Terms and Conditions

Last Updated: May 7, 2026

Welcome to the website operated by Walter Jenkins / Income Guardians ("we," "us," or "our"). These Terms and Conditions ("Terms") govern your access to and use of our landing page and related services (collectively, the "Site"). By accessing or using the Site, you agree to be bound by these Terms. If you do not agree with any part of these Terms, you must not use the Site.

1. Informational Purposes Only

The content provided on this Site is for informational and educational purposes only. Walter Jenkins is an independent presenter and advisor for Champion Health Inc. and the CHAMP Plan. We are not an insurance company, and the CHAMP Plan is a complementary health benefit plan, not major medical insurance. While we strive to provide accurate and up-to-date information regarding potential payroll tax savings and employee benefits, all figures, savings projections, and tax implications are estimates based on the information you provide and general industry averages.

You should consult with your own legal, tax, or financial advisors regarding your specific business situation before making any decisions based on the information provided on this Site.

2. User Submissions and Contact

By submitting your information (including but not limited to your name, email, phone number, company name, and employee count) through our forms, you consent to being contacted by Walter Jenkins or a member of our team via email, phone, or SMS. You acknowledge that the information you provide is accurate and that you are authorized to provide such information on behalf of your business.

We respect your privacy and will handle your personal information in accordance with our Privacy Policy. We will not sell, rent, or spam your contact information.

3. Intellectual Property

All content, materials, text, graphics, logos, and design elements on the Site are the property of Walter Jenkins, Income Guardians, or their respective licensors (including Champion Health Inc., where applicable) and are protected by copyright, trademark, and other intellectual property laws. You may not reproduce, distribute, modify, or create derivative works from any content on this Site without our prior written consent.

4. Disclaimer of Warranties

The Site and all information, content, and services provided through the Site are provided on an "as is" and "as available" basis without any warranties of any kind, either express or implied. We disclaim all warranties, including but not limited to implied warranties of merchantability, fitness for a particular purpose, and non-infringement. We do not warrant that the Site will be uninterrupted, error-free, or free of viruses or other harmful components.

5. Limitation of Liability

To the fullest extent permitted by applicable law, Walter Jenkins, Income Guardians, and their affiliates, partners, or agents shall not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits or revenues, whether incurred directly or indirectly, or any loss of data, use, goodwill, or other intangible losses, resulting from (a) your access to or use of or inability to access or use the Site; (b) any conduct or content of any third party on the Site; or (c) unauthorized access, use, or alteration of your transmissions or content.

6. Third-Party Links

The Site may contain links to third-party websites or services that are not owned or controlled by us. We have no control over, and assume no responsibility for, the content, privacy policies, or practices of any third-party websites or services. You acknowledge and agree that we shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any such content, goods, or services available on or through any such websites or services.

7. Modifications to the Terms

We reserve the right, at our sole discretion, to modify or replace these Terms at any time. Any changes will be effective immediately upon posting on the Site. Your continued use of the Site following the posting of any changes to these Terms constitutes acceptance of those changes.

8. Governing Law

These Terms shall be governed and construed in accordance with the laws of the state in which Walter Jenkins / Income Guardians operates, without regard to its conflict of law provisions. Any legal action or proceeding arising under these Terms will be brought exclusively in the federal or state courts located in that jurisdiction.

9. Contact Information

If you have any questions about these Terms, please contact us at:

Email: walter@walterincomeguardians.com