## Rebecca Romo LLC Disclaimer

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Please read this Disclaimer carefully. It governs Your understanding of and agreement with the limits of responsibility, scope of information, and intended use of <a href="mailto:coachromo.com">coachromo.com</a> and any Site, Content, and Offerings owned and operated by Rebecca Romo LLC doing business as ("d/b/a") COACH ROMO, A-Brain Academy, and/or Meaningful Life Cultivation (MLC).

For a quick orientation, see Purpose, Important Highlights, and the "In plain terms" sections throughout. These are provided to help clarify how the Company's educational and informational resources are to be used—and where professional or legal boundaries apply—but please note that the full Disclaimer remains the governing statement. (Note: All capitalized terms are defined in Section 1 (Definitions).)

## Purpose

We want You to feel informed and confident about what Our resources are—and what they are not. This Disclaimer explains the scope, intent, and professional boundaries of the information, education, and materials We share. It also clarifies that Our resources are not medical, psychological, legal, or financial treatment or advice, so You understand how to use them responsibly and where to seek licensed or specialized support when needed.

# **Important Highlights**

Before continuing, here are some important highlights about Our Disclaimer. You have the right to:

- Understand that Our Site, Content, and Offerings are educational and informational. We do not provide medical, psychological, therapeutic, legal, or financial services.
- Know where Our professional boundaries end and where Your personal responsibility begins when You choose to use or act on Our Content.
- Decide whether to agree. By using the Site in any capacity, You voluntarily agree to this Disclaimer. If You do not agree, please discontinue use of the Site and its Content.
- Use this Site only if You are at least eighteen (18) years old and able to consent

### Disclaimer

By continuing to use this Site, You confirm that You are at least eighteen (18) years old and have the capacity to consent to this Disclaimer. You understand that the information and materials provided through Our Site, Content, and Offerings are for educational and informational purposes only and are not a substitute for professional, medical, psychological, or legal advice.

If You are under eighteen (18), or do not agree with this Disclaimer, please discontinue use of the Site and its Content.

By proceeding on the Site, You hereby acknowledge and agree to the following:

### 1. Definitions

- "Company," "We," "I," "Our," or "Us" means Rebecca Romo LLC, doing business as ("d/b/a") COACH ROMO, A-Brain Academy, and/or Meaningful Life Cultivation (MLC). This includes any successors, affiliates, or assigns. The Company owns and operates the Site and any affiliated platforms.
- "Rebecca Romo, Psy.D.," "Dr. Romo," "Dr. Rebecca Romo," or "Doctor Romo" means Rebecca Romo, the founder of Rebecca Romo LLC, who holds a Doctor of Psychology degree in Clinical Psychology and practiced as a licensed psychologist for over two decades. Dr. Romo retired her license in order to focus fully on coaching, education, and community-building services. This decision was voluntary and not related to any disciplinary or adverse action. Any reference to "Psy.D.," "Dr.," or "Doctor" refers solely to her doctoral degree and professional background, not a current license to practice psychology. All services and Offerings provided through the Company are strictly coaching, education, training, and community-building, and are not medical, psychological, diagnostic, or therapeutic treatment or healthcare.
- "Content" means any and all written, visual, video, audio, or other materials provided by the Company or made available through the Site or affiliated platforms, including but not limited to emails, blog posts, guides, slide decks, worksheets, templates, videos, graphics, courses, trainings, workshops, community prompts, and downloadable or streamed materials, whether Accessed freely or through Purchase, registration, or other forms of Access, (each as defined in this Disclaimer and/or in the Company's Terms & Conditions). Content may be further specified by Public Content, Restricted Content, or Downloadable Materials, as described in the Company's Terms & Conditions.
- "User-Generated Content" means any Content, materials, information, comments, posts, messages, files, images, videos, audio submissions, downloadable materials, or

other contributions created or shared by users on the Site or through any affiliated platforms or services, including but not limited to community spaces, discussion areas, group forums, live events, or other interactive features.

- "Access," "Accessed," or "Accessing" means any method by which You receive, enroll in, participate in, view, stream, download, register for, subscribe to, or otherwise obtain use of any Content or Offering, whether paid or free. This includes, but is not limited to, Accessing through Purchase, registration, or enrollment via the Site or affiliated platforms associated with the Company.
- "Purchase" or "Purchasing" refers to any paid transaction in which You exchange money for an Offering, including one-time payments, subscriptions, installment plans, or tiered pricing models. A Purchase is considered a form of Access.
- "Offering" means any and all Content, materials, experiences, services, or products provided by the Company through the Site or affiliated platforms. This includes, but is not limited to: digital courses; challenges; group or individual coaching; workshops; community memberships; live or recorded events; retreats or in-person gatherings; contributor-led sessions; physical products or merchandise such as apparel or mugs; templates, guides, eBooks, worksheets, workbooks, and interactive tools or self-assessments; social media Content; blog posts; newsletters; email communications; private audio Content such as podcasts or meditations; and community features such as prompts, discussions, or live chat. Offerings may be free or paid, and may be delivered digitally, physically, or in person. Offerings also include affiliate promotions, licensed materials used with permission, and Content contributed by users or guest presenters in community spaces hosted by the Company.
- "Site" means <u>coachromo.com</u>, and any additional websites, community platforms, mobile applications, digital spaces, or services operated by the Company including any and all related pages, tabs, sub-pages, Content, communications, or services, whether hosted directly or through third-party providers.
- "Personal Information" means any information that can be used on its own or in conjunction with other information to identify, contact, or locate a single person, or to identify an individual in context. This includes, but is not limited to, Your name, email address, mailing address, telephone number, IP address, billing or payment information, demographic data, social media handle, and any other data You voluntarily provide through forms, purchases, course registrations, coaching applications, community engagement, surveys, testimonials, or direct communication with the Company. This may also include information collected automatically (such as cookies, device data, or analytics) when interacting with the Site or affiliated platforms, for purposes such as improving user experience, site functionality, security, and marketing effectiveness.

• "You" or "Your" means any user, customer, member, contributor, participant, or viewer of the Site or affiliated platforms, including anyone who accesses, browses, purchases, registers for, interacts with, or otherwise uses any of the Company's Sites, Content, Offerings, community spaces, or communications, whether those Offerings are free or paid.

*In plain terms:* This part explains exactly what We mean when We use certain words—so You don't have to guess how We're using them anywhere else in this Disclaimer.

### 2. General Disclaimer

The Site, Content, and Offerings (all terms as defined herein) are intended solely for educational, informational, entertainment, and self-development purposes. They are not a substitute for professional mental health, medical, legal, or financial advice. By accessing and using the Site, Content, or Offerings, You acknowledge and agree that Your use is voluntary and at Your own discretion, and that none of the information provided is intended to diagnose, treat, prevent, or cure any physical, emotional, or mental health condition.

By using the Site, You understand that Rebecca Romo, Psy.D. operates solely as a life coach, educator, content creator, and community builder. She is no longer practicing as a licensed psychologist, and no Offering or Content provided by the Company is intended as or should be construed as psychological, medical, or therapeutic treatment.

Treatment requires a professional relationship that includes a personalized intake, diagnosis, and ongoing clinical care—none of which are offered or implied through this Site, its Content, or any Company Offering. Likewise, no representative, guest speaker, trainer, or community member associated with the Company is acting as Your licensed health provider.

The Site and its affiliated platforms may include information related to nervous system functioning, somatic awareness, and other wellness practices designed for self-reflection and personal development. These tools are general in nature and not to be interpreted as medical or therapeutic advice. You are encouraged to use Your own discernment and to consult Your physician, therapist, or other qualified professional before making changes to Your lifestyle, diet, exercise, or medical care based on material from this Site or any related Offering.

In addition, You understand that neither Rebecca Romo, Psy.D., nor any contributor, is acting as Your attorney, CPA, accountant, or financial advisor. Always consult qualified professionals in those fields for guidance specific to Your circumstances. The Company

and its contributors may share personal or professional insights from experience, but these do not replace individualized professional advice. The Company does not verify contributor credentials and assumes no responsibility for the accuracy or impact of third-party content unless explicitly stated.

You are solely responsible for evaluating and applying any information shared through the Site, Content, or Offerings, and for consulting with appropriate professionals regarding Your specific situation before acting on that information.

The Company reserves the right—but does not assume the obligation—to moderate, remove, or restrict any user-contributed content that violates community standards or presents potential legal or ethical concerns. Unless explicitly stated, Our Offerings do not provide professional certifications, CEUs, or licenses.

In plain terms: What We share here is meant to inform, inspire, and educate—not diagnose, treat, or prescribe. Dr. Romo brings her background in psychology to this work, but she no longer practices as a psychologist. Everything here supports growth and learning—not therapy, legal counsel, or financial advice. Contributors may share their own perspectives, but those are for reflection, not replacement of professional care. Always use discernment and consult qualified experts for Your health, legal, or financial needs.

## 3. Professional, Medical, and Financial Disclaimer

By using the Site, You understand that Rebecca Romo, Psy.D. is operating solely as a life coach, educator, content creator, and community builder. She is no longer practicing as a licensed psychologist, and no Offering or Content provided by the Company is intended as or should be construed as psychological, medical, or therapeutic treatment.

Treatment requires a professional relationship that includes a personalized intake, diagnosis, and ongoing clinical care—none of which are offered or implied through this Site, its Content, or any Company Offering. Likewise, no representative, guest speaker, trainer, or community member associated with the Company is acting as Your licensed health provider.

Our Content and Offerings are for educational and informational purposes only and are based on personal and professional experience. They are not a substitute for individualized professional advice or treatment. You are encouraged to use Your own judgment, research, and body wisdom, and to consult Your physician, therapist, or other qualified professional before making any changes to Your lifestyle, diet, exercise, financial decisions, or medical care based on material from this Site or any related Offering.

In addition, You understand that neither Rebecca Romo, Psy.D., nor any contributor, is acting as Your therapist, physician, attorney, CPA, accountant, financial advisor, or crisis counselor. If You are experiencing an emergency or believe You may harm Yourself or someone else, please contact local emergency services or a licensed crisis resource in Your area immediately.

*In plain terms:* We're here to offer insight, education, and practical tools—not professional services. You're the expert on your own life, and your personal doctor, therapist, lawyer, or accountant is the expert on your specific situation.

### 4. Affiliate Links & Products

This Site may include affiliate links to products or services that we genuinely recommend. This means we may receive a commission if You choose to purchase through those links, at no additional cost to You. These commissions help support our business and content creation.

We only recommend products or services that we trust, use ourselves, or believe will be genuinely helpful. However, we make no guarantees about Your experience or outcome. What has been effective, beneficial, or transformative for us or others may not yield the same results for You.

The use of any affiliate link, content, or product is done at Your own risk and You are encouraged to do Your own research, reflect on Your needs, values, and context, and use Your own judgment before making any use or purchasing decisions based on our recommendations.

We are a participant in the Amazon Services LLC Associates Program, an affiliate advertising program designed to provide a means for us to earn fees by linking to Amazon.com and affiliated sites.

We follow applicable FTC endorsement and testimonial guidelines, including clear and conspicuous disclosures where required.

*In plain terms:* If you click a link and buy something we recommend, we might earn a small commission—but it won't cost you extra. We only share products or services we genuinely find valuable, though your results or experience may vary.

# **5. Sponsored Content**

From time to time, the Company may feature sponsored content. This means we may receive

compensation—monetary or otherwise—in exchange for sharing or promoting a product, service, or company. Any sponsored content will be clearly disclosed as such.

While we are committed to featuring only content from companies, products, or services we genuinely believe in, we make no warranties, guarantees, or representations as to the effectiveness, quality, or safety of such offerings. Any use of sponsored content is at Your own risk, and You are encouraged to make Your own independent assessment before engaging with any sponsored product or service.

Please feel free to email us at **legal@coachromo.com** if You have any questions about sponsored content.

*In plain terms:* Sometimes we collaborate with brands we respect. When that happens, we'll tell you clearly. We'll always keep integrity at the center of what we share.

### 6. Not a Substitute for Professional Advice

Content provided through this Site is not a substitute for the advice of Your attorney, physician, medical professional, mental health professional, financial advisor, accountant, or any other professional You consult or should consult. This Site contains informational, educational, and entertainment-based Content intended to support personal development, well-being, and progress toward meaningful goals. You are solely responsible for seeking appropriate professional guidance where needed.

*In plain terms:* What you read or hear here is meant to support your growth, not replace professional help. Use these tools to complement—not substitute—expert advice when you need it.

# 7. No Guarantees and Limitation of Liability

We strive to provide helpful, accurate information, but we do not guarantee that the Site, its Content, or Offerings are complete, up-to-date, or error-free. You are responsible for determining if the material is applicable to Your situation.

The Site, Content, and Offerings are provided "AS IS" and "AS AVAILABLE," without warranties of any kind, express or implied, including but not limited to warranties of accuracy, completeness, timeliness, performance, reliability, merchantability, fitness for a particular purpose, and non-infringement, to the fullest extent permitted by law.

To the fullest extent permitted by law, the Company disclaims any and all liability for any loss, harm, injury, or damage resulting from Your use of, reliance on, or inability to use the Site, Content, or Offerings. You choose to use these resources voluntarily and at Your own

risk, after making Your own independent assessment of risk.

In plain terms: We put care and experience into everything we create, but we can't promise that every detail will be perfect, current, or the right fit for Your situation. All materials are offered as-is, for You to use with Your own judgment. We're not responsible for any outcomes, results, or issues that may arise from how You choose to use what's shared here—so please take what supports You and leave what doesn't.

### 8. User-Generated Content & Conduct

Users may upload or share content, files, or resources within community spaces. By doing so, You affirm that You have the legal right to upload and share this content, and You are solely responsible for anything You post. You agree to participate in community spaces in a respectful and lawful manner, and not to post content that is harassing, discriminatory, hateful, defamatory, or otherwise harmful.

You remain the owner of any materials You create and post. By sharing content, You grant the Company a limited, non-exclusive, worldwide, royalty-free license to use, display, host, reproduce, and, if necessary, remove Your content for the purposes of operating, maintaining, moderating, and improving the Site and its community spaces, as described in <a href="Our Terms & Conditions">Our Terms & Conditions</a>.

The Company is not responsible for the content, opinions, or materials shared by users and reserves the right to remove any content at its sole discretion.

From time to time, anonymized or de-identified user statements or reflections may be used to illustrate participant experiences or foster community connection in educational materials, newsletters, or marketing communications. The Company will never include personally identifying information (such as a name, image, or contact information) without the individual's explicit written permission.

In plain terms: You're welcome to share Your thoughts, ideas, and creations in Our community spaces—but please do so responsibly and respectfully. You own what You post, and We may display or remove it to keep the environment safe and supportive. Be kind, credit Your own work, and remember that everyone's voice matters. Occasionally, We may share anonymized reflections to highlight participant experiences or inspire others, but We will never include Your name, photo, or other identifying details without Your written permission.

# 9. Testimonials & Examples

Any testimonials or examples shared on the Site or in any other aspect of the Company's communications—including but not limited to sales pages, landing pages, social media, emails, or promotional materials—reflect real experiences, but they are not guarantees that You will achieve the same or better results from using the Site, Content, Offerings, or any future programs, products, or services made available by the Company.

Testimonials and participant reflections may come from comments shared in public or community-facing spaces. When We share these experiences, We may quote or summarize them, but We will not include personally identifying information (such as a full name, photo, or other direct identifiers) without that individual's explicit written permission.

Some testimonials may reflect compensated experiences (e.g., via discounts, gifts, or exchanges) and will be clearly disclosed where relevant.

In plain terms: Testimonials and shared reflections come from real participants, but everyone's journey is unique. Their results show what's possible—not what's promised. Occasionally, We may highlight anonymized comments to inspire others or illustrate participant experiences, but We will never attach anyone's name, photo, or identifying details without explicit permission.

# 10. No Endorsements or Comparisons

Mentions of, links to, or features shared about other companies, services, or professionals are not endorsements. Any reflections, references, or comparisons are provided solely for educational, informational, or entertainment purposes and do not constitute professional critiques or reviews. Such mentions are not verified by the Company.

These mentions are not guarantees of Your success, satisfaction, or safety with respect to any company, product, or service. You are encouraged to independently research, assess any risks, and make Your own informed decisions before engaging with any third-party offering.

All third-party trademarks and references remain the property of their respective owners and are included here under fair use principles.

*In plain terms:* When we mention other people, brands, or services, it's simply for learning or inspiration—not an official endorsement or critique. Do your own research before acting on any reference you see here.

# 11. Earnings Disclaimer

Any financial or success-related examples provided are illustrative only. There is no guarantee of similar outcomes. Your success depends on Your effort, capacity, and external factors outside our control.

*In plain terms:* We can share tools and stories, but your journey—and your results—depend on you. There are no guarantees, just guidance and encouragement.

## 12. Intellectual Property & Licensing

All Content and Offerings provided by Rebecca Romo LLC—whether accessed through the Site, affiliated platforms, email, or delivered by any other means (digital, physical, or in person)—are the intellectual property of the Company unless otherwise noted.

You are granted a limited, non-transferable, non-exclusive, revocable license to use the Content and Offerings for Your individual, personal, and non-commercial use only. While we welcome and encourage You to share Your personal takeaways, insights, or enthusiasm with others, this license does **not** permit You to copy, reproduce, republish, upload, distribute, teach, modify, adapt, create derivative works, or otherwise share or make the actual materials—such as but not limited to documents, recordings, course content, templates, or worksheets—available to others without express written permission from the Company. We love Your enthusiasm for what We are creating and encourage You to share Our newsletters, links to Our social media, and/or Our website address to interested parties so that they may gain Access by engaging directly with Us.

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In plain terms: The words, videos, graphics, and materials we create are protected, just like any author's or artist's work. You're welcome to enjoy them for your personal learning and growth—but please don't copy, share, or teach them as your own. If you'd like to use something We've made in your work, reach out and we'll be happy to discuss permission.

# 13. Privacy Policy and Terms & Conditions

Please also review Our Privacy Policy and Our Terms & Conditions for details about how We

collect and manage Your Personal Information and the terms that apply to Your use of this Site.

*In plain terms:* These documents work together to protect both you and us. The Privacy Policy explains how we handle your information; the Terms & Conditions explain how the Site and services operate. Together with this Disclaimer, they make sure expectations and boundaries are clear.

### 14. Modifications to This Disclaimer

We reserve the right to update, modify, or change this Disclaimer at any time. Any updates will be reflected by the "Last Updated" date at the top of the page. Your continued use of the Site after any such changes constitutes Your acceptance of those updates.

*In plain terms:* We may update this Disclaimer from time to time as laws, technology, or our business evolve. The "Last Updated" date at the top will always show the most recent version. If you keep using the Site after changes are posted, it means you agree to the updated version—so it's worth checking back occasionally.

## 15. Governing Law

This Disclaimer and any disputes related to it shall be governed by the laws of the State of California, without regard to its conflict of laws principles. Any legal proceedings must be initiated and maintained in a court of competent jurisdiction located in California.

*In plain terms:* If any legal issue ever arises, California law will apply, and any court case would take place in California. We hope it never comes to that and that mutual respect and clear communication keep things smooth.

### 16. Contact

If You have any questions or concerns regarding this Disclaimer, You may contact Us using the following information:

Website: <a href="mailto:coachromo.com">coachromo.com</a> (Use contact form on the Site.)

Email (general): <a href="mailto:help@coachromo.com">help@coachromo.com</a>
Email (legal): <a href="mailto:help@coachromo.com">help@coachromo.com</a>
Email (privacy): <a href="mailto:privacy@coachromo.com">privacy@coachromo.com</a>

Business Address: 5200 Clark Ave. #756, Lakewood, CA 90714

*In plain terms:* If you ever have questions about this Disclaimer or how it applies to something you've read or experienced on our Site, please reach out. We believe in clarity and good communication—and we're happy to explain anything that feels unclear.