

END USER LICENSE AGREEMENT (EULA)

Bright Beginnings Financial & My Financial Dominance

Effective Date: February 15, 2026

IMPORTANT: READ CAREFULLY BEFORE ACCESSING OR USING ANY MATERIALS, PROGRAMS, OR SERVICES.

This End User License Agreement ("Agreement" or "EULA") is a legal contract between you ("User," "Client," or "you") and Bright Beginnings Financial and My Financial Dominance (collectively, "Company," "we," "us," or "our") governing your use of all proprietary content, educational materials, software, templates, frameworks, systems, resources, and services (collectively, "Licensed Materials") provided by the Company.

BY PAYING FOR AND/OR ACCESSING THE LICENSED MATERIALS, YOU ACKNOWLEDGE THAT YOU HAVE READ THIS AGREEMENT, UNDERSTAND IT, AND AGREE TO BE BOUND BY ITS TERMS. IF YOU DO NOT AGREE, DO NOT ACCESS OR USE THE LICENSED MATERIALS.

1. GRANT OF LICENSE

Subject to your compliance with this Agreement and full payment of applicable fees, the Company grants you a limited, non-exclusive, non-transferable, revocable license to access and use the Licensed Materials solely for your personal, non-commercial benefit.

This license does NOT grant you any ownership rights in the Licensed Materials. All Licensed Materials remain the exclusive property of the Company and are protected by copyright, trademark, trade secret, and other intellectual property laws.

2. PERMITTED USES

You may:

1. Access the Licensed Materials for your personal education and implementation
2. Use templates and frameworks to organize your own financial affairs
3. Take notes and create personal summaries for your own reference
4. Download materials to approved devices for personal use only

3. PROHIBITED USES

You **MAY NOT**:

5. **Share, distribute, or transmit:** Share Licensed Materials with any third party, including family members, friends, colleagues, business partners, or clients, through any means (email, cloud storage, social media, messaging apps, etc.)
6. **Copy or reproduce:** Make copies, reproductions, or duplicates of any Licensed Materials in any format
7. **Modify or create derivatives:** Alter, modify, adapt, translate, or create derivative works based on the Licensed Materials
8. **Reverse engineer:** Attempt to reverse engineer, decompile, disassemble, or discover the source code or underlying ideas, algorithms, or frameworks
9. **Commercial use:** Use Licensed Materials to provide services to others, train employees, create competing products, or for any commercial purpose whatsoever
10. **Sell or sublicense:** Sell, rent, lease, sublicense, or otherwise transfer your rights to the Licensed Materials
11. **Remove notices:** Remove, obscure, or alter any copyright, trademark, or proprietary notices
12. **Screen capture or record:** Take screenshots, screen recordings, or otherwise capture content from video trainings, webinars, or protected platforms without express written permission
13. **Public posting:** Post, publish, or make available any Licensed Materials on websites, blogs, social media, forums, or any public platform
14. **Circumvent protections:** Bypass, disable, or interfere with any security features, access controls, or usage restrictions

4. INTELLECTUAL PROPERTY OWNERSHIP

All Licensed Materials are the exclusive property of the Company and are protected by United States and international copyright, trademark, patent, trade secret, and other intellectual property laws.

This includes but is not limited to:

15. The Wealth Architecture Blueprint framework
16. All methodologies, systems, and processes
17. Templates, worksheets, and tools
18. Video content, audio recordings, and transcripts
19. Written content, guides, and documentation
20. Software, applications, and digital platforms
21. Trademarks, logos, and brand materials
22. Trade secrets and proprietary business information

No ownership or proprietary rights are transferred to you. Your purchase grants only a limited license to use the materials, not ownership.

5. CONFIDENTIALITY

You acknowledge that the Licensed Materials contain valuable proprietary and confidential information. You agree to maintain the confidentiality of all Licensed Materials and not disclose them to any third party without the Company's prior written consent.

6. ALL SALES ARE FINAL - NO REFUNDS

ALL FEES PAID FOR ACCESS TO LICENSED MATERIALS ARE FINAL AND NON-REFUNDABLE UNDER ANY CIRCUMSTANCES.

Once you have paid for and received access to the Licensed Materials, no refunds will be issued for any reason, including but not limited to:

- 23. Failure to use or access the materials
- 24. Dissatisfaction with content or outcomes
- 25. Change of mind or financial circumstances
- 26. Technical difficulties or user error
- 27. Duplicate or accidental purchase

7. CHARGEBACK PROHIBITION

You explicitly agree NOT to initiate any chargeback, payment dispute, or reversal through your financial institution. Initiating a chargeback constitutes:

- 28. Breach of this Agreement
- 29. Theft of intellectual property
- 30. Fraud and unjust enrichment

Consequences of filing a chargeback:

- 31. Immediate and permanent termination of your license and access
- 32. Legal action to recover all amounts owed plus damages, legal fees, and costs
- 33. Chargeback dispute fee of \$500 or the full purchase amount (whichever is greater)
- 34. Reporting to credit bureaus as an unpaid debt
- 35. Referral to collections agencies
- 36. Permanent ban from all Company services and programs

8. LICENSE TERM AND TERMINATION

Term: This license begins upon payment and continues for the duration specified in your purchase agreement (e.g., lifetime access, annual subscription, program duration).

Termination by Company: We reserve the right to terminate your license immediately if you:

- 37. Violate any terms of this Agreement

38. Engage in prohibited uses
39. Share or distribute Licensed Materials
40. Initiate chargebacks or payment disputes
41. Fail to make required payments
42. Engage in abusive or unethical behavior

Effect of Termination: Upon termination, you must immediately:

43. Cease all use of the Licensed Materials
44. Delete all copies of Licensed Materials in your possession
45. Return or destroy all physical materials provided

Termination does not entitle you to any refund. All fees paid remain non-refundable.

9. DISCLAIMERS AND NO WARRANTIES

THE LICENSED MATERIALS ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR ACCURACY.

The Company makes no guarantees regarding:

46. Specific financial results, credit score improvements, funding amounts, or outcomes
47. Suitability of strategies for your particular circumstances
48. Compliance with all applicable laws and regulations
49. Uninterrupted or error-free access to materials
50. Current accuracy of all information (laws and regulations change)

Your use of the Licensed Materials is at your sole risk. You are responsible for evaluating the accuracy, completeness, and usefulness of all information and for consulting with qualified professionals before taking action.

10. LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL THE COMPANY, ITS OFFICERS, DIRECTORS, EMPLOYEES, AFFILIATES, OR LICENSORS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS OF PROFITS, REVENUE, DATA, GOODWILL, OR OTHER INTANGIBLE LOSSES ARISING FROM:

51. Your use or inability to use the Licensed Materials
52. Implementation of any strategies or recommendations
53. Unauthorized access to your information
54. Errors or omissions in the Licensed Materials
55. Any other matter relating to this Agreement or the Licensed Materials

THE COMPANY'S TOTAL LIABILITY SHALL NOT EXCEED THE AMOUNT YOU PAID FOR ACCESS TO THE LICENSED MATERIALS IN THE TWELVE (12) MONTHS PRECEDING THE CLAIM.

11. INDEMNIFICATION

You agree to indemnify, defend, and hold harmless the Company, its officers, directors, employees, affiliates, licensors, and agents from and against any and all claims, liabilities, damages, losses, costs, expenses, or fees (including reasonable attorneys' fees) arising from:

- 56. Your violation of this Agreement
- 57. Your use or misuse of the Licensed Materials
- 58. Your violation of any third-party rights
- 59. Your violation of applicable laws or regulations

12. DISPUTE RESOLUTION

Mandatory Arbitration: Any dispute arising from this Agreement shall be resolved exclusively through binding arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules. You waive the right to bring claims in court or participate in class actions.

13. ENFORCEMENT AND REMEDIES

You acknowledge that any breach of this Agreement, particularly unauthorized distribution or sharing of Licensed Materials, will cause irreparable harm to the Company. The Company shall be entitled to seek:

- 60. Immediate injunctive relief to prevent further violations
- 61. Monetary damages for all losses, including lost profits
- 62. Recovery of all legal fees, court costs, and collection expenses
- 63. Statutory damages for copyright infringement (up to \$150,000 per work)

14. MODIFICATIONS

The Company reserves the right to modify this Agreement at any time. Updated versions will be posted with a revised effective date. Continued use of Licensed Materials after modifications constitutes acceptance of the updated Agreement.

15. GOVERNING LAW

This Agreement shall be governed by the laws of the state where the Company is headquartered, without regard to conflict of law principles.

16. SEVERABILITY

If any provision of this Agreement is found unenforceable, the remaining provisions shall remain in full force and effect.

17. ENTIRE AGREEMENT

This Agreement, together with the Terms of Service and Privacy Policy, constitutes the entire agreement between you and the Company regarding the Licensed Materials and supersedes all prior agreements and understandings.

**BY PAYING FOR AND/OR ACCESSING THE LICENSED MATERIALS, YOU
ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND
BY THIS END USER LICENSE AGREEMENT.**

**ALL SALES ARE FINAL. NO SHARING. NO REFUNDS. NO CHARGEBACKS.
VIOLATIONS WILL RESULT IN IMMEDIATE TERMINATION AND LEGAL ACTION.**