

DISCLAIMER

Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates values and respects its subscribers and strives to succeed in its mission of educating people about the workings of the trading markets and investments.

In accordance with our Terms of Service and Privacy Policy, **Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates** does this through offering educational and informative products, videos and webcasts, chatroom sessions, research reports, eBooks, email communications, live sessions, seminars, and other content on websites and mobile applications owned and operated by us or our affiliates (the Site and these services, content, digital subscriptions, and applications collectively constituting the “Services”) that link to our Terms of Service. Please review the below to more fully understand the Services that we offer, the risks inherent in any investment, and **Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates** role as a provider of educational content and publisher of stock, crypto and other investment ideas.

Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates Are Not Investment Advisors or Registered Brokers; Sales Commissions.

Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates nor any of its owners or employees is registered as a securities broker-dealer, broker, an investment advisor, or an investment advisor representative with the U.S. Securities and Exchange Commission, any state securities regulatory authority, or any self-regulatory organization. Any Services provided are for educational and informational purposes only.

Employees and Owners of **Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates** are paid in whole or in part by commission based on their sales of Services to subscribers.

the SERVICES ARE For Educational and Information Purposes Only; Not PERSONALIZED Investment Advice.

The Services or any communications made in connection with such Services are not, and should not be construed to be, personalized investment advice directed to or appropriate for any particular user or subscriber of our Services. Likewise, the Services or any communications made in connection with them should not be relied upon for purposes of making transactions in securities or holding any position in securities, nor should they be construed as an offer or solicitation to sell or buy any security.

We cannot and do not assess, verify or guarantee the suitability or profitability of any particular investment. **Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates specifically disclaims any and all liability or loss arising out of any action taken in reliance on the Services, including but not limited to market value or other loss on the sale or purchase of any company, property, product, service, security, instrument or any other matter.**

USE OF TESTIMONIALS AND ENDORSEMENTS – EXPERIENCES NOT TYPICAL AND GENERALLY EXPECTED RESULTS ARE NOT KNOWN.

Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates utilizes select unsolicited, unpaid testimonials depicting profitability that are believed to be true based on the representations of the persons voluntarily providing the testimonial. However, trading results have **NOT BEEN VERIFIED** and **WE HAVE NO BASIS FOR BELIEVING THAT THE INDIVIDUAL EXPERIENCES DEPICTED ARE TYPICAL**, especially given that trading results will vary widely given a variety of factors such as experience, skill, risk mitigation practices, market dynamics and the amount of capital deployed.

Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates does NOT track the individual trading results of subscribers to our Services, and so we are **NOT able to indicate or estimate what constitutes generally expected results** in relation to subscribers using our Services. It is easy to lose money trading, and we recommend educating yourself as much as possible before you even think about trying it.

Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates respects and follows 16 C.F.R. Part 255 and the Federal Trade Commission's Guides Concerning the Use of Endorsements and Testimonials in Advertising. As noted above, we do not track the typical results of our current or past subscribers. As a provider of educational courses, we do not have access to the personal trading accounts or brokerage statements of our customers. **Available research data suggests, however, that most day traders are not profitable.**

Results Presented ARE Not VERIFIED OR TYPICAL; ACTUAL results will vary.

The Services may contain information regarding the historical trading performance of **Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates** or employees. Please be aware that **past performance is not necessarily indicative of future results, and the results presented in the Services are NOT TYPICAL, and should not be understood as typical, of Legacy Maker members.** Actual results will vary widely given a variety of factors such as experience, skill, risk mitigation practices, market dynamics and the amount of capital deployed.

TRADE ALERTS. Any live trade alerts **Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates** may send to you via any social media platform will occur in advance of the trade being executed. **Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates, however, cannot guarantee due to technology limitations that you will receive the alert before the trade is executed. Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates also cannot guarantee that the alerted trade will, in fact, occur as the conditions and other variables upon which the alerted proposed trade is based may not materialize.** Further, **Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates** cannot guarantee that you will be able to execute the same trade at the alerted price or position size as market conditions change rapidly. **Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates encourages you not to simply copy alerted trades in your own portfolio.** Trade alerts are presented to help you learn how to make investment

decisions for yourself. **You are responsible for your own trading activity and investment decisions.**

SUBSTANTIAL RISK INVOLVED; SEEK INDIVIDUAL PROFESSIONAL ADVICE BEFORE INVESTING.

Any individual who chooses to invest in any securities of the companies mentioned, referred to or profiled in the Services should do so with caution. Investing or transacting in any securities involves substantial risk; you may lose some, all, or possibly more than your original investment. **Investing in the private companies discussed in certain Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates publications is highly risky. There is currently no market for trading or liquidating the securities discussed in said publications and there is no guarantee that a market will develop in the future. Any member or user of our Services bears responsibility for their own investment research and decisions,** and should use information from the Services only as a starting point for doing additional independent research in order to allow individuals to form their own opinion regarding investments. **It is easy to lose money trading, and we recommend always seeking individual advice from a licensed or registered professional and educating yourself as much as possible before considering any investments.**

It should **NOT** be assumed that any methods, techniques or indicators presented on or in connection with the Services will be profitable or that they will not result in losses.

Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates May Hold Securities Discussed.

Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates has not been paid directly or indirectly by the issuer of any security mentioned in our Services. However, **Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates** its owners, and employees may purchase, sell or hold long or short positions in securities of the companies or any other securities mentioned, discussed or profiled in our Services

USE OF FORWARD-LOOKING STATEMENTS.

Certain statements made in our Services may constitute forward-looking statements within the meaning of Sections 27A of the Securities Act of 1933 and 21E of the Exchange Act of 1934. Forward-looking statements often include words such as “believes,” “anticipates,” “estimates,” “expects,” “projects,” “intends,” or other similar expressions of future performance or conduct. Forward-looking statements are based on expectations, estimates, and projections at the time the statements are made and are not statements of historical fact. **They involve many risks and uncertainties that could cause actual results or events to differ materially from those presently anticipated. There is no guarantee that past performance will be indicative of future results.** The Company does not undertake any obligation to update forward looking statements in light of new information or future events. Readers can review all public SEC filings made by any public company mentioned in any of the Services at https://www.sec.gov/edgar/searchedgar/company_search.html.

In the event that any suit or action is instituted as a result of doing business with **Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates** and/or its affiliates or if any suit or action is necessary to enforce or interpret these Terms of Service, **Legacy Maker Program, HeartCore Women d/b/a HeartCore Business and/or its affiliates** shall be entitled to recover attorneys' fees, costs and disbursements in addition to any other relief to which it may be entitled.

This Agreement ("Agreement") governs participation in the **Legacy Maker Program** offered by **HeartCore Women d/b/a HeartCore Business** ("HeartCore," "We," or "Company").

By purchasing, enrolling in, or participating in the Legacy Maker Program ("Program"), the undersigned individual ("You" or "Client") agrees to the following terms and conditions.

1. Program Participation and Services

The Program begins upon payment and onboarding and runs approximately six (6) months. It includes group coaching, weekly sessions, and access to digital and AI-based learning platforms.

Program Focus

Legacy Maker provides education in marketing campaigns, AI integration, business growth systems, and foundational financial literacy — including general information on cryptocurrency and blockchain technology.

HeartCore and its representatives are not licensed financial advisors, brokers, or registered professionals. All information shared is for educational purposes only and is not personalized financial, investment, or legal advice. HeartCore does not recommend or endorse the purchase or sale of any cryptocurrency, token, or digital asset.

1A. Cryptocurrency and Financial Education Disclaimers

Educational Purpose Only.

All cryptocurrency and financial content within the Program is provided solely for educational and informational purposes. Nothing in the Program constitutes an offer, solicitation, or recommendation to buy, sell, or trade any security, digital asset, or cryptocurrency.

No Advisory Relationship.

Participation in the Program does not create any fiduciary, advisory, or brokerage relationship between HeartCore and the Client. HeartCore and its representatives are not acting as investment advisers, commodity trading advisers, broker-dealers, or financial planners.

Risk of Digital Assets.

Digital assets, including cryptocurrencies and tokens, involve significant risk and volatility and may result in total loss. Client acknowledges that they are fully responsible for researching and understanding such risks before making any financial decisions.

No Endorsement or Third-Party Responsibility.

References to specific technologies, platforms, exchanges, or assets are illustrative only. HeartCore does not control or endorse any third-party services and is not liable for their performance, reliability, or security.

Client Due Diligence Requirement.

Client agrees to perform independent due diligence and consult licensed financial, legal, and tax professionals before taking any financial action based on Program content. HeartCore expressly disclaims any liability for financial loss, damages, or outcomes resulting from Client's personal decisions.

2. Data Privacy and Communications

HeartCore collects participant data only for program administration and communications. Data is not sold or shared with third parties for marketing purposes. HeartCore complies with applicable privacy laws including CCPA, TCPA, and CAN-SPAM. Clients may opt out of non-essential communications at any time.

3. Payment Policy

All sales are final. Payment must be completed in full or through the approved payment plan. Client authorizes recurring payments until balance is paid. Non-participation or withdrawal does not cancel payment obligations.

4. No Guarantees / Warranties

HeartCore provides education only and makes no guarantees of income, performance, or outcomes. Testimonials are illustrative and not representative of typical results.

5. Participant Responsibility

Client is solely responsible for all business, investment, and financial decisions. HeartCore shall not be liable for any losses or damages arising from Client's reliance on program content.

6. Confidentiality

All Program materials, methods, and systems are proprietary. Unauthorized use, reproduction, or sharing is prohibited. Breach may result in termination and legal action.

7. System Access and Conduct

Program access credentials are for individual use only. Sharing credentials or materials without authorization will result in termination of access without refund.

8. Governing Law and Arbitration

This Agreement is governed by California law and the Federal Arbitration Act (FAA). Disputes shall be resolved exclusively through binding arbitration with the American Arbitration Association (AAA) in Orange County, California.

9. Force Majeure

HeartCore shall not be liable for delay, rescheduling, or cancellation due to events beyond its control, including but not limited to natural disasters, acts of God, public health emergencies, or government restrictions.

10. Entire Agreement

This section represents the full understanding between HeartCore and the Client regarding the Legacy Maker Program. No oral representations or prior writings shall modify this Agreement.

NOTICE OF CANCELLATION

YOU MAY CANCEL THIS TRANSACTION, WITHOUT ANY PENALTY OR OBLIGATION, WITHIN 3 BUSINESS DAYS FROM THE DATE OF PURCHASE. IF YOU CANCEL, ANY PROPERTY TRADED IN, ANY PAYMENTS MADE BY YOU, AND ANY NEGOTIABLE INSTRUMENT EXECUTED BY YOU UNDER THE CONTRACT OR TRANSACTION WILL BE RETURNED WITHIN 10 BUSINESS DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR CANCELLATION NOTICE, AND ANY SECURITY INTEREST ARISING OUT OF THE TRANSACTION WILL BE CANCELLED.

IF YOU CANCEL, YOU MUST MAKE AVAILABLE TO THE SELLER IN SUBSTANTIALLY AS GOOD A CONDITION AS WHEN RECEIVED, ANY GOODS DELIVERED TO YOU UNDER THIS CONTRACT OR TRANSACTION, OR YOU MAY IF YOU WISH, COMPLY WITH THE INSTRUCTIONS OF THE SELLER REGARDING THE RETURN SHIPMENT OF THE GOODS AT THE SELLER'S EXPENSE AND RISK.

IF YOU MAKE THE GOODS AVAILABLE TO THE SELLER AND THE SELLER DOES NOT PICK THEM UP WITHIN 20 DAYS OF THE DATE OF YOUR NOTICE OF CANCELLATION, YOU MAY RETAIN OR DISPOSE OF THE GOODS WITHOUT ANY FURTHER OBLIGATION.

IF YOU FAIL TO MAKE THE GOODS AVAILABLE TO THE SELLER, OR IF YOU AGREE TO RETURN THE GOODS TO THE SELLER AND FAIL TO DO SO, THEN YOU REMAIN LIABLE FOR PERFORMANCE OF ALL OBLIGATIONS UNDER THE CONTRACT.

TO CANCEL THIS TRANSACTION, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE OR ANY OTHER WRITTEN NOTICE NOT LATER THAN MIDNIGHT OF THREE BUSINESS DAYS AFTER THE DATE OF TRANSACTION, TO:

HeartCore Women

249 S Hwy 101-340

Solana Beach, CA 92075 USA

Importantly, the three day period provided for in this section does not commence until the consumer is furnished a "Notice of Cancellation" and the address at which such seller can be given. If those conditions are met, the seller must return to the consumer the full amount of any payment made or consideration given under the contract or for the merchandise.