

REFUND, SHIPPING, AND COOKIE POLICY

Divine Wealth Group, LLC

Effective Date: June 1, 2026

This document sets forth the Refund Policy, Shipping Policy, and Cookie Policy of Divine Wealth Group, LLC (hereinafter "the Company," "we," "our," or "us"). These policies apply to all purchases, transactions, and website interactions conducted through the Company's website and related platforms. By using our website or purchasing our products or services, you agree to the terms outlined herein. Customers and users are encouraged to read this document carefully and in its entirety prior to completing any purchase or engaging with the Company's digital platforms.

PART ONE: REFUND POLICY

1. Overview and Commitment to Customer Satisfaction

Divine Wealth Group, LLC is committed to delivering high-quality products and services across all of its business lines. The Company's product offerings include both physical goods and perishable items; accordingly, refund eligibility varies by product category. Customers are strongly encouraged to read this Refund Policy in full before completing any purchase. By finalizing a transaction with the Company, the customer acknowledges and accepts the refund terms applicable to the specific product or service purchased.

All refund requests must be submitted to **info@divinewealthgroupllc.com** within the applicable timeframe specified for each product category set forth below. Requests submitted outside the applicable window or without required documentation may not be eligible for consideration. The Company reserves the right to modify this Refund Policy at any time, with changes taking effect upon posting of the updated policy.

2. Children's Books — Refund Policy

2(a). Physical Books

Physical book purchases are eligible for a refund or exchange only if the item arrives damaged, defective, or materially different from what was described at the time of purchase. The Company takes care to ensure that all physical books are properly packaged for transit; however, in the event that a customer receives a damaged or defective item, the customer must submit a refund request within **fourteen (14) calendar days** of the confirmed delivery date.

All refund requests for physical books must be accompanied by clear photographic evidence of the damage, defect, or discrepancy between the item received and the item described. Books that have been read, annotated, highlighted, or otherwise show visible signs of use are not eligible for return or refund under any circumstances. Approved refunds will be issued to the original payment method within **seven (7) to ten (10) business days** of approval.

2(b). Digital Books and Downloads

Due to the non-returnable and non-transferable nature of digital content, all sales of digital books and downloadable products are final and non-refundable once access has been granted or the download link has been delivered to the customer's provided email address. The Company cannot verify the extent to which digital content has been consumed or duplicated after delivery; therefore, no exceptions to this policy will be made based on a change of mind or dissatisfaction with content following access.

If a customer experiences a verified technical failure that prevents access to validly purchased digital content—such as a broken or expired download link through no fault of the customer—the Company will investigate the matter and, at its sole and reasonable discretion, re-issue access to the purchased content or provide a store credit of equivalent value. Customers must report such technical issues within **seven (7) calendar days** of purchase.

3. Organic Home-Baked Dog Treats — Refund Policy

3(a). Perishable Nature of Products

The Company's organic dog treats are handcrafted, home-baked, and perishable in nature. Due to the artisanal, small-batch, and perishable character of these products, all sales are considered final once an order has been fulfilled and shipped. The Company does not accept returns of dog treat products under ordinary circumstances. Refunds or replacements will be considered only in cases where products arrive visibly spoiled, damaged, or contaminated as a direct result of a shipping or handling error attributable to the Company or its designated shipping carrier.

3(b). Reporting Damaged or Spoiled Orders

Customers who receive damaged or visibly spoiled dog treat orders must report the issue within **forty-eight (48) hours** of confirmed delivery. Reports must be submitted by email to **info@divinewealthgroupllc.com** and must include the following: (i) the customer's full name; (ii) the applicable order number; (iii) a detailed description of the condition of the product upon receipt; and (iv) clear photographic evidence documenting the damage or spoilage.

Reports submitted after the forty-eight (48) hour window, or reports that lack adequate supporting documentation, will not be eligible for a refund or replacement. Upon review and approval of a qualifying claim, the Company will issue either a

product replacement at no additional charge or a full refund to the original payment method, at the Company's sole discretion.

3(c). Allergy and Ingredient Responsibility

Customers are solely responsible for reviewing all listed product ingredients prior to completing a purchase. The Company provides complete ingredient information in each product listing and strongly encourages customers to consult a veterinarian if they have concerns about their pet's dietary restrictions, allergies, or sensitivities. The Company does not offer refunds, credits, or replacements based on adverse pet reactions or ingredient sensitivities that were identifiable from the product description at the time of purchase.

4. Real Estate and Consulting Services — Refund Policy

Divine Wealth Group, LLC may offer paid consulting services, advisory communications, or informational resources in connection with its real estate portfolio management and consulting activities. Refund eligibility for such services shall be governed by the specific terms set forth in the written service agreement executed between the Company and the client prior to the commencement of services.

In the absence of a written service agreement expressly providing for refund terms, all consulting fees are non-refundable once services have been rendered or a consultation session has commenced. Commencement of a session shall be deemed to occur at the scheduled start time, regardless of whether the client is present. Deposits paid in connection with consulting engagements are non-refundable in all circumstances, unless the Company itself cancels the engagement without rescheduling to a mutually agreeable alternative date.

Clients seeking to reschedule or cancel consulting sessions must provide written notice to the Company no later than **forty-eight (48) hours** before the scheduled session in order to avoid forfeiture of the session fee. The Company will make

reasonable efforts to accommodate rescheduling requests where timely notice is provided.

5. Share360 Program — Refund Policy

Fees, contributions, or payments associated with participation in the Share360 community initiative or platform are governed by the Share360 platform's own refund, cancellation, and participation terms, as may be amended from time to time by the applicable platform administrators. Customers and participants should review Share360's governing terms before making any payments or commitments through that platform.

Divine Wealth Group, LLC is not responsible for processing, facilitating, or adjudicating refunds for transactions conducted directly through the Share360 platform or through any affiliated third-party payment systems associated therewith. Any refund disputes arising from Share360-related transactions should be directed to the Share360 platform administrators or the applicable third-party payment processor.

6. Non-Refundable Items and Circumstances

Notwithstanding any other provision of this Refund Policy, the following items and circumstances are expressly excluded from refund eligibility under any circumstances:

1. Digital book downloads or any digital product for which access, a download link, or a license key has been delivered to the customer;
2. Perishable organic dog treat products that arrive in satisfactory, undamaged, and uncontaminated condition as confirmed by the carrier's delivery record;
3. Any order in which the customer provided an incorrect, incomplete, or undeliverable shipping address at the time of purchase, resulting in delivery failure or misdelivery;

4. Products returned to the Company without prior written authorization expressly issued by the Company;
5. Damage, spoilage, or deterioration caused by customer misuse, improper storage, failure to follow care or handling instructions, or neglect after delivery;
6. Change-of-mind returns or cancellations for any product category, once an order has been fulfilled or a digital product has been delivered.

The Company reserves the right to deny any refund request that does not satisfy the applicable requirements set forth in this policy.

7. How to Submit a Refund Request

To initiate a refund request, customers must contact the Company using the information below within the applicable timeframe for the relevant product or service category:

Email: info@divinewealthgroupllc.com

Phone: 984-777-8084

All refund requests must include the following information: (i) the customer's full legal name; (ii) the applicable order number or transaction reference; (iii) the date of purchase; (iv) a clear description of the issue or basis for the refund request; and (v) photographic or other supporting documentation where required by this policy. Incomplete submissions may result in processing delays or denial of the request.

The Company will review and respond to all properly submitted refund requests within **five (5) business days** of receipt. The Company's determination with respect to refund eligibility shall be final, subject to any rights the customer may have under applicable North Carolina law.

PART TWO: SHIPPING POLICY

8. Overview

This Shipping Policy applies to all physical product orders placed through Divine Wealth Group, LLC, including children's books and organic home-baked dog treats. Digital products, including digital book downloads, are delivered electronically via email or direct download link and are not subject to the terms of this Shipping Policy.

By placing a physical product order through the Company's website or any affiliated platform, the customer acknowledges and agrees to the shipping terms, timeframes, costs, and limitations set forth in this Part Two. The Company reserves the right to update this Shipping Policy at any time. Changes will be effective upon posting of the revised policy, and continued use of the Company's services constitutes acceptance of any such revisions.

9. Order Processing Times

9(a). Children's Books

Physical book orders are processed within **two (2) to five (5) business days** following confirmation of payment. Order processing does not commence on weekends or federally recognized holidays. Processing time refers to the period required to prepare an order for handoff to the shipping carrier and does not include transit time.

9(b). Organic Dog Treats

Due to the handmade, small-batch nature of our organic dog treats, orders are processed within **three (3) to seven (7) business days** following confirmation of payment. Processing times for dog treat orders may be extended during peak seasons, high-demand periods, or periods of limited production capacity. In the event of a material delay beyond the stated processing window, the Company will notify affected customers by email at the address provided at the time of purchase.

9(c). General Processing Note

Orders placed on weekends or federally recognized holidays will begin processing on the next available business day. The Company shall not be liable for any delay in order processing attributable to inaccurate or incomplete customer information provided at checkout, including but not limited to incorrect contact details or shipping addresses.

10. Shipping Methods and Estimated Delivery Times

Divine Wealth Group, LLC ships physical products via reputable third-party carriers, which may include the United States Postal Service (USPS), United Parcel Service (UPS), and FedEx, among others. Carrier selection may vary depending on order size, package dimensions, delivery destination, and product type. The Company reserves the right to select the most appropriate carrier for each shipment.

The following estimated delivery timeframes apply following the completion of order processing:

7. **Standard Shipping:** Five (5) to seven (7) business days from shipment date;
8. **Expedited Shipping:** Two (2) to three (3) business days from shipment date (where available at checkout);
9. **Overnight Shipping:** Next business day from shipment date (where available and selected at checkout).

All delivery timeframes stated herein are estimates only and are not guaranteed. The Company assumes no liability for delays caused by the shipping carrier, weather events, natural disasters, public health emergencies, peak shipping volume periods, or any other circumstances beyond the Company's reasonable control. In the event of a carrier delay, customers are encouraged to contact the carrier directly using the tracking information provided at the time of shipment.

11. Shipping Costs

Shipping costs are calculated at checkout based on the delivery destination address, order weight, package dimensions, and the shipping method selected by the customer. The estimated shipping cost will be displayed to the customer prior to order confirmation. By completing checkout, the customer authorizes the applicable shipping charges.

The Company may, at its discretion, offer free shipping promotions from time to time. The terms, conditions, minimum order thresholds, and geographic limitations applicable to any such promotion will be clearly disclosed at the point of offer and at checkout. Promotional shipping rates are not retroactive and cannot be applied to previously completed orders.

Customers are solely responsible for all shipping costs associated with their orders unless a qualifying free shipping promotion is applied at checkout. Shipping fees, once charged and processed, are non-refundable except in cases where the Company cancels or is unable to fulfill an order.

12. Shipping Restrictions and Perishable Products

12(a). Geographic Restrictions

At this time, Divine Wealth Group, LLC ships physical products within the continental United States. Shipments to Alaska, Hawaii, U.S. territories, and international destinations may be available on a case-by-case basis and may be subject to additional shipping charges, extended transit times, and applicable customs duties or import fees for which the recipient customer shall be solely responsible. Customers seeking information regarding international shipping or shipments to U.S. territories outside the continental United States are encouraged to contact the Company directly at **info@divinewealthgroupllc.com** prior to placing an order.

12(b). Organic Dog Treats — Special Shipping Considerations

Because the Company's dog treats are perishable, homemade products with no artificial preservatives, the Company takes care to package all treat orders appropriately for transit using suitable packaging materials. However, given the inherently perishable nature of these products, the Company strongly recommends that customers arrange to be available to receive and promptly refrigerate or store perishable shipments upon delivery. The Company is not responsible for spoilage, degradation, or diminished product quality resulting from packages left unattended for extended periods after confirmed delivery or from transit delays caused by the carrier.

During periods of extreme heat or adverse weather conditions that may compromise the integrity of perishable shipments, the Company reserves the right to temporarily delay fulfillment of dog treat orders to protect product quality and food safety. Affected customers will be notified by email and provided with an updated estimated ship date. No additional charges will be incurred by the customer as a result of such delays.

13. Order Tracking

Upon shipment of a physical product order, the Company will send a shipping confirmation email to the customer's email address on file. This confirmation will include a tracking number and a link or instructions for tracking the shipment through the applicable carrier's website or tracking portal. Customers are responsible for monitoring their shipment using the provided tracking information.

If a customer does not receive a shipping confirmation email or tracking number within the expected processing window for their product category (as set forth in Section 9 above), the customer should first check their spam or junk mail folder before contacting the Company. If no confirmation is located, customers should contact **info@divinewealthgroupllc.com** for assistance. The Company will make reasonable efforts to resolve tracking inquiries within two (2) business days.

14. Lost, Stolen, or Damaged Shipments

Once an order has been confirmed as delivered by the carrier's tracking system, the Company is not responsible for packages that are subsequently reported as missing, lost, or stolen from the delivery location. Customers who believe a delivered package has been stolen are encouraged to file a police report and contact the applicable shipping carrier directly to initiate a claim, as carrier insurance protections may apply.

In the event that a package is confirmed as lost in transit—meaning the carrier's tracking system reflects that the package has not been delivered and remains unaccounted for—the Company will work cooperatively with the carrier to investigate and resolve the matter. Where the carrier confirms a loss, the Company will, at its discretion, re-ship the order at no additional cost to the customer or issue a full refund to the original payment method.

Customers who receive physically damaged shipments should refer to the applicable product-specific refund terms set forth in Section 2 (Children's Books) and Section 3 (Organic Dog Treats) of this document, and must comply with the reporting timelines and documentation requirements specified therein. Damaged shipment claims submitted outside the applicable timeframes or without required documentation will not be eligible for resolution under this policy.

PART THREE: COOKIE POLICY

15. Introduction to Our Cookie Policy

Divine Wealth Group, LLC ("Company," "we," "our," or "us") uses cookies and similar tracking technologies on our website and affiliated digital platforms to enhance user experience, analyze website traffic and usage patterns, support e-commerce functionality, and facilitate marketing activities. This Cookie Policy is intended to provide users with clear, transparent, and accessible information regarding the

types of cookies we use, the purposes for which we use them, and the options available to users to manage their cookie preferences.

This Cookie Policy is incorporated into and should be read in conjunction with the Company's Privacy Policy, which governs the collection, use, and protection of personal information more broadly. By continuing to access and use our website following notice of this Cookie Policy, you consent to the placement and use of cookies on your device as described herein. If you do not consent to the use of cookies, you are encouraged to adjust your browser settings or use the opt-out mechanisms described in Section 19 below; however, please be advised that certain features of our website may not function properly if cookies are disabled.

16. What Are Cookies?

Cookies are small text files that are placed on a user's device—including computers, tablets, and smartphones—by a website when the user visits that site. Cookies are widely used by websites to enable or improve functionality, to recognize returning users, and to compile analytical and behavioral data about website usage. Cookies may contain information such as a unique identifier assigned to the user's device, session data, or user preferences, but do not inherently contain personally identifiable information such as a user's name, address, or financial details, unless the user has previously provided such information to the site.

Cookies may be classified by duration as either "session cookies," which are temporary and expire automatically when the user closes their browser, or "persistent cookies," which remain stored on the user's device for a defined period of time or until the user manually deletes them. Cookies may also be classified by origin as either "first-party cookies," which are set directly by the website the user is visiting, or "third-party cookies," which are set by a domain other than the website the user is visiting, typically by an embedded third-party service or tool.

17. Types of Cookies We Use

17(a). Strictly Necessary Cookies

Strictly necessary cookies are essential to the proper operation of our website and cannot be disabled without impairing core site functionality. These cookies enable fundamental features such as user authentication, security protections, session management, and shopping cart functionality necessary to process orders for our children's books and organic dog treats. Because these cookies are technically required for the website to operate as intended, they are deployed without requiring user consent; however, users retain the ability to disable them through browser settings, with the understanding that doing so may render the website or portions thereof inaccessible or non-functional.

17(b). Performance and Analytics Cookies

Performance and analytics cookies collect information about how visitors interact with our website, including which pages are accessed most frequently, how long users spend on each page, the referring URLs through which users arrive at our site, and any error messages or technical issues encountered during a session. The data collected by these cookies is used in aggregated and anonymized form to help the Company improve website performance, optimize page layouts, and enhance the overall user experience. These cookies do not collect information that identifies individual users.

17(c). Functionality Cookies

Functionality cookies enable our website to remember preferences and choices made by users during their visit or across return visits, such as preferred language settings, regional display preferences, or items previously viewed. These cookies allow the Company to deliver a more personalized and seamless browsing experience. Information collected through functionality cookies may be anonymized and is not used to track user activity across unrelated third-party websites. Disabling

functionality cookies may limit personalization features but will not prevent access to the website's core content or e-commerce functionality.

17(d). Marketing and Targeting Cookies

Where applicable and to the extent permitted by law, the Company may employ marketing and targeting cookies to deliver advertisements and promotional content that are relevant to users' interests and browsing behavior. These cookies may track browsing activity across websites and are used to measure the reach and effectiveness of advertising campaigns promoting the Company's products and services. The Company does not share personally identifiable information with advertising partners or networks without the user's explicit prior consent. Users may opt out of marketing cookies through the tools described in Section 19 below.

17(e). Third-Party Cookies

Our website may incorporate content, features, or functionality provided by third-party service providers, including but not limited to embedded social media sharing buttons, third-party payment processing systems, customer review widgets, and web analytics platforms. These third-party providers may independently set their own cookies on users' devices, subject to their own privacy and cookie policies, which the Company does not control and for which the Company is not responsible. The Company encourages users to review the privacy and cookie policies of any third-party services accessible through or embedded in our website to understand how those services collect and use data.

18. How We Use Cookie Data

The data collected through cookies and similar tracking technologies on our website is used for the following purposes:

- To retain items placed in your shopping cart and facilitate a smooth, uninterrupted checkout experience for purchases of children's books and organic dog treat products;

- To analyze website traffic patterns, user navigation behavior, and page performance data in order to improve the quality and usability of our website and product pages;
- To personalize the content and product recommendations displayed to returning visitors based on prior browsing activity on our site;
- To measure the reach, effectiveness, and return on investment of marketing campaigns and promotional initiatives related to the Company's products and services;
- To detect, investigate, and prevent fraudulent transactions, unauthorized access, and other security threats to our website and e-commerce platform;
- To support the technical operation of third-party embedded tools and services, including payment processors and analytics platforms, that are integral to website functionality.

The Company does not sell cookie-derived data to third parties. Cookie data that is shared with third-party service providers is limited to what is reasonably necessary for those providers to perform their contracted services on behalf of the Company.

19. Managing Your Cookie Preferences

19(a). Browser Settings

Most modern web browsers provide users with the ability to manage cookie preferences through the browser's settings menu. Users may configure their browser to refuse all cookies, to accept only first-party cookies, to delete existing cookies upon closing the browser, or to receive an alert when a website attempts to place a cookie on the device. Instructions for managing cookie settings are available through the help documentation of each major browser, including Google Chrome, Mozilla Firefox, Apple Safari, and Microsoft Edge. Users accessing our website through a mobile device may also manage cookie preferences through the applicable mobile browser settings.

19(b). Impact of Disabling Cookies

Users should be aware that disabling certain cookies may materially affect the functionality and usability of our website. In particular, disabling strictly necessary cookies may prevent users from adding items to the shopping cart, completing the checkout process, or accessing password-protected areas of the website. Disabling analytics or functionality cookies will not impair core e-commerce functionality but may result in a less personalized user experience. The Company is not responsible for any degradation of service resulting from a user's election to disable cookies.

19(c). Opt-Out Tools

Users who wish to opt out of analytics and interest-based advertising cookies may do so through established industry opt-out mechanisms, including the Network Advertising Initiative (NAI) opt-out page, available at the NAI's official website, and the Digital Advertising Alliance (DAA) opt-out tool, available through the DAA's YourAdChoices program. Users located in jurisdictions that afford additional privacy rights, including rights to access, correct, or delete personal data collected through cookies, are encouraged to contact the Company using the information set forth in Section 21 below to exercise those rights.

20. Updates to This Cookie Policy

The Company reserves the right to update, modify, or revise this Cookie Policy at any time to reflect changes in applicable technology, evolving legal or regulatory requirements, or updates to our business practices and data processing activities. When material changes are made to this Cookie Policy, the Company will update the Effective Date appearing at the top of this document. In some cases, the Company may also provide additional notice of material changes, such as a notice on the website's homepage or a notification to registered users via email.

Users' continued access to and use of our website following the posting of a revised Cookie Policy constitutes acceptance of the updated terms. Users who do not agree to a revised Cookie Policy should discontinue use of the website and may contact the

Company to discuss their concerns. The Company encourages users to review this Cookie Policy periodically to remain informed of any changes.

21. Contact Us

For questions, concerns, or requests related to this Refund, Shipping, and Cookie Policy, or to exercise any applicable privacy rights in connection with our use of cookies and tracking technologies, please contact the Company using the information below:

Divine Wealth Group, LLC

Phone: 984-777-8084

Email: info@divinewealthgroupllc.com

State of Incorporation and Governing Law: North Carolina, United States

The Company will make reasonable efforts to respond to all policy-related inquiries within five (5) business days of receipt. This document shall be governed by and construed in accordance with the laws of the State of North Carolina, without regard to its conflict of laws principles. Any dispute arising out of or relating to this policy shall be subject to the exclusive jurisdiction of the courts of competent jurisdiction located in the State of North Carolina.

This document constitutes the complete Refund, Shipping, and Cookie Policy of Divine Wealth Group, LLC as of the Effective Date stated above. All prior versions of these policies are superseded in their entirety by this document.