect your login credentials;
- immediately notify us of unauthorized account access.

You are responsible for all activity occurring under your account.

We are not responsible for losses arising from unauthorized use resulting from your failure to safeguard your credentials.

6. Membership Access

After purchasing an eligible product or membership, you may receive access to:

- Kajabi course materials;
- Discord communities;
- member dashboards;
- downloadable resources;
- live coaching calls;
- archived recordings;
- market updates;
- newsletters;
- and other educational materials.

Access is granted only to the purchasing customer.

Your membership is personal and non-transferable.

Unless expressly authorized by Invest with Henry, you may not:

- share your login;
- share downloaded materials;
- permit another individual to access your account;
- distribute member-only content;
- or otherwise provide access to non-paying users.

Violation of this section may result in immediate suspension or termination of your account without refund.

7. Acceptable Use

You agree to use our Services lawfully and respectfully.

You may not:

- violate any applicable law;
- infringe intellectual property rights;
- upload malicious software;
- interfere with our website or systems;
- attempt unauthorized access;
- scrape or copy our content using automated tools;
- impersonate another individual;
- harass, threaten, or abuse other members;
- post unlawful, defamatory, obscene, or fraudulent content;
- manipulate discussions to promote scams or misleading investment schemes;
- engage in spam or unsolicited advertising;
- disrupt live coaching sessions or community discussions.

We reserve the sole discretion to determine whether conduct violates these Terms.

8. Community Standards

Participation within Discord, live coaching sessions, comments, chats, or other community features requires respectful conduct.

Members may not:

- engage in harassment;
- engage in hate speech;
- repeatedly attack other members;
- intentionally disrupt discussions;
- impersonate Company staff;
- post misleading financial information as fact;
- solicit other members for competing services;
- promote unauthorized investments;
- or engage in behavior that negatively impacts the community.

We reserve the right to remove posts, mute users, suspend memberships, or permanently terminate access without prior warning when necessary to protect the community.

9. Changes to These Terms

We may modify these Terms from time to time.

Updated versions become effective immediately upon posting unless otherwise stated.

Your continued use of our Services after revised Terms are published constitutes acceptance of those changes.

You are responsible for reviewing these Terms periodically.

10. Purchases and Payment

By purchasing any product or service from Invest with Henry, you agree to pay all applicable fees disclosed at the time of purchase.

Payments may be processed through third-party payment processors including, but not limited to, Stripe, PayPal, Whop, Kajabi, or other authorized payment providers.

By submitting payment information, you represent and warrant that:

- You are authorized to use the selected payment method.
- All payment information provided is accurate.
- You authorize us to charge the applicable purchase price, taxes (if applicable), and any recurring subscription charges that you authorize.

If payment cannot be processed for any reason, we reserve the right to suspend or deny access to the purchased Services until payment has been successfully completed.

11. Digital Product Delivery

All products sold by Invest with Henry are digital products and services unless otherwise expressly stated.

Delivery generally occurs immediately after successful payment and may include one or more of the following:

- access to Kajabi courses;
- Whop memberships;
- Discord communities;
- member dashboards;
- downloadable resources;
- educational videos;
- live coaching schedules;
- archived recordings;
- newsletters;
- alerts;
- or other purchased educational resources.

Delivery is considered complete once access credentials, invitations, login permissions, download links, or other reasonable means of accessing the purchased Services have been successfully provided.

The customer acknowledges that digital delivery may occur automatically without any manual interaction by Invest with Henry.

12. Proof of Delivery and Access

For purposes of customer support, payment disputes, fraud prevention, and chargeback investigations, Invest with Henry maintains electronic records relating to product delivery and customer access.

These records may include:

- login history;
- access timestamps;
- membership activation records;
- course progress;
- lesson completion;
- Discord membership records;
- download history;
- webinar attendance;
- coaching participation;
- email delivery confirmations;
- account activity logs;
- IP address logs;

- browser information;
- device information;
- and other electronic usage records.

You acknowledge and agree that these electronic records constitute evidence that purchased Services were made available and delivered.

13. Membership Access

Your purchase grants you a limited, non-exclusive, revocable, non-transferable license to access the educational content included with your purchased membership.

You do not acquire ownership of any course, software, research, recordings, videos, documents, or other intellectual property.

Access continues only while your membership remains active and in good standing.

If your membership expires, is cancelled, or is terminated for violation of these Terms, your access may immediately cease.

14. Refund Policy

Because our products consist primarily of digital educational content that becomes immediately accessible upon purchase, all sales are final.

Unless expressly stated otherwise in writing at the time of purchase, Invest with Henry does not provide refunds for:

- digital memberships;
- online courses;
- coaching programs;
- educational subscriptions;
- downloadable resources;
- Discord memberships;
- Kajabi course access;
- live coaching access;
- archived coaching recordings;
- or any other digital product or service.

Customers understand and acknowledge that access to proprietary educational materials constitutes delivery of the purchased product.

Refunds may be issued only where required by applicable law or where Invest with Henry expressly agrees to do so in writing.

Nothing in this section limits any non-waivable consumer rights provided by applicable law.

15. Cancellation Policy

Unless otherwise stated during checkout, cancelling a membership prevents future recurring charges but does not entitle the customer to a refund for payments already made.

Customers remain responsible for any charges incurred before cancellation becomes effective.

If a subscription renews before a cancellation request is received, the renewal payment remains subject to this Agreement.

Customers are responsible for cancelling recurring subscriptions before the next billing date.

16. Failed Payments

If a recurring payment cannot be processed, we may:

- retry the payment;
- temporarily suspend account access;
- restrict member benefits;
- terminate the subscription;
- or require an updated payment method.

Invest with Henry is not responsible for losses resulting from interrupted access caused by failed or declined payments.

17. Fraud Prevention

To protect our customers and our business, we reserve the right to investigate purchases that appear unusual, fraudulent, abusive, or inconsistent with normal customer activity.

We may request additional verification before providing or restoring access.

Accounts determined, in our sole discretion, to have engaged in fraud, payment abuse, identity theft, or unauthorized payment activity may be suspended or permanently terminated.

18. Chargebacks and Payment Disputes

We encourage customers to contact our support team before initiating a chargeback or payment dispute.

Many issues—including technical difficulties, account access problems, billing questions, and membership concerns—can often be resolved quickly without involving the customer’s financial institution.

If a customer initiates a chargeback or payment dispute, Invest with Henry reserves the right to provide the payment processor, card issuer, or financial institution with any information reasonably necessary to respond to the dispute, including but not limited to:

- purchase records;
- invoices;
- checkout confirmations;
- accepted Terms of Service;
- Refund Policy;
- Privacy Policy;
- account registration information;
- customer communications;
- login history;
- course access records;
- membership activity;
- email delivery records;
- IP address information;
- device information;
- community participation;
- coaching attendance records;
- and any other evidence demonstrating fulfillment of the purchased Services.

Customers acknowledge that electronic records maintained by Invest with Henry may be used as evidence that the purchased Services were delivered and accessed.

If a payment dispute is determined in our favor, we reserve the right to deny future purchases or terminate access to our Services where permitted by applicable law.

Nothing in this section limits a customer's legal right to dispute unauthorized or fraudulent transactions.

19. Promotions and Free Trials

If Invest with Henry offers a free trial, promotional pricing, bonus period, or limited-time offer, the terms of that promotion will be disclosed at the time of enrollment.

Unless otherwise stated, promotional offers:

- cannot be combined;
- have no cash value;
- may be modified or withdrawn at any time before purchase;
- and do not alter the Refund Policy described in these Terms.

Repeated attempts to abuse promotional offers, create multiple accounts to obtain promotional pricing, or otherwise circumvent purchase restrictions may result in suspension or termination of access.

20. Intellectual Property

All content provided through Invest with Henry is the exclusive property of Invest with Henry, LLC or its licensors and is protected by United States and international copyright, trademark, trade secret, and other intellectual property laws.

This includes, but is not limited to:

- Educational courses
- Videos
- Coaching materials
- Trading strategies
- Research
- PDFs
- Spreadsheets
- Templates

- Alerts
- Watchlists
- Charts
- Graphics
- Logos
- Website content
- Written articles
- Live coaching recordings
- Discord content created by our team
- Member dashboards
- Software
- Audio recordings
- Marketing materials

Purchasing a membership does **not** transfer ownership of any intellectual property.

Customers receive only a limited license to access the purchased materials for their own personal, non-commercial use.

21. License to Use Our Services

Subject to these Terms, Invest with Henry grants you a limited, revocable, non-exclusive, non-transferable license to access the purchased Services.

You may not:

- copy our courses;
- reproduce videos;
- download protected content except where expressly permitted;
- redistribute course materials;
- sell our educational content;
- upload our content to another platform;
- publicly display our paid materials;
- create derivative works based on our proprietary content;
- use our content to create competing products;
- remove copyright notices;
- or claim ownership of any portion of our materials.

This license automatically terminates if these Terms are violated.

22. Account Sharing

Each membership is licensed to a single individual unless expressly stated otherwise.

You may not:

- share login credentials;
- allow another individual to access your account;
- stream paid content to non-members;
- distribute downloaded materials;
- permit employees, friends, family members, or business partners to use your membership.

Invest with Henry reserves the right to suspend or terminate accounts suspected of unauthorized sharing.

Repeated violations may result in permanent account termination without refund.

23. Community Guidelines

Our communities exist to foster respectful learning and collaboration.

By participating in our Discord servers, live coaching calls, chats, forums, comments, or other community features, you agree to conduct yourself professionally and respectfully.

You agree not to:

- harass other members;
- threaten others;
- discriminate against others;
- post hateful or abusive content;
- intentionally disrupt discussions;
- spam;
- advertise unauthorized products or services;
- solicit members for competing communities;
- spread knowingly false or misleading information;
- impersonate another individual;
- impersonate Company representatives;
- engage in excessive profanity directed toward others;
- encourage illegal activity;
- post malicious software or phishing links.

Invest with Henry reserves the right to remove content and moderate discussions at its sole discretion.

24. Prohibited Uses

You agree not to use our Services to:

- violate any law or regulation;
- commit fraud;
- engage in market manipulation;
- conduct unlawful securities activity;
- infringe intellectual property rights;
- reverse engineer our software;
- scrape or automate collection of our content;
- use bots to access protected areas;
- interfere with website operation;
- attempt unauthorized access;
- upload viruses or malware;
- overload our servers;
- circumvent security measures;
- exploit technical vulnerabilities.

Any attempt to interfere with the operation of our Services may result in immediate termination and possible legal action.

25. Recording Policy

Unless expressly authorized by Invest with Henry in writing, customers may not:

- record live coaching sessions;
- record webinars;
- record Discord voice channels;
- redistribute recordings;
- upload recordings online;
- sell recordings;
- publish coaching sessions.

Invest with Henry may record coaching sessions, webinars, educational events, and community events for educational, operational, quality assurance, or archival purposes.

These recordings remain the exclusive property of Invest with Henry.

26. User-Generated Content

Customers may voluntarily submit:

- comments;
- questions;
- testimonials;
- community posts;
- chat messages;
- reviews;
- suggestions;
- ideas;
- feedback;
- files.

You retain ownership of your original content.

However, by submitting content through our Services, you grant Invest with Henry a worldwide, perpetual, irrevocable, royalty-free, transferable license to:

- display;
- reproduce;
- distribute;
- modify;
- publish;
- archive;
- use;

that content for operating, improving, promoting, or providing our Services.

You represent that you have the legal right to submit such content.

27. Testimonials

If you voluntarily provide a testimonial, review, success story, or feedback regarding our Services, you grant Invest with Henry permission to publish, edit, reproduce, or display that testimonial for marketing or educational purposes.

Testimonials represent individual experiences.

They do not guarantee similar results for future customers.

Unless otherwise agreed in writing, no compensation is provided for testimonials.

28. Suspension and Termination

Invest with Henry may suspend or terminate access to any Service immediately if we reasonably believe a customer has:

- violated these Terms;
- violated community guidelines;
- shared their account;
- committed payment fraud;
- abused refunds or chargebacks;
- harassed staff or members;
- engaged in unlawful activity;
- materially interfered with our Services.

Termination may occur without prior notice where necessary to protect the Company, other customers, or the integrity of our Services.

29. Effect of Termination

Upon termination:

- your license to access our Services immediately ends;
- access to memberships may be revoked;
- access to Discord communities may be removed;
- access to Kajabi courses may be disabled;
- downloads may no longer be available;
- coaching privileges may cease.

Termination does not eliminate any payment obligations that arose before termination.

Any provisions that reasonably should survive termination—including intellectual property rights, payment obligations, disclaimers, limitation of liability, indemnification, dispute resolution, and governing law—will remain in effect.

30. Availability of Services

We strive to maintain reliable access to our Services but do not guarantee uninterrupted availability.

Temporary interruptions may occur due to:

- maintenance;
- software updates;
- hosting providers;
- internet outages;
- platform providers;
- cybersecurity incidents;
- force majeure events;
- or circumstances beyond our reasonable control.

Such interruptions do not entitle customers to refunds or credits unless otherwise required by applicable law.

31. Disclaimer of Warranties

All Services provided by Invest with Henry, LLC are provided on an “**AS IS**” and “**AS AVAILABLE**” basis.

To the fullest extent permitted by applicable law, Invest with Henry, LLC disclaims all warranties of any kind, whether express, implied, statutory, or otherwise, including, but not limited to, warranties of merchantability, fitness for a particular purpose, title, non-infringement, accuracy, reliability, completeness, or uninterrupted availability.

Invest with Henry, LLC does not warrant that:

- the Services will always be available;
- the website or member platforms will operate without interruption;
- any errors or defects will be corrected;

- the Services will be free from viruses or harmful code; or
- use of the Services will produce any particular financial or educational outcome.

Your use of the Services is entirely at your own risk.

32. Limitation of Liability

To the fullest extent permitted by applicable law, Invest with Henry, LLC, together with its officers, directors, members, employees, contractors, affiliates, successors, licensors, vendors, and agents, shall not be liable for any indirect, incidental, consequential, special, exemplary, punitive, or similar damages arising out of or relating to your use of, or inability to use, the Services.

This limitation includes, without limitation:

- loss of profits;
- loss of income;
- trading losses;
- investment losses;
- loss of business opportunities;
- loss of goodwill;
- loss of data;
- interruption of business; and
- any other commercial or economic loss.

This limitation applies regardless of the legal theory upon which the claim is based, including contract, negligence, tort, strict liability, statute, or otherwise.

If liability cannot be excluded under applicable law, the maximum liability of Invest with Henry, LLC shall not exceed the total amount actually paid by you to Invest with Henry, LLC for the specific Service giving rise to the claim during the twelve (12) months immediately preceding the event giving rise to the claim.

Some jurisdictions do not allow certain limitations of liability. In those jurisdictions, liability shall be limited to the maximum extent permitted by law.

33. Indemnification

You agree to indemnify, defend, and hold harmless Invest with Henry, LLC and its officers, directors, members, employees, contractors, affiliates, successors, licensors, and agents from and against any claims, liabilities, damages, judgments, losses, costs, expenses, and reasonable attorneys' fees arising out of or relating to:

- your violation of these Terms;
 - your misuse of the Services;
 - your violation of any applicable law or regulation;
 - your infringement of the intellectual property or other rights of any third party;
 - any content you submit through the Services;
 - or your investment or trading decisions.
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34. Third-Party Services

The Services may utilize or provide access to third-party platforms and service providers, including but not limited to Kajabi, Whop, Discord, Stripe, PayPal, Zoom, YouTube, Google, Meta, and X.

These third-party services are owned and operated independently.

Invest with Henry, LLC is not responsible for the availability, functionality, security, privacy practices, policies, pricing, or performance of any third-party service.

Your use of any third-party platform is governed by that provider's own terms and policies.

35. Force Majeure

Invest with Henry, LLC shall not be liable for any delay or failure to perform its obligations resulting from causes beyond its reasonable control, including but not limited to acts of God, natural disasters, fire, flood, war, terrorism, labor disputes, governmental actions, power outages, internet interruptions, cyberattacks, pandemics, hosting provider failures, or other events beyond its reasonable control.

36. Electronic Communications

By using the Services, you consent to receive communications electronically from Invest with Henry, LLC, including by email, SMS (where consent has been provided), Discord, Kajabi notifications, website notices, or other electronic means.

You agree that all agreements, notices, disclosures, and other communications provided electronically satisfy any legal requirement that such communications be in writing.

37. Privacy

Your use of the Services is also governed by our Privacy Policy, which is incorporated into these Terms by reference.

By using the Services, you acknowledge that you have read and agree to our Privacy Policy.

38. Governing Law and Venue

These Terms shall be governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania, without regard to its conflict of law principles.

Any legal action arising out of or relating to these Terms or the Services shall be brought exclusively in the state or federal courts located in Philadelphia County, Pennsylvania.

You irrevocably consent to the jurisdiction and venue of those courts and waive any objection based upon improper venue or forum non conveniens.

39. Dispute Resolution

Before initiating any legal proceeding, both parties agree to make a good-faith effort to resolve the dispute informally.

The party seeking to resolve a dispute shall first provide written notice describing the nature of the dispute and the requested resolution.

If the dispute cannot be resolved within thirty (30) days after receipt of written notice, either party may pursue any remedy available under applicable law.

Nothing contained in this section limits either party's right to seek temporary or preliminary injunctive relief where necessary to protect its legal rights.

40. Severability

If any provision of these Terms is determined by a court of competent jurisdiction to be invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect.

The invalid or unenforceable provision shall be modified only to the extent necessary to make it enforceable while preserving its original intent to the greatest extent permitted by law.

41. No Waiver

No failure or delay by Invest with Henry, LLC in exercising any right or enforcing any provision of these Terms shall constitute a waiver of that right or provision.

Any waiver must be in writing and signed by an authorized representative of Invest with Henry, LLC.

A waiver of any breach shall not constitute a waiver of any subsequent breach.

42. Assignment

You may not assign, transfer, delegate, or sublicense any of your rights or obligations under these Terms without the prior written consent of Invest with Henry, LLC.

Invest with Henry, LLC may assign or transfer its rights and obligations under these Terms without restriction in connection with a merger, acquisition, sale of assets, corporate reorganization, financing transaction, or operation of its business.

43. Entire Agreement

These Terms, together with the Privacy Policy, Refund Policy, Cancellation Policy, and any other policies expressly incorporated by reference, constitute the entire agreement between you and Invest with Henry, LLC regarding your use of the Services.

They supersede all prior or contemporaneous agreements, understandings, representations, communications, and proposals relating to the same subject matter.

44. Changes to the Services and Terms

Invest with Henry, LLC reserves the right to modify, update, suspend, discontinue, or replace any portion of the Services at any time.

We also reserve the right to amend these Terms from time to time.

Updated Terms become effective immediately upon posting unless a different effective date is specified.

Your continued use of the Services after revised Terms are posted constitutes your acceptance of the updated Terms.

45. Contact Information

If you have any questions regarding these Terms, you may contact us at:

Invest with Henry, LLC

Email: support@investwithhenry.com

Website: <https://www.investwithhenry.com>