

## **Disclaimers**

### **General Disclaimer:**

- The information provided by Positive Money Mode during coaching sessions is for educational purposes only and does not constitute financial, investment, tax, or legal advice. Clients should consult with appropriate professionals before making any financial decisions.

### **Results Disclaimer:**

- Financial coaching is designed to educate and empower clients, but it does not guarantee specific financial outcomes. Results may vary based on individual circumstances, effort, and external factors.

### **No Fiduciary Relationship:**

- The relationship between the Coach and Client is not a fiduciary relationship. The Coach acts as an educator and guide, and the Client is solely responsible for their financial decisions.

### **Third-Party Disclaimer:**

- The Coach may provide information about third-party products, services, or institutions. The Coach is not affiliated with, endorsed by, or responsible for any actions taken by these third parties.

### **Confidentiality Disclaimer:**

- While all efforts will be made to maintain confidentiality, the Coach may be required by law to disclose certain information under specific circumstances, such as court orders or legal investigations.