



NEED TO KNOW

ANOTHER GREAT IDEA, LLC.

WEBSITE/PERSONAL TERMS AND CONDITIONS OF
USE

PRIVACY & REFUND POLICY
CONSULTING AGREEMENT

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC



PRIVACY POLICY OF [ANOTHER GREAT IDEA, LLC](#).

EST. 09/2006 - 2018

This Website collects some Personal Data from its Users.

[Brian Sprauer, CEO & Founder](#)

[Owner and Data Controller](#)

[Another Great Idea, LLC.](#)

[4500-4560 West Laredo Street.](#)

[Chandler, AZ, 85226-6032](#)

[Owner/Operator Contact:](#)

Email: Operations@anothergreatideallc.com

Phone: 1 (800) 790-9423

Types of Data collected

Among the types of Personal Data that this Website collects, by itself or through third parties, there are: email address, first name, last name, phone number, various types of Data, Cookies, Usage Data, country, username, website and geographic position.

Complete details on each type of Personal Data collected are provided in the dedicated sections of this privacy policy or by specific explanation texts displayed prior to the Data collection.

Personal Data may be freely provided by the User, or, in case of Usage Data, collected automatically when using this Website.

Unless specified otherwise, all Data requested by this Website is mandatory and failure to provide this Data may make it impossible for this Website to provide its services. In cases where this Website specifically states that some Data is not mandatory, Users are free not to communicate this Data without consequences to the availability or the functioning of the Service.

Users who are uncertain about which Personal Data is mandatory are welcome to contact the Owner.

Any use of Cookies – or of other tracking tools – by this Website or by the owners of third-party services used by this Website serves the purpose of providing the Service required by the User, in addition to any other purposes described in the present document and in the Cookie Policy, if available.

Users are responsible for any third-party Personal Data obtained, published or shared through this Website and confirm that they have the third party's consent to provide the Data to the Owner.

-Mode and place of processing the Data

-Methods of processing

The Owner takes appropriate security measures to prevent unauthorized access, disclosure, modification, or unauthorized destruction of the Data.

The Data processing is carried out using computers and/or IT enabled tools, following organizational procedures and modes strictly related to the purposes indicated. In addition to the Owner, in some cases, the Data may be accessible to certain types of persons in charge, involved with the operation of this Website (administration, sales, marketing, legal, system administration) or external parties (such as third-party technical service providers, mail carriers, hosting providers, IT companies, communications

PRIVACY, REFUND POLICY, & TERMS OF USE ANOTHER GREAT IDEA, LLC

agencies) appointed, if necessary, as Data Processors by the Owner. The updated list of these parties may be requested from the Owner at any time.

Legal basis of processing

The Owner may process Personal Data relating to Users if one of the following applies:

- Users have given their consent for one or more specific purposes. Note: Under some legislations the Owner may be allowed to process Personal Data until the User objects to such processing (“opt-out”), without having to rely on consent or any other of the following legal bases. This, however, does not apply, whenever the processing of Personal Data is subject to European data protection law;
- provision of Data is necessary for the performance of an agreement with the User and/or for any pre-contractual obligations thereof;
- processing is necessary for compliance with a legal obligation to which the Owner is subject;
- processing is related to a task that is carried out in the public interest or in the exercise of official authority vested in the Owner;
- processing is necessary for the purposes of the legitimate interests pursued by the Owner or by a third party.

In any case, the Owner will gladly help to clarify the specific legal basis that applies to the processing, and in particular whether the provision of Personal Data is a statutory or contractual requirement, or a requirement necessary to enter into a contract.

Place

The Data is processed at the Owner’s operating offices and in any other places where the parties involved in the processing are located.

Depending on the User’s location, data transfers may involve transferring the User’s Data to a country other than their own. To find out more about the place of processing of such transferred Data, Users can check the section containing details about the processing of Personal Data.

Users are also entitled to learn about the legal basis of Data transfers to a country outside the European Union or to any international organization governed by public international law or set up by two or more countries, such as the UN, and about the security measures taken by the Owner to safeguard their Data.

If any such transfer takes place, Users can find out more by checking the relevant sections of this document or inquire with the Owner using the information provided in the contact section.

Retention time

Personal Data shall be processed and stored for as long as required by the purpose they have been collected for.

Therefore:

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

- Personal Data collected for purposes related to the performance of a contract between the Owner and the User shall be retained until such contract has been fully performed.
- Personal Data collected for the purposes of the Owner’s legitimate interests shall be retained as long as needed to fulfill such purposes. Users may find specific information regarding the legitimate interests pursued by the Owner within the relevant sections of this document or by contacting the Owner.

The Owner may be allowed to retain Personal Data for a longer period whenever the User has given consent to such processing, as long as such consent is not withdrawn. Furthermore, the Owner may be obliged to retain Personal Data for a longer period whenever required to do so for the performance of a legal obligation or upon order of an authority.

Once the retention period expires, Personal Data shall be deleted. Therefore, the right to access, the right to erasure, the right to rectification and the right to data portability cannot be enforced after expiration of the retention period.

The purposes of processing

The Data concerning the User is collected to allow the Owner to provide its Services, as well as for the following purposes: User database management, Contacting the User, Analytics, Backup saving and management, Commercial affiliation, Content commenting, Content performance and features testing (A/B testing), Displaying content from external platforms, Handling payments, Hosting and backend infrastructure, Infrastructure monitoring, Interaction with external social networks and platforms, Location-based interactions, Managing contacts and sending messages, Remarketing and behavioral targeting and Traffic optimization and distribution.

Users can find further detailed information about such purposes of processing and about the specific Personal Data used for each purpose in the respective sections of this document.

Detailed information on the processing of Personal Data

Personal Data is collected for the following purposes and using the following services:

Analytics

The services contained in this section enable the Owner to monitor and analyze web traffic and can be used to keep track of User behavior.

Google Analytics (Google Inc.)

Google Analytics is a web analysis service provided by Google Inc. (“Google”). Google utilizes the Data collected to track and examine the use of this Website, to prepare reports on its activities and share them with other Google services.

Google may use the Data collected to contextualize and personalize the ads of its own advertising network.

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy – Opt Out. Privacy Shield participant.

**PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC**

WordPress Stats (Automattic Inc.)

WordPress Stats is an analytics service provided by Automattic Inc.

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy.

Backup saving and management

This type of service allows the Owner to save and manage backups of this Website on external servers managed by the service provider itself. The backups may include the source code and content as well as the data that the User provides to this Website.

Amazon Glacier (Amazon)

Amazon Glacier is a service to save and manage backups provided by Amazon Web Services Inc.

Personal Data collected: various types of Data as specified in the privacy policy of the service.

Place of processing: United States – Privacy Policy.

Commercial affiliation

This type of service allows this Website to display advertisements for third-party products or services. Ads can be displayed either as advertising links or as banners using various kinds of graphics.

Clicks on the icon or banner posted on the Application are tracked by the third-party services listed below, and are shared with this Website.

For details of which data are collected, please refer to the privacy policy of each service.

Amazon Affiliation (Amazon)

Amazon Affiliation is a commercial affiliation service provided by Amazon.com Inc.

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy.

Contacting the User

Contact form (this Website)

By filling in the contact form with their Data, the User authorizes this Website to use these details to reply to requests for information, quotes or any other kind of request as indicated by the form's header.

Personal Data collected: email address, first name, last name, phone number and various types of Data.

Mailing list or newsletter (this Website)

By registering on the mailing list or for the newsletter, the User's email address will be added to the contact list of those who may receive email messages containing information of commercial or

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

promotional nature concerning this Website. Your email address might also be added to this list as a result of signing up to this Website or after making a purchase.

Personal Data collected: Cookies, country, email address, first name, last name and Usage Data.

Content commenting

Content commenting services allow Users to make and publish their comments on the contents of this Website.

Depending on the settings chosen by the Owner, Users may also leave anonymous comments. If there is an email address among the Personal Data provided by the User, it may be used to send notifications of comments on the same content. Users are responsible for the content of their own comments.

If a content commenting service provided by third parties is installed, it may still collect web traffic data for the pages where the comment service is installed, even when Users do not use the content commenting service.

Comment system managed directly (this Website)

This Website has its own internal content comment system.

Personal Data collected: Cookies, email address, first name, last name, Usage Data, username and website.

Displaying content from external platforms

This type of service allows you to view content hosted on external platforms directly from the pages of this Website and interact with them.

This type of service might still collect web traffic data for the pages where the service is installed, even when Users do not use it.

Google Fonts (Google Inc.)

Google Fonts is a typeface visualization service provided by Google Inc. that allows this Website to incorporate content of this kind on its pages.

Personal Data collected: Usage Data and various types of Data as specified in the privacy policy of the service.

Place of processing: United States – Privacy Policy. Privacy Shield participant.

Google Maps widget (Google Inc.)

Google Maps is a maps visualization service provided by Google Inc. that allows this Website to incorporate content of this kind on its pages.

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy. Privacy Shield participant.

Gravatar (Automattic Inc.)

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

Gravatar is an image visualization service provided by Automattic Inc. that allows this Website to incorporate content of this kind on its pages.

Please note that if Gravatar images are used for comment forms, the commenter's email address or parts of it may be sent to Gravatar – even if the commenter has not signed up for that service.

Personal Data collected: email address and Usage Data.

Place of processing: United States – Privacy Policy.

Instagram widget (Instagram, Inc.)

Instagram is an image visualization service provided by Instagram, Inc. that allows this Website to incorporate content of this kind on its pages.

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy.

Vimeo video (Vimeo, LLC)

Vimeo is a video content visualization service provided by Vimeo, LLC that allows this Website to incorporate content of this kind on its pages.

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy.

YouTube video widget (Google Inc.)

YouTube is a video content visualization service provided by Google Inc. that allows this Website to incorporate content of this kind on its pages.

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy. Privacy Shield participant.

Handling payments

Payment processing services enable this Website to process payments by credit card, bank transfer or other means. To ensure greater security, this Website shares only the information necessary to execute the transaction with the financial intermediaries handling the transaction.

Some of these services may also enable the sending of timed messages to the User, such as emails containing invoices or notifications concerning the payment.

PayPal (PayPal Inc.)

PayPal is a payment service provided by PayPal Inc., which allows Users to make online payments.

Personal Data collected: various types of Data as specified in the privacy policy of the service.

Place of processing: See the PayPal privacy policy – Privacy Policy.

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

Stripe (Stripe Inc)

Stripe is a payment service provided by Stripe Inc.

Personal Data collected: various types of Data as specified in the privacy policy of the service.

Place of processing: United States – Privacy Policy. Privacy Shield participant.

Hosting and backend infrastructure

This type of service has the purpose of hosting Data and files that enable this Website to run and be distributed as well as to provide a ready-made infrastructure to run specific features or parts of this Website. Some of these services work through geographically distributed servers, making it difficult to determine the actual location where the Personal Data are stored.

Amazon Web Services (AWS) (Amazon Web Services, Inc.)

Amazon Web Services is a hosting and backend service provided by Amazon.com Inc.

Personal Data collected: various types of Data as specified in the privacy policy of the service.

Place of processing: United States – Privacy Policy. Privacy Shield participant.

Infrastructure monitoring

This type of service allows this Website to monitor the use and behavior of its components so its performance, operation, maintenance and troubleshooting can be improved.

Which Personal Data are processed depends on the characteristics and mode of implementation of these services, whose function is to filter the activities of this Website.

Uptime Robot (Buzpark Bilisim Tarim Urunleri Sanayi Tic. Ltd. Sti.)

Uptime Robot is a monitoring service provided by Buzpark Bilisim Tarim Urunleri Sanayi Tic. Ltd. Sti.

Personal Data collected: various types of Data as specified in the privacy policy of the service.

Place of processing: Turkey – Privacy Policy.

Interaction with external social networks and platforms

This type of service allows interaction with social networks or other external platforms directly from the pages of this Website.

The interaction and information obtained through this Website are always subject to the User's privacy settings for each social network.

This type of service might still collect traffic data for the pages where the service is installed, even when Users do not use it.

Facebook Like button and social widgets (Facebook, Inc.)

The Facebook Like button and social widgets are services allowing interaction with the Facebook social network provided by Facebook, Inc.

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy. Privacy Shield participant.

Google+ +1 button and social widgets (Google Inc.)

The Google+ +1 button and social widgets are services allowing interaction with the Google+ social network provided by Google Inc.

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy. Privacy Shield participant.

LinkedIn button and social widgets (LinkedIn Corporation)

The LinkedIn button and social widgets are services allowing interaction with the LinkedIn social network provided by LinkedIn Corporation.

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy.

Pinterest “Pin it” button and social widgets (Pinterest)

The Pinterest “Pin it” button and social widgets are services allowing interaction with the Pinterest platform provided by Pinterest Inc.

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy.

Reddit button and widgets (reddit inc.)

The reddit button and widgets are services allowing interaction with the reddit platform provided by reddit inc.

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy.

Twitter Tweet button and social widgets (Twitter, Inc.)

The Twitter Tweet button and social widgets are services allowing interaction with the Twitter social network provided by Twitter, Inc.

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy. Privacy Shield participant.

Location-based interactions

Geolocation (this Website)

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

This Website may collect, use, and share User location Data in order to provide location-based services.

Most browsers and devices provide tools to opt out from this feature by default. If explicit authorization has been provided, the User's location data may be tracked by this Website.

Personal Data collected: geographic position.

Remarketing and behavioral targeting

This type of service allows this Website and its partners to inform, optimize and serve advertising based on past use of this Website by the User.

This activity is performed by tracking Usage Data and by using Cookies, information that is transferred to the partners that manage the remarketing and behavioral targeting activity.

In addition to any opt out offered by any of the services below, the User may opt out of a third-party service's use of cookies by visiting the Network Advertising Initiative opt-out page.

Facebook Remarketing (Facebook, Inc.)

Facebook Remarketing is a remarketing and behavioral targeting service provided by Facebook, Inc. that connects the activity of this Website with the Facebook advertising network.

Personal Data collected: Cookies and Usage Data.

Place of processing: United States – Privacy Policy – Opt Out. Privacy Shield participant.

Traffic optimization and distribution

This type of service allows this Website to distribute their content using servers located across different countries and to optimize their performance.

Which Personal Data are processed depends on the characteristics and the way these services are implemented. Their function is to filter communications between this Website and the User's browser.

Considering the widespread distribution of this system, it is difficult to determine the locations to which the contents that may contain Personal Information User are transferred.

CloudFlare (Cloudflare)

CloudFlare is a traffic optimization and distribution service provided by CloudFlare Inc.

The way CloudFlare is integrated means that it filters all the traffic through this Website, i.e., communication between this Website and the User's browser, while also allowing analytical data from this Website to be collected.

Personal Data collected: Cookies and various types of Data as specified in the privacy policy of the service.

Place of processing: United States – Privacy Policy.

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

User database management

This type of service allows the Owner to build user profiles by starting from an email address, a personal name, or other information that the User provides to this Website, as well as to track User activities through analytics features. This Personal Data may also be matched with publicly available information about the User (such as social networks' profiles) and used to build private profiles that the Owner can display and use for improving this Website.

Some of these services may also enable the sending of timed messages to the User, such as emails based on specific actions performed on this Website.

ActiveCampaign (ActiveCampaign, Inc.)

ActiveCampaign is a User database management service provided by ActiveCampaign, Inc.

Personal Data collected: email address and various types of Data as specified in the privacy policy of the service.

Place of processing: United States – Privacy Policy.

Further information about Personal Data

Selling goods and services online

The Personal Data collected are used to provide the User with services or to sell goods, including payment and possible delivery.

The Personal Data collected to complete the payment may include the credit card, the bank account used for the transfer, or any other means of payment envisaged. The kind of Data collected by this Website depends on the payment system used.

The rights of Users

Users may exercise certain rights regarding their Data processed by the Owner.

In particular, Users have the right to do the following:

- **Withdraw their consent at any time.** Users have the right to withdraw consent where they have previously given their consent to the processing of their Personal Data.
- **Object to processing of their Data.** Users have the right to object to the processing of their Data if the processing is carried out on a legal basis other than consent. Further details are provided in the dedicated section below.
- **Access their Data.** Users have the right to learn if Data is being processed by the Owner, obtain disclosure regarding certain aspects of the processing and obtain a copy of the Data undergoing processing.
- **Verify and seek rectification.** Users have the right to verify the accuracy of their Data and ask for it to be updated or corrected.

PRIVACY, REFUND POLICY, & TERMS OF USE ANOTHER GREAT IDEA, LLC

- Restrict the processing of their Data. Users have the right, under certain circumstances, to restrict the processing of their Data. In this case, the Owner will not process their Data for any purpose other than storing it.
- Have their Personal Data deleted or otherwise removed. Users have the right, under certain circumstances, to obtain the erasure of their Data from the Owner.
- Receive their Data and have it transferred to another controller. Users have the right to receive their Data in a structured, commonly used and machine readable format and, if technically feasible, to have it transmitted to another controller without any hindrance. This provision is applicable provided that the Data is processed by automated means and that the processing is based on the User's consent, on a contract which the User is part of or on pre-contractual obligations thereof.
- Lodge a complaint. Users have the right to bring a claim before their competent data protection authority.

Details about the right to object to processing

Where Personal Data is processed for a public interest, in the exercise of an official authority vested in the Owner or for the purposes of the legitimate interests pursued by the Owner, Users may object to such processing by providing a ground related to their particular situation to justify the objection.

Users must know that, however, should their Personal Data be processed for direct marketing purposes, they can object to that processing at any time without providing any justification. To learn, whether the Owner is processing Personal Data for direct marketing purposes, Users may refer to the relevant sections of this document.

How to exercise these rights

Any requests to exercise User rights can be directed to the Owner through the contact details provided in this document. These requests can be exercised free of charge and will be addressed by the Owner as early as possible and always within one month.

Cookie Policy

This Website uses Cookies. To learn more and for a detailed cookie notice, the User may consult the Cookie Policy.

Additional information about Data collection and processing

Legal action

The User's Personal Data may be used for legal purposes by the Owner in Court or in the stages leading to possible legal action arising from improper use of this Website or the related Services.

The User declares to be aware that the Owner may be required to reveal personal data upon request of public authorities.

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

Additional information about User's Personal Data

In addition to the information contained in this privacy policy, this Website may provide the User with additional and contextual information concerning particular Services or the collection and processing of Personal Data upon request.

System logs and maintenance

For operation and maintenance purposes, this Website and any third-party services may collect files that record interaction with this Website (System logs) use other Personal Data (such as the IP Address) for this purpose.

Information not contained in this policy

More details concerning the collection or processing of Personal Data may be requested from the Owner at any time. Please see the contact information at the beginning of this document.

How "Do Not Track" requests are handled

This Website does not support "Do Not Track" requests.

To determine whether any of the third-party services it uses honor the "Do Not Track" requests, please read their privacy policies.

Changes to this privacy policy

The Owner reserves the right to make changes to this privacy policy at any time by giving notice to its Users on this page and possibly within this Website and/or – as far as technically and legally feasible – sending a notice to Users via any contact information available to the Owner. It is strongly recommended to check this page often, referring to the date of the last modification listed at the bottom.

Should the changes affect processing activities performed on the basis of the User's consent, the Owner shall collect new consent from the User, where required.

Definitions and legal references

Personal Data (or Data)

Any information that directly, indirectly, or in connection with other information — including a personal identification number — allows for the identification or identifiability of a natural person.

Usage Data

Information collected automatically through this Website (or third-party services employed in this Website), which can include: the IP addresses or domain names of the computers utilized by the Users who use this Website, the URI addresses (Uniform Resource Identifier), the time of the request, the method utilized to submit the request to the server, the size of the file received in response, the numerical code indicating the status of the server's answer (successful outcome, error, etc.), the country of origin, the features of the browser and the operating system utilized by the User, the various time details per visit (e.g., the time spent on each page within the Application) and the details about the path followed within the Application with special

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

reference to the sequence of pages visited, and other parameters about the device operating system and/or the User's IT environment.

User

The individual using this Website who, unless otherwise specified, coincides with the Data Subject.

Data Subject

The natural person to whom the Personal Data refers.

Data Processor (or Data Supervisor)

The natural or legal person, public authority, agency or other body which processes Personal Data on behalf of the Controller, as described in this privacy policy.

Data Controller (or Owner)

The natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of Personal Data, including the security measures concerning the operation and use of this Website. The Data Controller, unless otherwise specified, is the Owner of this Website.

This Website (or this Application)

The means by which the Personal Data of the User is collected and processed.

Service

The service provided by this Website as described in the relative terms (if available) and on this site/application.

European Union (or EU)

Unless otherwise specified, all references made within this document to the European Union include all current member states to the European Union and the European Economic Area.

Cookies

Small sets of data stored in the User's device.

Legal information

This privacy statement has been prepared based on provisions of multiple legislations, including Art. 13/14 of Regulation (EU) 2016/679 (General Data Protection Regulation).

This privacy policy relates solely to this Website, if not stated otherwise within this document.

Latest update: January 7, 2019

**PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC**

CONSULTING AGREEMENT

This consulting agreement (“Agreement”) is entered into by and between **Another Great Idea, LLC.**, a Limited Liability Company and You, (“The Client”), with Authorized/Assigned Advisor, an Arizona company (“Consultant”).

Recitals

WHEREAS, Consultant has experience in the field of **Personal, Business, Relationship, and Financial Consulting.**

WHEREAS, Consultant is willing to be engaged by Client upon the terms and conditions herein contained; and

WHEREAS, a significant portion of Client’s business and assets are comprised of Proprietary and Confidential Information, as defined below, which Client wishes to preserve and protect;

NOW, THEREFORE, in consideration of the recitals, and of the terms, covenants, and conditions set forth herein, and for other good and valuable consideration, receipt of which is hereby acknowledged, Client and Consultant mutually agree as follows:

1. Consulting Services. Client hereby retains Consultant to render the following services to Client:

- **Financial Planning specific to Your Credit Card Account(s) Interest Rate and Balance Transfer Options, Life Coaching, Organizing, & Personal Assisting**

The manner and means by which Consultant chooses to complete the services are in Consultant’s sole discretion and control. Consultant’s obligations shall be conditioned upon receiving such information and cooperation from Client as may be reasonably necessary to perform the services.

2. Services NOT Performed by Consultant. Although Consultant may comment upon Client’s legal documents, financial statements or other documentation in the course of performing the services hereunder, Client acknowledges that Consultant is not an attorney, nor is Consultant providing auditing or accounting services or opining on representations made in any financial statements. Client further acknowledges that Client should consult with its own legal, auditing and accounting advisors regarding any matters requiring legal, auditing or accounting advice.

3. Relationship of Parties. This Agreement shall not constitute an employer-employee relationship, and it is the intent of each party that Consultant shall at all times be an independent contractor.

4. Term. The term of this Agreement shall commence on the date hereof and shall remain in effect for a period not to exceed **[twelve (12) months – extend term if necessary]**.

5. Compensation. For services provided hereunder, Consultant shall be paid the sum of **[For fixed price project = *Determined at Point of Sale]**. Consultant or Consultant’s employees shall only be entitled to payment or reimbursement for travel expenses, food, lodging, any per diem allowance, equipment, supplies, or similar items if expressly authorized in advance by Client.

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

All payments must be made through the Another Great Idea, LLC. Telephonic Voice Capture System.

6. Disclosure of Information. Consultant agrees that at no time (either during or subsequent to the term of this Agreement) will Consultant disclose or use, except in pursuit of the business of Client or any of its subsidiaries or affiliates, any Proprietary and Confidential Information of Client, or any subsidiary or affiliate of Client, acquired during the term of this Agreement. The term "Proprietary and Confidential Information" shall mean, but is not limited to, all information which is known or intended to be known only to Client, its subsidiaries and affiliates, and their employees, including any document, record, financial or other information of Client, or others in a confidential relationship with Client, and further relates to specific business matters such as the Client's financial information, identity of clients and patients, policies and procedures, fee structures, trade secrets, proprietary know-how, account information, and other information relating to other business of Client, its subsidiaries and affiliates, and their employees. Consultant agrees not to remove from the premises of Client except as necessary for Consultant to perform services in accordance with the terms of this Agreement, any document, record, or other information of Client or its affiliates.

Consultant agrees to return or destroy, immediately upon termination of Consultant's services hereunder, any and all documentation relating to Proprietary and Confidential Information of Client and of others that is in the possession of Consultant, in whatever format it may be maintained, whether provided to, or developed by, Consultant, and to provide a certificate of destruction if required by Client.

Notwithstanding the foregoing, the restrictions contained in this Section 6 shall not apply to any Proprietary and Confidential Information that (i) is a matter of public knowledge or prior personal knowledge (from a source other than a party to this Agreement or its affiliate), (ii) is independently developed by a person not a party to this Agreement without the use, directly or indirectly, of Proprietary and Confidential Information, or (iii) is required by law or the order of any court or governmental agency, or in any litigation or similar proceeding to be disclosed; provided that the disclosing party shall, prior to making any such required disclosure, notify the other party with sufficient notice to permit that party to seek an appropriate protective order.

7. Proprietary and Confidential Information of Others. Consultant acknowledges that Client does business with clients that supply Client with information of a confidential nature, and that Client has contractual obligations to preserve the confidential nature of such information. Consultant agrees to treat any information received from clients of Client as confidential, as if it were the Proprietary and Confidential Information of Client.

8. Remedies. In addition to any other remedies, which Client may have by virtue of this Agreement, Consultant agrees that in the event that a breach of the confidentiality provisions of this Agreement occurs or is threatened, Client shall be entitled to obtain an injunction against Consultant from a court of competent jurisdiction to restrain any breach of confidentiality.

9. Termination. Either party may terminate this Agreement, with or without cause, upon thirty (30) days' advance written notice to the other, unless otherwise mutually agreed upon.

10. Limitation of Liability to Client. Notwithstanding any other provision of this Agreement, in no event shall Consultant be liable to Client for Client's lost profits, or special, incidental, punitive or consequential damages (even if Consultant has been advised of the possibility of such damages).

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

Furthermore, in no event shall Consultant's liability to Client under any circumstances exceed the amount of compensation actually received by Consultant from Client under this Agreement as of a date certain. Further, Consultant will not be liable for delays or performance failures due to circumstances beyond Consultant's control.

11. Indemnification of Consultant. Client shall indemnify, defend and hold Consultant harmless from and against any and all third party claims, liability, suits, losses, damages and judgments, joint or several, and shall pay all costs and expenses (including counsel's fees and expenses) as they are incurred in connection with the investigation of, preparation for or defense of any pending or threatened claim or any action or proceeding arising there from, that Consultant incurs as a result of having performed services on behalf of Client.

12. Client's Representations. Client represents that it has the full right and authority to enter into and perform this Agreement. The consummation of the Agreement and the transactions contemplated herein do not violate any outstanding assignments, grants, licenses, encumbrances, obligations, agreements or understanding between Client and any other person or entity. Client represents and warrants to Consultant that Client is able to timely pay Consultant all fees and expenses incurred in the performance of the services hereunder.

13. Amendments. This Agreement may be amended only in a writing signed by both parties.

14. Independent Consultant; No Agency. The parties agree that at all times during the term of this Agreement, Consultant shall continue to be an independent Consultant, and is not authorized as, nor shall be deemed to be an employee, agent, partner, joint venturer, or representative of Client. Neither party has the authority to bind the other or to incur any liability on behalf of the other, nor to direct the employees of the other. Nothing in this Agreement shall be interpreted or construed as creating or establishing the relationship of employer and employee between Client and Consultant or any employee or agent of Consultant. Consultant shall retain the right to perform services for others during the term of this Agreement.

15. Miscellaneous. No waiver by Client of any breach of this Agreement by Consultant shall be considered to be a waiver of any other breach. Should any litigation be commenced between Client and Consultant relating to any such breach, the prevailing party shall be entitled, in addition to such other relief as may be granted, reasonable costs and attorney's fees relating to such litigation. If any term or provision of this Agreement is determined to be illegal or invalid, such illegality or invalidity shall not affect the validity of the remainder of this Agreement. This Agreement shall be governed by the laws of the State of **Arizona**.

This Agreement contains the entire agreement between the parties hereto with respect to the subject matter hereof.

IN WITNESS WHEREOF, the parties have executed this Agreement via Electronic Telephone Voice Capture/Authorization.

**PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC**

“The CLIENT”

Your Name Here:

ASSIGNED CLIENT ID

CONSULTANT

ANOTHER GREAT IDEA, LLC. COM

DBA: AGI, LLC.

COSWELL PAYTON

MEMBER, PERSONAL ADVISOR

Return & Refund Policy

Thank you for choosing services with Another Great Idea, LLC (To be referenced as AGI, LLC from here on out). If you are not satisfied with your purchase, we're here to help. Please read through our return and refund policy stated below.

1>Returns

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

a. Program Services

You have **10 calendar days** to contact us for a refund from the date of receipt of your original order. To be eligible for a return, you must contact us within the number of days specified (10) and **provide the receipt or proof of purchase**. Returns are not guaranteed. At the discretion of AGI, LLC, you may be required to provide further information. Valid reason for cancellation is required (ie., Welcome package not received/created within promised time, Deceased person(s), Fraudulent account request or "I did not apply"). AGI, LLC reserves the right to request proof of the reason you provide.

If your approved account welcome package has already been received by you, this means your account has been established, as promised, and all services have been rendered/received. After account establishment, you must contact your Financial Institution to cancel or close your account. Beyond 10 calendar days we will not issue a return; instead you may contact our support team via email at: support@anothergr8idea.com or Toll Free at: 1-(800) 790-9423 to address any questions or concerns you may have regarding our services.

Refunds

b. Valid Refund Requests

If you are not completely satisfied with your purchase, please contact us within **10 calendar days from the date of receipt of your original order**. If we are contacted within the above specified calendar days, with valid reason for cancellation, and all requested proof is received, we will issue you a refund for the amount you paid, less shipping (**\$19.95**) and processing (**3% of your purchase=\$**. ****). Please allow up to **30 calendar days** for your statement to reflect the return. **The math: \$***. **-\$**. **-\$19.95=\$***. ****, would be your expected return once all items, including your original package, have been received. Once we have processed the return, it is up to your financial institution to accept and post your return to your account. Thank you.

Another Great Idea, LLC. Website Terms and Conditions of Use

1. 1Terms

By accessing this web site, you are agreeing to be bound by these web site Terms and Conditions of Use, all applicable laws and regulations, and agree that you are responsible

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

for compliance with any applicable local laws. If you do not agree with any of these terms, you are prohibited from using or accessing this site. The materials contained in this web site are protected by applicable copyright and trademark law.

2.1 Use License

2.2 a) Permission is granted to temporarily download one copy of the materials (information) on Another Great Idea, LLC. web site for personal, non-commercial transitory viewing only. This is the grant of a license, not a transfer of title, and under this license you may not:

- * i. modify or copy the materials;
- * ii. use the materials for any commercial purpose, or for any public display (commercial or non-commercial);
- * iii. attempt to decompile or reverse engineer any software contained on Another Great Idea's web site;
- * iv. remove any copyright or other proprietary notations from the materials; or
- * v. transfer the materials to another person or "mirror" the materials on any other server.

b) This license shall automatically terminate if you violate any of these restrictions and may be terminated by Another Great Idea, LLC at any time. Upon terminating your viewing of these materials or upon the termination of this license, you must destroy any downloaded materials in your possession whether in electronic or printed format.

3. Disclaimer

The materials on Another Great Idea, LLC's web site are provided "as is". Another Great Idea, LLC makes no warranties, expressed or implied, and hereby disclaims and negates all other warranties, including without limitation, implied warranties or conditions of merchantability, fitness for a particular purpose, or non-infringement of intellectual property or other violation of rights. Further, Another Great Idea, LLC. does not warrant or make any representations concerning the accuracy, likely results, or reliability of the use of the materials on its Internet web site or otherwise relating to such materials or on any sites linked to this site.

**PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC**

4. Limitations

In no event shall Another Great Idea, LLC or its suppliers be liable for any damages (including, without limitation, damages for loss of data or profit, or due to business interruption,) arising out of the use or inability to use the materials on Another Great Idea, LLC 's Internet site, even if Another Great Idea, LLC or a Another Great Idea, LLC authorized representative has been notified orally or in writing of the possibility of such damage. Because some jurisdictions do not allow limitations on implied warranties, or limitations of liability for consequential or incidental damages, these limitations may not apply to you.

5. Revisions and Errata

The materials appearing on Another Great Idea, LLC 's web site could include technical, typographical, or photographic errors. Another Great Idea, LLC. does not warrant that any of the materials on its web site are accurate, complete, or current. Another Great Idea, LLC may make changes to the materials contained on its web site at any time without notice. Another Great Idea, LLC does not, however, make any commitment to update the materials.

6. Links

Another Great Idea, LLC has not reviewed all of the sites linked to its Internet web site and is not responsible for the contents of any such linked site. The inclusion of any link does not imply endorsement by Another Great Idea, LLC of the site. Use of any such linked web site is at the user's own risk.

7. Site Terms of Use Modifications

Another Great Idea, LLC may revise these terms of use for its web site at any time without notice. By using this web site you are agreeing to be bound by the then current version of these Terms and Conditions of Use.

8. Governing Law

**PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC**

Any claim relating to Another Great Idea, LLC 's web site shall be governed by the laws of the State of FL without regard to its conflict of law provisions.

9. Revised and/or Updated Terms

Thank you for choosing AGI, LLC! We appreciate your business!

Hours: Monday thru Friday, 8:00am-5:00pm

Phone: 1(800) 790-9423/Fax: (928) 239-9423

Email: support@anothergr8idea.com URL: <https://anothergreatideallc.info>

**You have an appointment scheduled for 7 calendar days from the date of your order; between 8am-12pm PST. Please call 24 hrs. in advance to reschedule if this time window will not fit your schedule.

++Please See Our [Refund Policy], [Terms of Use], [Consulting Agreement], & [Privacy Policy].

Attached files: Credit Card Authorization Form, Cancellation Policy Notes Please refer to our website(s): (<https://anothergreatideallc.info/Agreements> or <https://anothergreatideallc.com/ImportantInformation>) for more detailed information regarding Your Terms, Privacy, and Return/Cancellation Inquiries. You may also refer to your printed and attached copies of your Credit Card Authorization form and Cancellation Policy if you do not have access to the internet.

10.1 Products

10.1a New Accounts

Upon receipt of payment for services, your account creation is initiated. You can expect your Welcome kit that contains your new account number(s), Addendum, and Fees Chart to arrive in a plain white envelope via regular mail. Please allow a minimum of 5-7 business days after the date of your original order to allow for processing (ie., weekends, holidays, and/or incimate weather).

PRIVACY, REFUND POLICY, & TERMS OF USE
ANOTHER GREAT IDEA, LLC

10.2 Services

10.2a Fulfillment of our Agreement. Please also expect a second package from AGI, LLC to arrive within 10-15 business days after the date of receipt of payment, via regular mail. Please note all pages with the words "Merchant Copy" highlighted in yellow, as these are the copies that you will Sign, Date, and Return utilizing the postage-paid and addressed envelope provided, at your earliest convenience. You will file the additional documents captioned "Customer Copy" for your records. While, we request signed copies of your authorization documents for record keeping purposes, please understand that the lack of a handwritten signature does not nullify your agreement with AGI, LLC.

10.3 Calculating any expected Refunds/Returns

Example: Your Total: \$995.00 Paid: \$0.00 Amount Due (USD): \$995.00 **If a refund is issued after Management review, you can expect your refund to appear as such:

Using our example price → \$995 (less shipping) -\$19.95 (less processing, which is 3% of your total amount paid) -\$29.85. $\$995 - \$29.85 - \$19.95 = \945.20 . \$945.20 would be the expected refund amount for someone who paid a total of \$995 USD at order date.

Pay Now Authorization, Agreement, and Acknowledgment of The Company's policies and Our Agreement were recorded via Voice Capture during the Verification process. We captured the following via VC: [Credit Card Authorization], [Fees & Charges], [Understanding of Non-affiliation], [Verification of Identity]. Your Answer: Yes. Permission to Proceed? Your Answer: Yes.