

Terms of Service:

The following terms and conditions govern all use of the <https://www.heartcorebusiness.com> website and all content, services and products available at or through the website (taken together, the Website). The Website is owned and operated by HeartCore Business (“HeartCore Business”). The Website is offered subject to your acceptance without modification of all of the terms and conditions contained herein and all other operating rules, policies (including, without limitation, HeartCore Business’s Privacy Policy) and procedures that may be published from time to time on this Site by HeartCore Business (collectively, the “Agreement”).

Please read this Agreement carefully before accessing or using the Website. By accessing or using any part of the web site, you agree to become bound by the terms and conditions of this agreement. If you do not agree to all the terms and conditions of this agreement, then you may not access the Website or use any services. If these terms and conditions are considered an offer by HeartCore Business, acceptance is expressly limited to these terms. The Website is available only to individuals who are at least 13 years old.

1. Your <https://www.heartcorebusiness.com> Account and Site. If you create a blog/site on the Website, you are responsible for maintaining the security of your account and blog, and you are fully responsible for all activities that occur under the account and any other actions taken in connection with the blog. You must not describe or assign keywords to your blog in a misleading or unlawful manner, including in a manner intended to trade on the name or reputation of others, and HeartCore Business may change or remove any description or keyword that it considers inappropriate or unlawful, or otherwise likely to cause HeartCore Business liability. You must immediately notify HeartCore Business of any unauthorized uses of your blog, your account or any other breaches of security. HeartCore Business will not be liable for any acts or omissions by You, including any damages of any kind incurred as a result of such acts or omissions.
2. Responsibility of Contributors. If you operate a blog, comment on a blog, post material to the Website, post links on the Website, or otherwise make (or allow any third party to make) material available by means of the Website (any such material, “Content”), You are entirely responsible for the content of, and any harm resulting from, that Content. That is the case regardless of whether the Content in question constitutes text, graphics, an audio file, or computer software. By making Content available, you represent and warrant that:

- the downloading, copying and use of the Content will not infringe the proprietary rights, including but not limited to the copyright, patent, trademark or trade secret rights, of any third party;
 - if your employer has rights to intellectual property you create, you have either (i) received permission from your employer to post or make available the Content, including but not limited to any software, or (ii) secured from your employer a waiver as to all rights in or to the Content;
 - you have fully complied with any third-party licenses relating to the Content, and have done all things necessary to successfully pass through to end users any required terms;
 - the Content does not contain or install any viruses, worms, malware, Trojan horses or other harmful or destructive content;
 - the Content is not spam, is not machine- or randomly-generated, and does not contain unethical or unwanted commercial content designed to drive traffic to third party sites or boost the search engine rankings of third party sites, or to further unlawful acts (such as phishing) or mislead recipients as to the source of the material (such as spoofing);
 - the Content is not pornographic, does not contain threats or incite violence towards individuals or entities, and does not violate the privacy or publicity rights of any third party;
 - your blog is not getting advertised via unwanted electronic messages such as spam links on newsgroups, email lists, other blogs and web sites, and similar unsolicited promotional methods;
 - your blog is not named in a manner that misleads your readers into thinking that you are another person or company. For example, your blog's URL or name is not the name of a person other than yourself or company other than your own; and
 - you have, in the case of Content that includes computer code, accurately categorized and/or described the type, nature, uses and effects of the materials, whether requested to do so by HeartCore Business or otherwise.
3. By submitting Content to HeartCore Business for inclusion on your Website, you grant HeartCore Business a world-wide, royalty-free, and non-exclusive license to reproduce, modify, adapt and publish the Content solely for the purpose of displaying, distributing and promoting your blog. If you delete Content, HeartCore Business will use reasonable efforts to remove it from the Website, but you acknowledge that caching or references to the Content may

not be made immediately unavailable.

Without limiting any of those representations or warranties, HeartCore Business has the right (though not the obligation) to, in HeartCore Business's sole discretion (i) refuse or remove any content that, in HeartCore Business's reasonable opinion, violates any HeartCore Business policy or is in any way harmful or objectionable, or (ii) terminate or deny access to and use of the Website to any individual or entity for any reason, in HeartCore Business's sole discretion. HeartCore Business will have no obligation to provide a refund of any amounts previously paid.

4. agents from and against any and all claims and expenses, including attorneys' fees, arising out of your use of the Website, including but not limited to your violation of this Agreement.
5. Arbitration Agreement. HeartCore and You each agree and accept that any dispute arising out of or related to this Agreement or the Program shall be submitted to binding arbitration and heard by a single arbitrator. Arbitration shall be conducted on an individual basis and not on a class, representative, or consolidated basis. By agreeing to binding arbitration, HeartCore and You are each giving up the right to have any claims against the other that already exists or may exist in the future considered by a court or a jury. The arbitrator shall be provided by JAMS, which makes its rules and terms of arbitration available at www.jamsadr.com, and shall be selected by mutual agreement. Either HeartCore or You may initiate arbitration by giving written notice of arbitration to the other and filing a demand for arbitration with JAMS. If an arbitrator is not selected within 30 days of the date the demand for arbitration is filed, then JAMS is authorized to select a neutral and independent arbitrator, which decision shall be final and conclusive. The arbitrator is authorized to issue any form of relief authorized by applicable law, including injunctive relief, declaratory relief, and damages. The prevailing party in any dispute shall be entitled to recover all costs and attorney's fees incurred in connection with arbitration (including any costs and attorney's fees incurred in court seeking to compel arbitration) to the fullest extent allowed by law. The arbitration shall be conducted in San Diego, California, unless otherwise required by law.

Mentor Me Live Terms & Conditions of Purchase

The Mentor Me Live ("Program") Agreement ("Agreement") is made between HeartCore Women d/b/a HeartCore Business ("HeartCore" or "We") and the undersigned individual ("You" or "Client"). HeartCore and You each acknowledge and agree to the following terms and conditions:

1. Program Participation and Coaching Services. As a member of HeartCore's Mentor Me Live Program ("Program"), you will receive group business coaching over 12 months. Event details, including dates, times, locations, and formats, may change, including the possibility of converting in-person events to digital formats. This Program is for learning from HeartCore. Promoting your own business, products, or opportunities is not allowed. You agree not to solicit other participants, clients, or the HeartCore community for your business during or after the Program. This program includes but is not limited to:

- Access to 7 Virtual Masterclasses
- Monthly trainings: 1st Tuesday – Marketing Strategy and 2nd week – Money Week
- Twice-monthly Business Strategy Group Coaching sessions with a HeartCore Coach
- One ticket in-person Mastermind event
- Access to HeartCore World for all trainings and replays
- Additional bonuses, subject to qualification and deadlines (contact the Program Concierge for details).

2. Payment for the Program. The Program is a 12-month commitment between HeartCore and You. HeartCore agrees to provide the services described in Section 1 for 12 months and for as long as your membership continues to stay active with payments. In exchange for these services, You agree to pay a \$500 deposit and either a full payment of \$15,997 or a \$500 deposit plus payment plan totaling \$18,000. Payments are made via automatic electronic debit to your specified credit card. All payments must be completed, including the deposit, regardless of your participation level in the program. For payment plans, the first payment is processed 14 days after the deposit, with subsequent payments every 14 days. If a payment is missed, we may charge any card on file until your account is current. Discounts offered after your purchase do not qualify you for a refund of the difference. **If you apply for funding and are not approved, we will refund the \$500 deposit and you do not have a financial commitment to the program.

3. Cancellation of the Program. By purchasing, you agree that all sales are final, and no refunds or modifications will be granted. You are committed to completing all payments. If a payment is missed and not corrected within 30 days, your access to the Program may be revoked, and your account will be deemed not in good standing. Unresolved accounts may be sent to collections, and no refunds will be given for unused portions. If

you cancel within the 12-month commitment, you agree to pay a cancellation fee equal to any missed payments plus 50% of the remaining balance. At the end of the 12 months, the Program will automatically renew on a monthly basis unless you cancel in writing within 14 days of the commitment's end. For payment issues, contact customer service at billing@heartcorebusiness.com.

4. No Guaranteed Results / Warranties. You acknowledge that HeartCore has made no promises or guarantees regarding results, unless explicitly stated in writing as part of this Agreement. The Program provides concepts, tools, and principles related to business, marketing, and sales, but individual results will vary. Testimonials shared are not typical, and strategies may need to be adjusted or avoided in the future. All information should be carefully evaluated before making business decisions, and HeartCore is not responsible for the success or failure of your decisions. This Agreement supersedes all prior representations, and no changes are valid unless in writing and signed by both parties. The Program does not provide legal, tax, financial, or accounting advice.

5. Confidentiality. You agree that HeartCore's methods, processes, and strategies are confidential and the exclusive property of HeartCore, protected by law. This includes all Program materials. You will keep the Program and its content confidential and will not share, duplicate, or distribute any part of it unless (i) it is part of the Program, (ii) required by legal process (with prompt notice to HeartCore), or (iii) it is publicly available by law. Any violation of this agreement may cause irreparable harm to HeartCore, and we may seek legal remedies, including injunctive relief and damages.

6. Termination from Program. You agree and accept that HeartCore may terminate You from the Program by providing You with written notice of termination if We determine in our discretion that You are conducting Yourself or Your business in a manner that is disparaging or disruptive to HeartCore, that infringes upon HeartCore's intellectual property or other rights, or that violates the confidentiality provisions set forth in Section 5. Termination under this Section 6 does not constitute cancellation, and all payments under Section 2 shall immediately become due and payable upon termination.

7. Use of Likeness. You agree that HeartCore may record, photograph, or capture your likeness, voice, and statements during the Program (excluding private coaching sessions) for its own use. You assign to HeartCore all rights to use these materials royalty-free for advertising, marketing, training, or any other lawful purpose.

8. Arbitration Agreement. You agree to first negotiate with HeartCore in good faith to resolve any disputes related to this agreement. If no resolution is reached within 15 days, you agree to submit the claim to binding arbitration with the American Arbitration

Association (AAA) under its rules. You waive the right to litigate in court, have a jury trial, or participate in a class action against HeartCore. Arbitration will be held in Orange County, CA, and governed by California law. If any part of this arbitration clause is found invalid, the rest remains enforceable.

9. Entire Agreement. The terms of this Agreement constitute the entire agreement between HeartCore and You and supersede any prior or contemporaneous written, oral, or implied agreement related to the Program.

10. No Guaranteed Results / Warranties. You acknowledge that We have made no promises on expectations of results. Nothing has been implied or expressed in terms of expected outcomes by HeartCore or anyone acting or claiming to act on behalf of HeartCore unless they are in writing and made part of this Agreement. Throughout this Program we explain, illustrate and demonstrate numerous concepts, tools and principles relative to doing business, marketing, sales, etc. You further understand all testimonials shared during this Program are not typical and results will vary depending on personal efforts. You acknowledge that some of the strategies and concepts You learn may need to be modified or avoided in the future. All information, products, and services should be carefully considered and evaluated, before reaching a business decision, on whether to take any action (or refrain from acting). You agree that We are not responsible for the success or failure of Your business decisions relating to any information presented during the Program or elsewhere by HeartCore. All advertising material and all prior representations or agreements, if any whether oral or written, are hereby superseded by this Agreement. No addition or modification of any terms shall be effective unless set forth in writing and signed by You and HeartCore. No salesperson or any other agents of HeartCore has the authority to modify the terms of this Agreement. You agree and accept that the Program is not intended to and does not provide You or Your business with any legal, tax, financial, or accounting advice.

11. Confidentiality. You agree and accept that HeartCore's methods, processes, and strategies taught are the sole and exclusive property of HeartCore and constitute a confidential proprietary system that is protected by law, including but not limited to copyright, trademark, and trade secret law. HeartCore's system includes all materials associated with the Program. You agree to maintain the confidential nature of the Program and its related materials, strategies, and advice, and You agree not to duplicate, disseminate, distribute, or otherwise disclose any part for any reason to third parties unless such disclosure (i) is part of the Program, (ii) is required by valid legal process (whereby You agree to provide prompt written notice of such legal process to HeartCore so that We can take appropriate legal action to protect HeartCore's interests), or (iii) concerns matters or materials that have lawfully become part of the public domain. You further agree that any violation of the terms of this Section 5 will

cause substantial and irreparable harm to HeartCore and that We are entitled to seek legal redress available, which may include injunctive relief and substantial damages.

12. Termination from Program. You agree and accept that HeartCore may terminate You from the Program by providing You with written notice of termination if We determine in our discretion that You are conducting Yourself or Your business in a manner that is disparaging or disruptive to HeartCore, that infringes upon HeartCore's intellectual property or other rights, or that violates the confidentiality provisions set forth in Section 5. Termination under this Section 6 does not constitute cancellation, and all payments under Section 2 shall immediately become due and payable upon termination.

13. Use of Likeness. You agree and accept that We are authorized to record, photograph, or otherwise capture Your likeness, voice, images, interviews, and statements made in connection with Your participation in the Program (except for private coaching sessions) for HeartCore's own use. You hereby assign to HeartCore all rights, title, and interest to have and to use, royalty free, any such likeness or portion of Your participation in the Program for advertising, marketing, documentary, informational, training, or any other lawful purpose.

14. Arbitration Agreement. You will first negotiate with HeartCore in good faith to settle any claim or dispute in any way related to or concerning the agreement or our provision to You. You must send a written description of your claim via certified mail. If you do not reach agreement with HeartCore within 15 days, you agree to submit your claim to final, binding arbitration with the American Arbitration Association ("AAA") under its published arbitration rules, which are a part of the agreement by this reference and are available at:

Neither you nor We will have the right to litigate claims in court, have a jury trial on the claim, or have claims resolved except as provided for in the code of procedures of the AAA claims. You waive your right to participate in a class action against HeartCore. Arbitration will take place in Orange County, CA and will be governed by and construed under California law, except its conflict of laws rules. AAA has a fee schedule for arbitrations. If any portion of this arbitration provision is deemed invalid or unenforceable under any principle or provision of law or equity, it shall not invalidate the remaining portions of this arbitration provision or the agreement, each of which shall be enforceable regardless of such invalidity.

15. Entire Agreement. The terms of this Agreement constitute the entire agreement between HeartCore and You and supersede any prior or contemporaneous written, oral, or implied agreement related to the Program. If any portion of this Agreement is unenforceable, such portion shall be severed and the remainder of this Agreement shall

be fully enforceable

All VIP Days, Strategy Days, and Performance Coaching sessions are non-refundable. By booking these services, you agree and acknowledge that once payment is made, it secures your participation in the agreed-upon dates and times, and compensates for the pre-allocated resources and planning involved. By agreeing to these terms, you fully understand and consent to this non-refundable policy.

HEARTCORE BUSINESS – THE HEARTCORE LEADERSHIP TERMS AND CONDITIONS OF PURCHASE

The HeartCore Leadership (“Program”) Agreement (“Agreement”) is made between HeartCore Women d/b/a HeartCore Business (“HeartCore” or “We”) and the undersigned individual (“You” or “Client”). HeartCore and You each acknowledge and agree to the following terms and conditions:

1. General Provisions.

A. Program Participation and Coaching Services. You will become a member of HeartCore’s HeartCore Leadership Program (“Program”) wherein HeartCore, will provide You with high level group leadership coaching to You over a period of approximately 4 months. The Program includes:

– 5 training phases; Vision (3 days), Breakthrough (4 days), and three Practice meetings (2 days each).

– Group coaching and 1 on 1 coaching through each phase

B. Subject to Change. Dates, times, locations, and structure of events are subject to change, including without limitation, if any events are being offered live in person or via a remote digital format.

C. No Self Promotion. We assume all who are participating in the Program are doing so because they desire to learn more from HeartCore. You are not to use this Program to promote your particular company, product, or business opportunity. This is

not permitted. You agree not to directly or indirectly solicit other attendees, clients or HeartCore community for your business, products, or services during or after attending the Program(s) meeting(s) and/or event(s).

D. Ground Rule Adherence Clause. By enrolling in the HeartCore Leadership program, participants acknowledge the significance of the established ground rules outlined in the [HeartCore Leadership Ground Rules document]. Please note that adherence to the ground rules is a requirement for continued participation in the program. Failure to comply with the ground rules do not constitute grounds for refund.

E. Sober Requirement Clause. Participants who are currently using drugs or alcohol may be asked to wait until they have met the six-month sobriety requirement before attending the Program, at the sole discretion of Heartcore Business. Non-compliance with the sobriety requirement is not a condition for obtaining a refund. Participants acknowledge and accept that this requirement is a prerequisite for joining the HeartCore Leadership program.

F. Transfer and Emergency Courtesy Policy. Participants are allowed one courtesy transfer of their training date without incurring a fee. Following the initial transfer, any subsequent transfers will incur a fee of \$500 per transfer. In the event of an emergency or unforeseen circumstances that hinder attendance, participants are granted one emergency courtesy to reschedule their training without incurring additional fees.

2. Payment for the Program. All sales are final. HeartCore agrees to provide the services described in Section 1 for 1 year. You agree to complete all payments, including the down payment, regardless of Your level of participation in the Program. If a payment plan is chosen, the first payment will be processed immediately, and all consecutive payments with 30 days. If you have an outstanding payment, We may process any portion of that past-due payment on any card on file in your account until your account is current. Occasionally We will offer discounts on the programs. If you make a purchase and We offer a discount on the program in the future, you are not granted a refund of the difference.

3. No Guaranteed Results / Warranties. You acknowledge that We have made no promises on expectations of results. Nothing has been implied or expressed in terms of expected outcomes by HeartCore or anyone acting or claiming to act on behalf of HeartCore unless they are in writing and made part of this Agreement. Throughout this Program we explain, illustrate and demonstrate numerous concepts, tools and principles relative to personal and professional leadership, etc. You further understand all testimonials shared during this Program are not typical and results will vary

depending on personal efforts. You acknowledge that some of the strategies and concepts You learn may need to be modified or avoided in the future. You agree that We are not responsible for the success or failure of Your business decisions relating to any information presented during the Program or elsewhere by HeartCore. All advertising material and all prior representations or agreements, if any whether oral or written, are hereby superseded by this Agreement. No addition or modification of any terms shall be effective unless set forth in writing and signed by You and HeartCore. No salesperson or any other agents of HeartCore has the authority to modify the terms of this Agreement. You agree and accept that the Program is not intended to and does not provide You or Your business with any legal, tax, financial, or accounting advice.

4. Confidentiality. You agree and accept that HeartCore's methods, processes, and strategies taught are the sole and exclusive property of HeartCore and constitute a confidential proprietary system that is protected by law, including but not limited to copyright, trademark, and trade secret law. HeartCore's system includes all materials associated with the Program. You agree to maintain the confidential nature of the Program and its related materials, strategies, and advice, and You agree not to duplicate, disseminate, distribute, or otherwise disclose any part for any reason to third parties unless such disclosure (i) is part of the Program, (ii) is required by valid legal process (whereby You agree to provide prompt written notice of such legal process to HeartCore so that We can take appropriate legal action to protect HeartCore's interests), or (iii) concerns matters or materials that have lawfully become part of the public domain. You further agree that any violation of the terms of this Section 5 will cause substantial and irreparable harm to HeartCore and that We are entitled to seek legal redress available, which may include injunctive relief and substantial damages.

5. Termination from Program. You agree and accept that HeartCore may terminate You from the Program by providing You with written or verbal notice of termination if We determine in our discretion that You are conducting Yourself or Your business in a manner that is disparaging or disruptive to HeartCore, that infringes upon HeartCore's intellectual property or other rights, or that violates the confidentiality provisions set forth in Section

5. Termination under this Section 6 does not constitute cancellation, and all payments under Section 2 shall immediately become due and payable upon termination. All sales are final.

6. Use of Likeness. You agree and accept that We are authorized to record, photograph, or otherwise capture Your likeness, voice, images, interviews, and statements made in connection with Your participation in the Program (except for private coaching sessions/training sessions) for HeartCore's own use. You hereby assign to HeartCore

all rights, title, and interest to have and to use, royalty free, any such likeness or portion of Your participation in the Program for advertising, marketing, documentary, informational, training, or any other lawful purpose.

7. Arbitration Agreement. You will first negotiate with HeartCore in good faith to settle any claim or dispute in any way related to or concerning the agreement or our provision to You. You must send a written description of your claim via certified mail. If you do not reach agreement with HeartCore within 15 days, you agree to submit your claim to final, binding arbitration with the American Arbitration Association (“AAA”) under its published arbitration rules, which are a part of the agreement by this reference and are available at: www.adr.org. Neither you nor We will have the right to litigate claims in court, have a jury trial on the claim, or have claims resolved except as provided for in the code of procedures of the AAA claims. You waive your right to participate in a class action against HeartCore. Arbitration will take place in Orange County, CA and will be governed by and construed under California law, except its conflict of laws rules. AAA has a fee schedule for arbitrations. If any portion of this arbitration provision is deemed invalid or unenforceable under any principle or provision of law or equity, it shall not invalidate the remaining portions of this arbitration provision or the agreement, each of which shall be enforceable regardless of such invalidity.

8. Entire Agreement. The terms of this Agreement constitute the entire agreement between HeartCore and You and supersede any prior or contemporaneous written, oral, or implied agreement related to the Program. If any portion of this Agreement is unenforceable, such portion shall be severed and the remainder of this Agreement shall be fully enforceable.

Terms and Conditions of PhD

All purchases are non-refundable. All sales are final.

Terms and Conditions of Enrolling Through HeartCore Business

Challenges/Events

If you purchased HeartCore Leadership during a challenge or special event, pricing is based on purchase date. There is a 7 day refund period after purchase. After the 7 days, there are no refunds for money already collected and future payments will be completed. All sales are final regardless of your level of participation in the program(s).

Terms and Conditions of Bonuses offered with the purchase of HCL

All bonuses offered are valid only for the next upcoming occurrence of them. They must be used at the first opportunity, or they will be forfeited.

Terms and Conditions of the HCL Teen Training

1. The teen training is for teens ages 13-17 only
2. If your teen chooses not to attend the training before the training begins, a credit can be applied to your HeartCore account to be used for a different program. Once your teen begins the training, a credit to another program is no longer available. There will be no refunds at any point.

HEARTCORE BUSINESS – LEGACY MAKER PROGRAM TERMS AND CONDITIONS

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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.