



USER AGREEMENT AND TERMS OF SERVICE

This User Agreement (this “Agreement”) is entered into effective as of the date you accept these terms, (the “Effective Date”), by and between **Fin Law Connect** (“Company”), and the individual or entity agreeing to these terms (“Client”).

1. Introduction

1.1 Acceptance of Terms By using Fin Law Connect’s services, you acknowledge and accept these terms. If you do not agree, you must discontinue use immediately.

1.2 Changes to Terms We may update these terms at any time and will notify you of any changes. Continuing to use our services after updates means you accept the revised terms. If you do not agree, you must stop using our services.

2. Definitions

2.1 Company – “Fin Law Connect” refers to Fin Law Connect.

2.2 Client – “Client” refers to the individual or entity that has engaged Fin Law Connect to provide the Services under this Agreement.

2.3 Estate Planning Bundle Services – “Estate Planning Bundle” refers to the suite of estate planning documents and services offered by Fin Law Connect, including a Will or Revocable Trust, Powers of Attorney, Medical Directives, and Medical Privacy Waivers.

2.4 Additional Services – “Additional Services” refers to any services provided by Fin Law Connect beyond the Estate Planning Bundle, such as deeds and business assignments.

3. Scope of Services

3.1 Estate Planning Bundle Fin Law Connect agrees to provide Client with an Estate Planning Bundle, which one of the following packages:

3.1.a Will Package Plan includes a will(s), and the following ancillary documents: Powers of Attorney, Health Care Powers of Attorney, Medical Privacy Waivers.

3.1.b Comprehensive Trust Plan includes a Revocable Trust Plan and all ancillary documents included in the Will Package Plan, along with preparation of a single deed to transfer property. A notary will be provided to notarize the documents at Client's home at Client's convenience. Client acknowledges that the Estate Planning Bundle is designed to address common estate planning needs and may not be suitable for all situations.

3.1.c Budget Trust Plan includes a Revocable Trust Plan and all ancillary documents included in the Family Plan, along with preparation of a single deed to transfer property. Client has the option to purchase the following services separately:

Plan Drafting Assistance

Custom Binder

Notary Service

Funding Advisor

Attorney Review

3.2 Additional Services and Fees Additional services, such as additional deeds at \$200 per deed (including E-recording where available) and assignment of a business to the Trust are available for an additional fee. These fees are in addition to the Flat Fee for the Estate Planning Bundle. Client acknowledges that these additional services are not included in the Estate Planning Bundle and will only be provided if Client specifically requests them and agrees to pay the additional fees.

3.3 Service Completion Timeline Fin Law Connect will complete the Estate Planning Bundle within fourteen (14) business days from the date Client designs their plan. This timeline is contingent upon Client providing all necessary information and documents in a timely manner. Client acknowledges that additional time may be required if Fin Law Connect does not receive all required information upfront, such as deeds to Client's property. Arranging for a notary and coordinating signing may take additional time. Delays caused by third parties, force majeure events, or Client actions may extend this timeline.

3.4 Revisions and Updates Client can request changes to the Estate Planning Documents while they are being prepared. Once signed, additional changes will incur additional costs as determined by Fin Law Connect. Fin Law Connect may change services and prices at any time.

4. Payment Terms

4.1 Pricing Structure All Services are provided at a flat fee covering drafting of the Estate Planning Bundle as described in Section 3.1.

4.2 Payment Methods Client shall make all payments via credit card, debit card, or other methods as agreed. Fin Law Connect reserves the right to suspend or cancel Services if payments are not received on time.

5. Client Obligations

5.1 Provision of Information Client shall provide all necessary information to complete the Estate Planning Bundle, including full legal names, dates of birth, date of marriage (if applicable), property deeds, and business formation documents if applicable. Accuracy is crucial for proper completion of Services.

5.2 Responsibility for Asset Transfer Client is solely responsible for funding the Estate Planning Bundle and transferring assets into the Revocable Trust. Fin Law Connect may prepare deeds or provide certain service packages, but Client remains responsible for ensuring assets are properly transferred and recorded.

5.3 Timeliness Client agrees to provide all required information and documentation promptly. Delays may result in delays to document completion. Failure to provide information may result in termination of this Agreement.

6. Refund and Cancellation Policy

6.1 All Sales Final All sales are final upon acceptance of this Agreement or receipt of payment.

6.2 Partial Refunds for Unfulfilled Services Partial refunds may be issued if a portion of services cannot be fulfilled due to factors outside of Fin Law Connect's control (e.g., inability to arrange a notary, e-filing unavailable). Refunds are limited to internal costs incurred.

7. No Legal Advice Disclaimer - InheritGuard, LLC is not a law firm and does not provide legal advice. The Services provided under this Agreement are intended solely for document-completion and educational purposes. Client acknowledges that any individuals who assist with the Services, including attorneys who may act in an instructional, review, or support capacity, **are not providing legal advice** through this Service, and **no attorney-client relationship is created**.

If Client desires legal advice, legal interpretation, or recommendations based on their specific circumstances, Client must engage a Custom Plan with an Attorney or consult independent legal counsel. Client is solely responsible for ensuring that the Estate Planning Bundle meets their specific needs and complies with applicable laws.

8. No Attorney-Client Privilege

There is **no Attorney-Client Privilege** between Client and InheritGuard, LLC or any of its contractors, including attorneys who may assist in a non-representational capacity. Client acknowledges that communications made in connection with the Services are **not protected** by the Attorney-Client Privilege and may be disclosed, including in court proceedings.

9. Limitation of Liability

9.1 No Warranty or Guarantee Services are provided without warranty or guarantee. Client assumes all risks related to their use.

9.2 Limitation of Liability Liability is limited to fees actually paid by Client. Fin Law Connect is not liable for indirect, incidental, special, or consequential damages.

10. Client Responsibility for Execution and Notarization

Client is responsible for properly executing and notarizing all documents. Fin Law Connect is not liable for consequences resulting from improper execution or notarization.

11. Termination

11.1 Termination by Fin Law Connect Fin Law Connect may terminate this Agreement if Client fails to provide necessary information in a timely manner. Client will have 7 days to cure the issue. Refunds, if any, are subject to Section 6.

11.2 Termination by Client Client may terminate by providing written notice. Refunds, if any, are discretionary after 48 hours and based on work completed, not exceeding 50% of total payment.

12. Governing Law

This Agreement shall be governed by the laws of the State of Wyoming.

13. Amendments and Updates

Amendments to Trust Guard plans are generally done as a restatement. The trust name remains unchanged, so no re-titling of assets is needed.

14. Communications

14.1 Methods of Communication Client may contact Fin Law Connect via: - **Email:** info@finlawconnect.com - **Phone:** +1 818-280-8990

14.2 Notices Formal notices must be in writing via email or certified mail. Email notices are effective one business day after sending with confirmation. Certified mail notices are effective five business days after mailing.

14.3 Consent to Receive Text/SMS Communications

By providing your mobile number and creating an account, you expressly authorize FinLaw Connect to send you text/SMS messages, including informational updates, appointment reminders, service notifications, and other communications related to your use of our services. Message frequency may vary. Standard message and data rates may apply. You may opt out of receiving SMS messages at any time by replying "STOP" to any message, however, opting out may limit certain service features. FinLaw Connect will not sell or share your mobile number with third parties for marketing purposes.

15. Data Protection and Privacy

15.1 Client Data Storage Data is stored securely, encrypted, and only accessed by authorized personnel.

15.2 Confidentiality Client information and Estate Planning Documents are confidential and protected even after termination of the Agreement.

16. Entire Agreement

This Agreement represents the complete understanding between the parties. Amendments must be in writing and signed by both parties.

17. Severability

If any provision is invalid or unenforceable, remaining provisions remain effective. Parties will replace invalid terms with valid provisions reflecting original intent.

18. Acceptance

By reviewing this document and working with Fin Law Connect, Client accepts these terms as of the Effective Date.