

# Return and Refund Policy

**Effective Date:** November 2, 2025

**Lo Social Marketing LLC**

12910 Tahoe Dr, Charlotte, NC 28273

Email: support@smartgrowth-academy.com

## 1. Digital Product Delivery and Access Protocol

Lo Social Marketing LLC provides premium digital education, online training, and proprietary business development resources. Upon successful payment, customers receive **immediate and unrestricted access** to all purchased materials via our secure, cloud-based learning platform. Login credentials and access instructions are automatically delivered to the registered email address. Access remains available 24/7 from any compatible device with internet connectivity.

## 2. Comprehensive Nature of Digital Products

Our products include high-definition video courses, downloadable templates, frameworks, strategies, and live coaching resources. They represent significant intellectual property developed through years of experience and testing. Once accessed, these materials **become part of your personal knowledge base**, which means the value transfer occurs immediately upon consumption.

## 3. Understanding Digital Commerce and Intellectual Property

Purchasing a digital product grants access to proprietary knowledge and trade secrets that cannot be "returned." The moment you view, download, or engage with any content, the complete transfer of intellectual property has occurred. For this reason, digital purchases differ fundamentally from traditional physical goods transactions.

## 4. Pre-Purchase Considerations

Before completing your purchase, please review all available product descriptions and ensure compatibility with your goals, schedule, and technical setup. By proceeding, you confirm that you have evaluated the product and deemed it suitable for your needs.

## 5. Terms of Sale and Purchase Acknowledgments

By completing a purchase, you acknowledge that:

- You receive **immediate, complete, and unrestricted access** to all purchased content.
- The product is **delivered in full** at the time of purchase.
- The **primary value lies in the transferred knowledge and training**.
- All sales are **final and non-refundable** upon completion of payment.  
You waive any statutory rights to withdrawal or cooling-off periods that may otherwise apply to distance selling.

## 6. Final Sale Policy

Because the content is delivered in full immediately after purchase, **all transactions are final and irreversible**. This protects our intellectual property, prevents misuse, and ensures fairness to all participants who commit to implementing the program.

## 7. Work Until You Win Guarantee

We stand fully behind the SmartGrowth Academy and its ability to deliver measurable results. That's why every enrollment is protected by our **Work Until You Win Guarantee**:

**"If you're all in, I'm with you until the finish line."** If you have applied the SmartGrowth System consistently for **12 months** and have not earned at least **5× your investment** in social-media-based revenue, we will continue supporting you — at no additional cost — for up to **three (3) years** from your purchase date, or until you reach that milestone, whichever comes first.

This continued support includes ongoing access to the platform, live coaching calls, program updates, and community membership — all at no additional charge — as long as the following participation requirements are met:

**To qualify, participants must:**

1. Begin implementing the program within **30 days** of purchase.
2. Complete **all training modules and assignments** within the first **12 months**.

3. Attend at least **70% of live coaching calls** during the first year.
4. Engage actively in the community by posting **progress updates, feedback requests, or questions** at least once per week.
5. Publish a minimum of **two (2) original social-media posts per week** following the SmartGrowth methodology for 12 consecutive months, with proof of publication available upon request.
6. Track results and maintain documentation of activity (social metrics, engagement reports, or revenue data) for review.

If, after meeting all these conditions, you have not achieved 5× your investment, contact [support@smartgrowth-academy.com](mailto:support@smartgrowth-academy.com) to request a performance review. Our team will verify eligibility and continue providing access, coaching, and community participation until your results meet the guaranteed threshold, for up to a total of 3 years from your original enrollment.

**Important:** This is **not a refund guarantee**. The Work Until You Win Guarantee ensures **continued partnership and support**, not reversal of the value exchange. It is designed for committed participants who actively implement the program and seek long-term results.

## **8. Limited 7-Day Satisfaction Policy (“Perfect Fit Guarantee”)**

We want you to feel completely confident about joining SmartGrowth Academy. If, after logging into the platform and reviewing the materials, you realize within the first seven (7) days that the program simply isn’t the right fit for you, you can request a full refund — no questions asked. Just email [support@smartgrowth-academy.com](mailto:support@smartgrowth-academy.com) within seven (7) calendar days of your purchase, and our team will process your refund promptly. After this period, all purchases are considered final, and continued participation falls under the Work Until You Win Guarantee.

## **9. Technical Support and Access Assistance**

For technical difficulties (e.g., login issues, access errors), please email [support@smartgrowth-academy.com](mailto:support@smartgrowth-academy.com) with your name, order email, and a detailed description of the issue. Our team will work to resolve legitimate access problems.

Support does not include refunds, strategic consulting, or implementation services beyond the scope of the program.

## **10. Payment Processing and Security**

All transactions are processed through secure, PCI-compliant payment gateways. Payment confirmation serves as a binding agreement to these terms. Transaction records are maintained for security and verification purposes.

## **11. Dispute Resolution and Chargebacks**

We encourage all customers to reach out directly for any concerns prior to initiating a dispute. Unresolved chargebacks may result in suspension of access, collection procedures, administrative fees, and permanent exclusion from future programs. Lo Social Marketing LLC retains digital access records (login activity, downloads, IP logs) to contest fraudulent disputes.

## **12. Limited Exceptions**

In extremely rare cases of verified technical failure preventing initial access to purchased content, management may review the situation on a case-by-case basis. Such reviews do not guarantee any particular outcome and are at the sole discretion of Lo Social Marketing LLC.

## **13. Policy Modifications**

Lo Social Marketing LLC reserves the right to update or modify this Return and Refund Policy at any time without prior notice. Revisions take effect immediately upon posting. Continued use of the services constitutes acceptance of any changes.

## **14. Contact**

For any inquiries regarding this policy:

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