Privacy Policy

Protecting your private information is our priority. This Statement of Privacy applies to inperspectivelifecoaching.com and InPerspective Life Coaching, LLC and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to InPerspective Life Coaching, LLC include inperspectivelifecoaching.com and ILC. The ILC website is an ecommerce site. By using the ILC website, you consent to the data practices described in this statement.

Collection of your Personal Information

In order to better provide you with products and services offered on our Site, ILC may collect personally identifiable information, such as your:

- First and Last Name
- Mailing Address
- E-mail Address
- Phone Number

If you purchase ILC's products and services, we collect billing and credit card information. This information is used to complete the purchase transaction.

We do not collect any personal information about you unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to use certain products or services available on the Site. These may include: (a) registering for an account on our Site; (b) entering a sweepstakes or contest sponsored by us or one of our partners; (c) signing up for special offers from selected third parties; (d) sending us an email message; (e) submitting your credit card or other payment information when ordering and purchasing products and services on our Site. To wit, we will use your information for, but not limited to, communicating with you in relation to services and/or products you have requested from us. We also may gather additional personal or non-personal information in the future. **Use of your Personal Information**

ILC collects and uses your personal information to operate its website(s) and deliver the services you have requested.

ILC may also use your personally identifiable information to inform you of other products or services available from ILC and its affiliates.

Sharing Information with Third Parties

ILC does not sell, rent or lease its customer lists to third parties.

ILC may share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to ILC, and they are required to maintain the confidentiality of your information.

ILC may disclose your personal information, without notice, if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on ILC or the site; (b) protect and defend the rights or property of ILC; and/or (c) act under exigent circumstances to protect the personal safety of users of ILC, or the public.

Tracking User Behavior

ILC may keep track of the websites and pages our users visit within ILC, in order to determine what ILC services are the most popular. This data is used to deliver customized content and advertising within ILC to customers whose behavior indicates that they are interested in a particular subject area.

Automatically Collected Information

Information about your computer hardware and software may be automatically collected by ILC. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the ILC website.

Use of Cookies

The ILC website may use "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize ILC pages, or register with ILC site or services, a cookie helps ILC to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same ILC website, the information you previously provided can be retrieved, so you can easily use the ILC features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the ILC services or websites you visit.

Links

This website may contain links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

Right to Deletion

Subject to certain exceptions set out below, on receipt of a verifiable request from you, we will:

- Delete your personal information from our records; and
- Direct any service providers to delete your personal information from their records.

Please note that we may not be able to comply with requests to delete your personal information if it is necessary to:

- Complete the transaction for which the personal information was collected, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, provide a good or service requested by you, or reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform a contract between you and us;
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity;
- Debug to identify and repair errors that impair existing intended functionality; Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law;

- Comply with the California Electronic Communications Privacy Act;
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when our deletion of the information is likely to render impossible or seriously impair the achievement of such research, provided we have obtained your informed consent;
- Enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;
- Comply with an existing legal obligation; or
- Otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information.

Children Under Thirteen

ILC does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you must ask your parent or guardian for permission to use this website.

E-mail Communications

From time to time, ILC may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communication. If you would like to stop receiving marketing or promotional communications via email from ILC, you may opt out of such communications by reply "stop".

Changes to this Statement

ILC reserves the right to change this Privacy Policy from time to time. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your account, by placing a prominent notice on our site, and/or by updating any privacy information on this page. Your continued use of the Site and/or Services available through this Site after such modifications will constitute your: (a) acknowledgment of the modified Privacy Policy; and (b) agreement to abide and be bound by that Policy.

Contact Information

ILC welcomes your questions or comments regarding this Statement of Privacy. If you believe that ILC has not adhered to this Statement, please contact ILC at:

InPerspective Life Coaching, LLC PO Box 101 Prairie du Chien, Wisconsin 53821

Email Address: support@inperspectivelifecoaching.com

Telephone number: (608)778-4314

Effective as of November 30, 2020

Terms and Conditions

Agreement between User and www.inperspectivelifecoaching.com

Welcome to www.inperspectivelifecoaching.com. The www.inperspectivelifecoaching.com website (the "Site") is comprised of various web pages operated by InPerspective Life Coaching, LLC ("ILC"). www.inperspectivelifecoaching.com is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein (the "Terms"). Your use of www.inperspectivelifecoaching.com constitutes your agreement to all such Terms. Please read these terms carefully, and keep a copy of them for your reference.

www.inperspectivelifecoaching.com is an E-Commerce Site providing professional coaching services.

Privacy

Your use of www.inperspectivelifecoaching.com is subject to ILC's Privacy Policy. Please review our Privacy Policy, which also governs the Site and informs users of our data collection practices.

Electronic Communications

Visiting www.inperspectivelifecoaching.com or sending emails to ILC constitutes electronic communications. You consent to receive electronic communications and you agree that all agreements, notices, disclosures and other communications that we provide to you electronically, via email and on the Site, satisfy any legal requirement that such communications be in writing.

Children Under Thirteen

ILC does not knowingly collect, either online or offline, personal information from persons under the age of thirteen. If you are under 18, you may use www.inperspectivelifecoaching.com only with permission of a parent or guardian.

Links to Third Party Sites/Third Party Services

www.inperspectivelifecoaching.com may contain links to other websites ("Linked Sites"). The Linked Sites are not under the control of ILC and ILC is not responsible for the contents of any Linked Site, including without limitation any link contained in a Linked Site, or any changes or updates to a Linked Site. ILC is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by ILC of the site or any association with its operators.

Certain services made available via www.inperspectivelifecoaching.com are delivered by third party sites and organizations. By using any product, service or functionality originating from the www.inperspectivelifecoaching.com domain, you hereby acknowledge and consent that ILC may share such information and data with any third party with whom ILC has a contractual relationship to provide the requested product, service or functionality on behalf of www.inperspectivelifecoaching.com users and customers.

No Unlawful or Prohibited Use/Intellectual Property

You are granted a non-exclusive, non-transferable, revocable license to access and use www.inperspectivelifecoaching.com strictly in accordance with these terms of use. As a condition of your use of the Site, you warrant to ILC that you will not use the Site for any purpose that is unlawful or prohibited by these Terms. You may not use the Site in any manner which could damage, disable, overburden, or impair the Site or interfere with any other party's use and enjoyment of the Site. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Site.

All content included as part of the Service, such as text, graphics, logos, images, as well as the compilation thereof, and any software used on the Site, is the property of ILC or its suppliers and protected by copyright and other laws that protect intellectual property and proprietary rights. You agree to observe and abide by all copyright and other proprietary notices, legends or other restrictions contained in any such content and will not make any changes thereto.

You will not modify, publish, transmit, reverse engineer, participate in the transfer or sale, create derivative works, or in any way exploit any of the content, in whole or in part, found on the Site. ILC content is not for resale. Your use of the Site does not entitle you to make any unauthorized use of any protected content, and in particular you will not delete or alter any proprietary rights or

attribution notices in any content. You will use protected content solely for your personal use, and will make no other use of the content without the express written permission of ILC and the copyright owner. You agree that you do not acquire any ownership rights in any protected content. We do not grant you any licenses, express or implied, to the intellectual property of ILC or our licensors except as expressly authorized by these Terms.

International Users

The Service is controlled, operated and administered by ILC from our offices within the USA. If you access the Service from a location outside the USA, you are responsible for compliance with all local laws. You agree that you will not use the ILC Content accessed through www.inperspectivelifecoaching.com in any country or in any manner prohibited by any applicable laws, restrictions or regulations.

Indemnification

You agree to indemnify, defend and hold harmless ILC, its officers, directors, employees, agents and third parties, for any losses, costs, liabilities and expenses (including reasonable attorney's fees) relating to or arising out of your use of or inability to use the Site or services, any user postings made by you, your violation of any terms of this Agreement or your violation of any rights of a third party, or your violation of any applicable laws, rules or regulations. ILC reserves the right, at its own cost, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will fully cooperate with ILC in asserting any available defenses.

Arbitration

In the event the parties are not able to resolve any dispute between them arising out of or concerning these Terms and Conditions, or any provisions hereof, whether in contract, tort, or otherwise at law or in equity for damages or any other relief, then such dispute shall be resolved only by final and binding arbitration pursuant to the Federal Arbitration Act, conducted by a single neutral arbitrator and administered by the American Arbitration Association, or a similar arbitration service selected by the parties, in a location mutually agreed upon by the parties. The arbitrator's award shall be final, and judgment may be entered upon it in any court having jurisdiction. In the event that any legal or equitable action, proceeding or arbitration arises out of or concerns these Terms and Conditions, the prevailing party shall be entitled to recover its costs and reasonable attorney's fees. The parties agree to arbitrate all disputes and claims in regards to these Terms and Conditions or any disputes arising as a result of these Terms and Conditions. The parties agree that the Federal Arbitration Act governs the interpretation and enforcement of this provision. The entire dispute, including the scope and enforceability of this arbitration provision shall be determined by the Arbitrator. This arbitration provision shall survive the termination of these Terms and Conditions.

Class Action Waiver

Any arbitration under these Terms and Conditions will take place on an individual basis; class arbitrations and class/representative/collective actions are not permitted. THE PARTIES AGREE THAT A PARTY MAY BRING CLAIMS AGAINST THE OTHER ONLY IN EACH INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PUTATIVE CLASS, COLLECTIVE AND/ OR REPRESENTATIVE PROCEEDING, SUCH AS IN THE FORM OF A PRIVATE ATTORNEY GENERAL ACTION AGAINST THE OTHER. Further, unless both you and ILC agree otherwise, the arbitrator may not consolidate more than one person's claims, and may not otherwise preside over any form of a representative or class proceeding.

Liability Disclaimer

THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES INCLUDED IN OR AVAILABLE THROUGH THE SITE MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS. CHANGES ARE PERIODICALLY ADDED TO THE INFORMATION HEREIN. INPERSPECTIVE LIFE COACHING, LLC AND/OR ITS SUPPLIERS MAY MAKE IMPROVEMENTS AND/OR CHANGES IN THE SITE AT ANY TIME.

INPERSPECTIVE LIFE COACHING, LLC AND/OR ITS SUPPLIERS MAKE NO REPRESENTATIONS ABOUT THE SUITABILITY, RELIABILITY, AVAILABILITY, TIMELINESS, AND ACCURACY OF THE INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS CONTAINED ON THE SITE FOR ANY PURPOSE. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, ALL SUCH INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS ARE PROVIDED "AS IS" WITHOUT WARRANTY OR CONDITION OF ANY KIND. INPERSPECTIVE LIFE COACHING, LLC AND/OR ITS SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS, INCLUDING ALL IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON INFRINGEMENT.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL INPERSPECTIVE LIFE COACHING, LLC AND/OR ITS SUPPLIERS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF USE, DATA OR PROFITS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OR PERFORMANCE OF THE SITE, WITH THE DELAY OR INABILITY TO USE THE SITE OR RELATED SERVICES, THE PROVISION OF OR FAILURE TO PROVIDE SERVICES, OR FOR ANY INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS OBTAINED THROUGH THE SITE, OR OTHERWISE ARISING OUT OF THE USE OF THE SITE, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF INPERSPECTIVE LIFE COACHING, LLC OR ANY OF ITS SUPPLIERS HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE SITE, OR WITH ANY OF THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SITE.

Termination/Access Restriction

ILC reserves the right, in its sole discretion, to terminate your access to the Site and the related services or any portion thereof at any time, without notice. To the maximum extent permitted by law, this agreement is governed by the laws of the State of Wisconsin and you hereby consent to the exclusive jurisdiction and venue of courts in Wisconsin in all disputes arising out of or relating to the use of the Site. Use of the Site is unauthorized in any jurisdiction that does not give effect to all provisions of these Terms, including, without limitation, this section.

You agree that no joint venture, partnership, employment, or agency relationship exists between you and ILC as a result of this agreement or use of the Site. ILC's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of ILC's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the Site or information provided to or gathered by ILC with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision

will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.

Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and ILC with respect to the Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and ILC with respect to the Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish to the parties that this agreement and all related documents be written in English.

Changes to Terms

ILC reserves the right, in its sole discretion, to change the Terms under which www.inperspectivelifecoaching.com is offered. The most current version of the Terms will supersede all previous versions. ILC encourages you to periodically review the Terms to stay informed of our updates.

Contact Us

ILC welcomes your questions or comments regarding the Terms:

InPerspective Life Coaching, LLC PO Box 101 Prairie du Chien, Wisconsin 53821

Email Address: support@inperspectivelifecoaching.com

Telephone number: 608-778-4314

Effective as of July 15, 2021

CONFIDENTIALITY

This coaching relationship and all information (documented or verbal) that the Client shares with the Coach as part of this relationship are bound to confidentiality by the ICF Code of Ethics but is not considered a legally confidential relationship (like in Medicine or Law). The Coach agrees <u>not</u> to disclose any information pertaining to the Client without the Client's written consent. The Coach will not disclose the Client's name as a reference without the Client's consent. Confidential information does <u>not</u> include information that: (a) was in the Coach's possession prior to its being furnished by the Client; (b) is generally known to the public or in the Client's industry; (c) is obtained by the Coach from a third party, without breach of any obligation to the Client; (d) is independently developed by the Coach without the use of or reference to the Client's confidential information provided by the CLIENT will be kept strictly confidential, as permissible by law. The COACH agrees to maintain the ethics and standards of behavior set by the International Coach Federation "(ICF)." www.coachfederation.org/ethics.

Lifetime Access

Access to digital products is limited to the term of the coaching agreement.

Cancellation/Refund Policy

All contracts are binding. I do not offer refunds on coaching services. I am here to coach you to your highest level of success, and part of that is requiring a commitment from you that you are fully invested in your coaching package. When refunds are an option, you can have "one foot in" the work, and "one foot out" the door. It is to YOUR benefit to decide BEFORE purchasing your package and committing to work with me that I am the right coach for you. If you're in, you need to be 100% in, just as I will be for you.

Should you need to reschedule a coaching session, you may do so by providing 24 hours notice in advance of your session and making up the session within a week of the originally scheduled date. Sessions not cancelled 24 hours in advance will not be eligible for make-ups. It is important that you prioritize this work to receive the full benefit of your coaching package.

Return & Refund Policy

Digital products

There are no refunds issued for digital download products.

We recommend contacting us if you have any questions before you purchase or for assistance if you experience any issues receiving or downloading products.

Group Coaching Programs

A full refund minus a \$50 administrative fee will be made only if a participant cancels the program within 72 hrs of purchase . If a participant attends the first group coaching session and then wishes to opt out an amount equal to 75% of the total fee will be refunded so long as notice is given to support@inperspectivelifecoaching.com, in writing, less than 24 hours after the first session has occurred. No refunds will be made after 24 hours have passed from the first group coaching session.

Private 1-1 Coaching Programs

Participants in one-one, ongoing coaching programs may cancel out of the program within 14 days of the first coaching session. A refund amount will be determined on a prorated basis, and \$50 will be deducted as an administrative fee.

Private Retreat Days and Half-Days

A refund for a scheduled Private Retreat Day (or half-day) will be made in full up until 72 hours before the scheduled time. A Private Retreat Day (or half-day) cancelled less than 72 hours before the scheduled time will be refunded at one-half the rate. No refunds are given once the scheduled time has arrived.

Live Events

A full refund for InPerspective Life Coaching's live events will be made up to one week before the event, minus a \$50 administrative fee. If the cancellation is made less than a week before the event a 50% refund of the registration fee will be refunded. Once the event has begun no refund will be given.

Physical Products

A full refund will be given if it is returned in resalable condition within 14 days of the purchase date. The shipping costs are the buyer's responsibility.

A Note on Payment Plans

Late payments may delay scheduling for coaching sessions, suspend services from InPerspective Life Coaching, Inc, or serve as grounds for termination from the program.

If you invest in coaching using a multi-pay or payment plan and you decide to stay in the program, you are responsible for completing your monthly payments. If your credit card lapses, I will reach out to you and give you a 7-day grace period to send us your new information. If you do not get your information up-to-date during that grace period, program access will be suspended. If you aren't able to bring your account into good standing within 7 days after that, then we will reluctantly be turning your details over to my friendly collections agency.

Contact us

If you have any questions about our Returns and Refunds Policy, please contact us by email: support@inperspectivelifecoaching.com

OFFICE HOURS/CUSTOMER SERVICE:

Office hours are Noon-5PM Monday-Thursday.

Customer Service issues can be resolved by emailing support@inperspectivelifecoaching.com

Discounts

Discounts may be offered and are at the sole discretion of InPerspective Life Coaching, LLC.

COMMUNICATIONS/COMPLAINTS:

I hold space for client coaching-- Noon-6PM Mondays, 8-2 PM Tuesdays, 8-6 PM Wednesdays & Thursdays. All times listed are CST. Other hours by mutual agreement.

During 1-1 private coaching engagements, you will have a private client portal within my client management system. In the portal, you will find all the documents (pre-coaching questionnaires, contracts, and the like) that we have shared.

What helps me serve you best is that this portal allows for all of the email communication between us is organized in an ongoing thread. This way, I can keep track of all the details of our engagement in one place! Don't worry! You don't need to learn another app! The magic of this system is that I'm the only one that needs to worry about knowing the system, and all you need to do is focus on yourself and your personal growth and goals.

To allow the system to work its magic, we will primarily communicate via email. Please use this email address: <u>support@inperspectivelifecoaching.com</u>.

• If your engagement offers alternative communication resources such as voxer or text, contact information will become a part of our coaching agreement.

It's important to me that you are comfortable with how you experience coaching. I prefer to coach via Zoom as it allows me to observe non-verbal communication. However, some people find it uncomfortable, are "zoomed" out, or like to double down on their self-care by walking during their coaching conversation session. If this is you, please let me know to provide you with that dial-in information.

Communications for Group Coaching will be provided through private social media groups or as designated within the specific group coaching agreement.

If you have any questions, complaints, or I missed anything that is important to you in establishing our communication flow, please don't hesitate to reach out to me via email support@inperspectivelifecoaching.com

Client Responsibility

ILC develops coaching programs for strictly educational purposes ONLY. Client accepts and agrees that Client is 100% responsible for their progress and results from the Program. ILC makes no representations, warranties or guarantees verbally or in writing. Client understands that because of the nature of the program and extent, the results experienced by each client may significantly vary. Client acknowledges that as with any coaching program there is no guarantee that the Client will reach their goals as the result of participation in the Program. Program education and information is intended for a general audience and does not purport to be, nor should be construed as, specific advice tailored to any individual. ILC assumes no responsibility for errors or omissions that may appear in any program materials.

DISCLAIMER

The information contained within www.inperspectivelifecoaching.com web site is not a substitute for professional advice such as a Medical Doctor, Psychiatrist, or counselor. The information provided by www.inperspectivelifecoaching.com does not constitute legal or professional advice nor is it intended to be.

Diagnosing psychological or medical conditions is for trained medical professionals (Physicians and Therapists), not for a Life Coach.

Late Life Transitions Coaching is not a substitute for engaging the services of a CPA or Attorney.

Any decisions you make, and the consequences thereof are your own. Under no circumstances can you hold www.sunnylifecoach.com liable for any actions that you take. You agree not to hold www.inperspectivelifecoaching.com and InPerspective Life Coaching, LLC or any employees of www.inperspectivelifecoaching.com and InPerspective Life Coaching, LLC, liable for any loss or cost incurred by you, or any person related or associated with you, as a result of materials or techniques, or coaching, offered by www.inperspectivelifecoaching.com.

Results are not guaranteed.

www.inperspectivelifecoaching.com holds no responsibility for the actions, choices, or decisions taken or made by the client.

The owner of and contributors to www.inperspectivelifecoaching.com accept no responsibility or liability whatsoever for any harm - real or imagined - from the use or dissemination of information contained here.

If these terms are not agreeable, do not engage the services.

By engaging the services of www.inperspectivelifecoaching.com you have agreed to all terms and conditions.

Please contact <u>support@inperspectivelifecoaching.com</u> with any further questions.