



Terms & Conditions of Use:

By downloading, installing, using, or purchasing this program (the “Program”), you agree to be bound by these Terms and Conditions of Use (the “Terms”):

- **Use:** All use of the Program is subject to these Terms. If you do not agree with any part of these Terms, you should not use the Program.
- **Limited License:** These Terms grant you a personal, non-exclusive, non-transferable, limited license to use the Program for your personal and non-commercial purposes only.
- **Age Restriction:** You must be at least 18 years of age to use the Program. By using the Program, you represent and warrant that you are at least 18 years old.
- **All Sales Are Final:** Due to the digital nature of the product and immediate access provided, all purchases are non-refundable. No refunds will be issued for any previous payments. For the 1:1 Coaching Program, The Friction Point Method, cancellation policy applies as laid out in the contract sent to you upon purchase.
- **No Medical Advice:** The Program and its content are for educational and informational purposes only. They are not intended to diagnose, treat, cure, or prevent any disease. This Program is not a substitute for medical advice, diagnosis, or treatment from a qualified healthcare provider. Always consult your physician or healthcare provider before making changes to your diet, lifestyle, or healthcare routines.
- **Personal Responsibility:** You acknowledge that you are responsible for your own health decisions. Participation is voluntary and you assume full responsibility for your actions, health, and well-being.
- **Results Disclaimer:** Individual results will vary. No guarantees are made regarding health outcomes, energy levels, or other wellness improvements through the use of the program or related materials.
- **Limitation of Liability:** To the fullest extent permitted by applicable law, Vivo Ltd., a Nevada corporation, its affiliates, officers, employees, agents, partners, and licensors

shall not be liable for any indirect, incidental, special, consequential, or punitive damages.

- **Indemnification:** You agree to indemnify and hold harmless Vivo Ltd. and its affiliates, officers, employees, agents, partners, and licensors from any claim or demand, including reasonable attorneys' fees, arising out of your use of the Program or your violation of these Terms.
- **Privacy Policy:** We respect your privacy. Your personal information is collected and stored securely in accordance with applicable privacy laws. We do not sell, rent, or share your information with third parties for commercial purposes. For full details, please refer to our Privacy Policy at vivohealthcoaching.com.
- **Attorneys' Fees:** If any action or proceeding is commenced to enforce these Terms, any prevailing party shall be entitled to recover its reasonable attorneys' fees and costs incurred therein, in an amount to be determined by the court.
- **Governing Law & Venue:** These Terms shall be construed and governed by the laws of the State of Nevada. The exclusive venue for any action to enforce these Terms shall be the appropriate state or federal court situated in Washoe County, Nevada.

By completing your purchase, you acknowledge and agree to these terms.

Privacy Policy:

We respect your privacy. Your personal information is collected and stored securely in accordance with applicable privacy laws. By downloading, installing, using, or purchasing this program (the "Program"), you agree to the collection, storage, and use of your personal information in accordance with this Privacy Policy.

- **Personal Information:** We may collect personal information that can identify you, such as your name, email address, and phone number when you register for an account, use the Program, or contact us.
- **Health Information:** We may collect health-related information that you provide us, such as symptoms, diagnoses, prescriptions, medical histories, treatment information, and other health-related data.

- **Digital Information:** We may collect information concerning how you access and use the Program, including your IP address, device information, and activity logs. We may use cookies and similar tracking technologies to track activity on the Program and store certain information.
- **Use:** We may use your personal, health, and/or digital information to contact you with newsletters, marketing or promotional materials, and other information related to the Program that may be of interest to you. We may also use your information to operate, maintain, and improve the Program. We may also use your information to comply with applicable legal obligations, protect our legal rights, and enforce our Terms and Conditions of Use.
- **Sharing Your Information:** We do not sell, rent, or share your information with third parties for commercial purposes. We may share your information with third-party service providers to help us operate the Program, provide professional support, or perform technology-related services. We may disclose your information if required to do so by law or in response to a valid request by public authorities. We may also transfer your personal information as part of a merger, acquisition, or asset sale.
- **Offsite Storage:** While we take all reasonable precautions to protect your information from loss, misuse, unauthorized access, disclosure, alteration, and/or destruction, you understand and agree that all information we collect is stored and maintained on third-party host servers. This information may be stored on, transferred to, and/or maintained on computers located outside your state, province, country, or other governmental jurisdiction where the data protection laws may differ.
- **Governing Law & Venue:** These Terms shall be construed and governed by the laws of the State of Nevada. The exclusive venue for any action to enforce these Terms shall be the appropriate state or federal court situated in Washoe County, Nevada.