Terms of Use & Privacy Policy

Health Switch, LLC · The T-NOW Method™ · TranscendNOW · Dr. Philip Agrios

Terms of Use

Last Updated: November 24, 2026

1. Agreement to These Terms

These Terms of Use ("Terms") are a legal agreement between you and Health Switch, LLC. By visiting, registering on, or buying through any of our Sites, you agree to these Terms and to our Privacy Policy below. If you do not agree, please do not use the Sites.

We may update these Terms from time to time. The "Last Updated" date above shows the current version. Changes apply from the date they are posted and do not apply to a purchase you completed before that date. If a change is material, we will post a notice on the Sites or email registered users before it takes effect.

2. Who We Are

Health Switch, LLC ("we," "us," "our," or "Company") owns and operates The T-NOW Method™ and does business as TranscendNOW and Dr. Philip Agrios. These Terms apply no matter which of those names appears on a page, product, invoice, or message.

Health Switch, LLC
dba TranscendNOW / The T-NOW Method / Dr. Philip Agrios
2275 W. County Line Rd, Ste 303, Jackson, NJ 08527-2393
732-627-2696 · success@TheTNOWMethod.com

3. Sites Covered

These Terms cover every website, landing page, online course platform, member area, app, and social media page that Health Switch, LLC owns or operates now or in the future, including TheTNOWMethod.com, TranscendNOW.biz, and the Ultimate Transcendence member portal at TheUltimateTranscendence.com (together, the "Sites"). They do not cover outside sites we link to.

4. Coaching and Education Only — Not Healthcare

The T-NOW Method™ and all of our programs, workshops, workbooks, videos, and coaching are educational and personal-development services. They are not chiropractic care, medical care, psychotherapy, counseling, or any other licensed healthcare service, even though Dr. Philip Agrios holds professional degrees.

- We do not diagnose, treat, cure, or prevent any disease, injury, or mental health condition.
- No doctor–patient or therapist–client relationship is created by using the Sites or joining a program.
- Nothing on the Sites is a substitute for advice from your own physician, mental health professional, attorney, accountant, or financial advisor.
- If you are under the care of a healthcare provider, talk with that provider before changing any treatment, medication, or health routine.
- If you are in crisis or thinking about harming yourself, call or text 988 (Suicide & Crisis Lifeline) or call 911.

You are responsible for your own decisions, actions, and results.

5. Earnings and Results Disclaimer

We do not promise any particular result, income, or outcome from our ideas, tools, or programs. Results depend on your effort, circumstances, and many factors outside our control. Any numbers, stories, or examples on the Sites are illustrations, not promises of what you will achieve.

The only guarantees we offer are those stated in writing for a specific product or program at the time of purchase. A guarantee for one product does not carry over to another.

6. Purchases, Payments, and Refunds

- Prices, program content, and schedules may change. The price shown at checkout is the price you pay.
- Payments are processed by Stripe and PayPal. By paying, you authorize the charge, including any installment or recurring charges you agreed to at checkout.
- **All sales are final** unless a product page or signed agreement says otherwise. This includes digital downloads, recorded trainings, and online courses, and live workshops, whether virtual or in person.
- **Live workshop transfers:** if you can't attend, you may transfer your seat to another person or to a future date of the same workshop by emailing success@TheTNOWMethod.com at least 7 days before the event.
- **Books** purchased through Amazon or another retailer are subject to that retailer's return policy. Books bought directly from us are final sale.
- **Corporate and organizational engagements** are governed by the written agreement for each engagement.
- **Ultimate Transcendence:** Backed by a conditional Two-Week Guarantee. Complete everything in the first two weeks, and if you're not satisfied, request a refund of the program fee, less applicable payment processing fees, in writing by the deadline in your Client Agreement. After the guarantee window, all payments are final. Unused sessions expire six months after your start date. The full conditions are in your signed One-to-One Client Agreement.
- One-to-one coaching, licensing, and other signed agreements control over these Terms if the two conflict.
- Before filing a chargeback, please contact us at success@TheTNOWMethod.com so we can try to resolve the issue.

7. Accounts

If a Site or program requires an account, you agree to give accurate information and keep your login private. Accounts are for one person and may not be shared. We may suspend or close an account that breaks these Terms or is used in a way we reasonably believe is unlawful or harmful.

8. Age Requirements

Our programs and services are for adults 18 and older. The Sites are not directed to anyone under 18.

9. Our Content and Intellectual Property

All content on the Sites — including The T-NOW Method™, Life's One Law, Ultimate Transcendence, workbooks, assessments, checklists, videos, audio, text, graphics, and logos — belongs to Health Switch, LLC or its licensors and is protected by copyright and trademark law.

We give you a limited, personal, non-transferable license to view and use the content for your own private, non-commercial use. Without our written permission, you may not:

- copy, record, download (except where we offer a download), share, resell, or distribute our content;
- teach, train, certify, or coach others using our methods, assessments, or materials;
- create courses, books, software, or AI tools based on our content, or use it to train an AI model;
- remove copyright or trademark notices.

We will enforce these rights, including by seeking damages and injunctive relief.

10. Confidentiality in Programs

Group sessions, workshops, and community spaces may involve other participants sharing personal information. You agree to keep what other participants share confidential and not to record sessions without written permission from us and the people involved.

11. What You Share With Us

Comments, posts, questions, and other material you submit to the Sites remain yours. You give us a non-exclusive, royalty-free, worldwide license to host, display, and use that material to operate the Sites and deliver your program. We will not use your name, image, or story in marketing without your separate written approval (see Testimonials in the Privacy Policy).

We do not accept unsolicited creative ideas or product suggestions. If you send one anyway, we may use it without owing you anything.

12. Prohibited Conduct

You agree not to:

- post anything unlawful, defamatory, harassing, hateful, obscene, or that invades someone's privacy;
- post spam, ads, or malicious code;
- try to access accounts, servers, or areas of the Sites you are not authorized to use;
- scrape, copy, or harvest content or user information by automated means;
- impersonate anyone or misrepresent your connection to us.

We may remove content and suspend access for any of these.

13. Copyright Complaints

Our works are registered with the U.S. Copyright Office. If you believe content on the Sites infringes your copyright, send a written notice to Dr. Philip Agrios, Health Switch, LLC, that includes: your contact information; a description of the copyrighted work; where the material appears on our Sites; a statement that you believe in good faith the use is not authorized; and a statement, under penalty of perjury, that your notice is accurate and that you are the owner or authorized to act for the owner, with your physical or electronic signature.

Copyright complaints: Dr. Philip Agrios, Health Switch, LLC
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732-627-2696 · success@TheTNOWMethod.com

14. Links to Other Sites

The Sites may link to outside websites. We do not control or endorse them and are not responsible for their content or privacy practices.

15. Disclaimer of Warranties

The Sites and their content are provided "as is" and "as available." To the fullest extent allowed by New Jersey law, we disclaim all warranties, express or implied, including warranties of merchantability, fitness for a particular purpose, and non-infringement. We do not promise that the Sites will be uninterrupted, error-free, or free of viruses.

16. Limitation of Liability

To the fullest extent allowed by New Jersey law, Health Switch, LLC and its owners, employees, and contractors will not be liable for any indirect, incidental, special, consequential, or punitive damages arising from your use of the Sites or our programs.

Our total liability for any claim will not exceed the greater of (a) the amount you paid us in the 12 months before the claim arose, or (b) $100.

17. Indemnification

You agree to defend and hold harmless Health Switch, LLC and its owners, employees, and contractors from claims, losses, and reasonable attorney's fees caused by your breach of these Terms, your misuse of our content, or material you post on the Sites.

18. New Jersey Consumer Rights

Nothing in these Terms limits any right you have that cannot be waived under New Jersey law, including the New Jersey Consumer Fraud Act. If any part of these Terms is not enforceable under New Jersey law, that part is limited to the extent necessary and the rest stays in effect.

If you live outside the United States, you are responsible for following your local laws when using the Sites. These Terms do not take away any consumer protection that the law of your country says cannot be waived.

19. Governing Law and Binding Arbitration

Governing law. These Terms are governed by the laws of the State of New Jersey, without regard to conflict-of-law rules.

Try to resolve it first. Before starting any claim, you agree to email us at success@TheTNOWMethod.com, describe the problem, and give us 30 days to try to resolve it informally.

Binding arbitration. Any dispute, claim, or controversy between you and Health Switch, LLC that arises out of or relates to these Terms, the Sites, or any product, program, or service you buy from us will be resolved by final and binding arbitration. The arbitration will be administered by the American Arbitration Association (AAA) under its Consumer Arbitration Rules, before one arbitrator. The location and format of any hearing will be determined under the applicable AAA Consumer Arbitration Rules. If you signed a program agreement with us, the dispute terms in that agreement control for that program.

Waiver of judge and jury trial. By agreeing to these Terms, you and we each agree to resolve covered disputes through binding arbitration and give up the right to have a judge or jury decide them, subject to the exceptions below. Arbitration has more limited discovery than court, and a court's review of an arbitrator's decision is very limited.

No class actions. You and we may bring claims against each other only individually, not as a plaintiff or class member in any class, collective, or representative action.

Exceptions. Either side may bring an individual claim in small claims court in New Jersey if it qualifies. Either side may also ask a court for an order to stop misuse of its intellectual property while an arbitration is pending.

Fees. Filing and arbitrator fees are paid as set by the AAA Consumer Arbitration Rules.

If this section is not enforceable. If the class-action waiver is found unenforceable, the affected claim will be heard only in the Superior Court of New Jersey, Ocean County, or the U.S. District Court for the District of New Jersey. Judgment on an arbitration award may be entered in any court with jurisdiction.

20. General

These Terms, the Privacy Policy, and any signed program agreement are the entire agreement between us about the Sites. If we do not enforce a provision, we have not waived it. You may not transfer your rights under these Terms; we may transfer ours as part of a sale or reorganization of the business.

21. Contact

Questions about these Terms: success@TheTNOWMethod.com · 732-627-2696 · 2275 W. County Line Rd, Ste 303, Jackson, NJ 08527-2393.

Privacy Policy

Effective Date: November 24, 2026

This Privacy Policy explains what personal information Health Switch, LLC collects through the Sites, how we use and share it, and the choices and rights you have. It applies to all Sites listed in the Terms of Use. Our business is based in New Jersey, and this policy is written to follow New Jersey law, including the New Jersey Data Privacy Act where it applies to us.

1. Information We Collect

Category	Examples	Where it comes from
Contact details	Name, email, phone, mailing address	You, when you register, book a call, buy, or join a workshop
Purchase records	Products bought, amounts, dates, billing address	You and our payment processors
Program information	Application answers, workbook and assessment responses, session recordings (with consent)	You, during a program
Communications	Emails, messages, survey answers, comments	You
Device and usage data	IP address, browser, device type, pages visited, time on page, referring site	Cookies, pixels, and similar tools
Advertising data	Ad clicks and site visits linked to a browser or device	Meta Pixel, Google Ads, and similar tools, only if and when we use them

We do **not** store your full credit card number. Stripe and PayPal handle card data on their own PCI-DSS compliant systems.

2. Sensitive Information

Coaching can involve sharing personal, emotional, health-related, financial, or family information. We ask only for what we need to deliver your program, and you choose what to share.

- Where the law requires it, we will ask for your consent before collecting sensitive information, such as information about a mental or physical health condition.

- This information is kept in our CRM/email platform and, if a session is recorded, our video provider. One-to-one sessions are recorded only with the consent you give in your signed program agreement. Recordings are available only to you and to authorized Company team members, for support, training, quality assurance, administrative, or program purposes.
- We never sell sensitive information or use it for advertising.
- You may ask us to delete it at any time by emailing success@TheTNOWMethod.com.

3. How We Use Information

- To deliver programs, coaching, workshops, products, and customer support
- To process payments, refunds, and chargebacks
- To send transactional messages about your purchase or registration
- To send marketing emails and, with your consent, text messages
- To understand how the Sites are used and improve them
- If we use advertising tools, to show our ads to people who have visited the Sites (retargeting) and measure how our ads perform
- To prevent fraud, protect the Sites, and meet legal, tax, and accounting obligations

4. How We Share Information

We share personal information only with:

- **Service providers** who help us run the business — payment processors (Stripe, PayPal), our CRM and email platform, scheduling tools, video conferencing, website hosting, and analytics. They may use the information only to provide services to us.
- **Advertising platforms** (Meta, Google), only if and when we use their pixels or cookies on the Sites, for retargeting and measuring ads. See section 6.
- **Legal and safety reasons** — to comply with a subpoena, court order, or law; to protect the Sites; or when someone's safety is at risk.
- **Business transfers** — if the business is merged, sold, or reorganized, information may transfer to the new owner under this policy.
- **Anyone else, only with your permission.**

We do not sell personal information for money.

5. Email and Text Messages

Every marketing email includes our postal address and an unsubscribe link. We honor unsubscribe requests within 10 business days. We send marketing texts only with your express written consent; reply STOP to any text to opt out. Message and data rates may apply. Transactional messages about a purchase you made are not affected by marketing opt-outs.

6. Cookies, Pixels, and Targeted Advertising

We use cookies and similar tools that are needed for the Sites to work (such as login and checkout), and we may also use analytics and advertising tools, such as the Meta Pixel and Google Ads. Where the law requires it, including for visitors in the United Kingdom and Europe, these tools run only after you give consent.

Under New Jersey law, using advertising tools like these may count as **targeted advertising**. You can opt out at any time by:

- emailing success@TheTNOWMethod.com with "Opt Out" in the subject line;
- adjusting your ad preferences in your Meta (Facebook/Instagram) and Google account settings; or
- blocking or deleting cookies in your browser settings.

Blocking cookies may cause some pages, such as login and checkout, not to work properly.

7. Your Privacy Rights

New Jersey residents (and residents of other states with similar laws) may have the right to:

- confirm whether we process your personal information and get access to it;
- correct inaccurate information;
- delete your information;
- get a copy of your information in a portable format;
- opt out of targeted advertising, sale of personal information, and profiling that produces significant decisions about you;
- withdraw consent you gave for sensitive information.

How to make a request: email success@TheTNOWMethod.com or call 732-627-2696. We may need to verify your identity. We will respond within 45 days, and we may extend that by another 45 days when reasonably necessary, with notice to you. We provide information in response to a request free of charge once in any 12-month period. We may charge a reasonable fee or decline to act on manifestly unfounded, excessive, or repetitive requests where permitted by law.

Appeals: if we decline your request, reply to our decision to appeal. We will respond to the appeal in writing within 45 days. If you disagree with the result, you may contact the New Jersey Division of Consumer Affairs.

We will not treat you differently for using any of these rights.

7A. International Clients and Visitors

We are based in the United States and serve clients in other countries. If you are outside the U.S., your information is transferred to, stored, and processed in the United States, where privacy laws may differ from those in your country.

European Union, European Economic Area, and United Kingdom. If you are in these regions, the GDPR (or UK GDPR) gives you additional rights. We process your information on these legal bases:

- **Contract:** to deliver a program or product you bought or applied for;
- **Consent:** for marketing emails, texts, non-essential cookies, session recordings, and any sensitive information you share (you may withdraw consent at any time);
- **Legitimate interests:** to run, secure, and improve the Sites, in ways that do not override your rights;
- **Legal obligation:** to meet tax, accounting, and legal requirements.

You have the right to access, correct, delete, restrict, or object to processing of your information, to receive a portable copy, and to withdraw consent. We will respond within one month, which may be extended by two more months for complex requests, with notice. You may also complain to the data protection authority in

your country. To refuse analytics and advertising cookies, you can block them in your browser settings or email us at success@TheTNOWMethod.com. When we transfer your information to the United States, we rely on the safeguards offered by our service providers, such as standard contractual clauses.

Canada. We collect, use, and share your information only with your consent and for the purposes in this policy, consistent with Canada's PIPEDA. You may request access to and correction of your information.

Other countries. Where your local law gives you more rights than this policy, we will honor them. To make any request, email success@TheTNOWMethod.com.

8. Data Retention

We keep personal information only as long as needed for the purposes above.

- **Program materials:** program members keep access to the member portal, including recordings of their own one-to-one sessions, for as long as we continue to offer the program online. Videos are streaming only; you may download your workbook.
- **Business records:** we keep signed agreements, payment and refund records, and related correspondence for 7 years for tax, accounting, and legal purposes.

After these periods, we delete or de-identify the information.

9. Security

We use reasonable administrative, technical, and physical safeguards to protect personal information. No system is completely secure, so we cannot guarantee absolute security. If a breach affects your personal information, we will notify you and the authorities as required by New Jersey law.

10. Children

Our programs are for adults 18 and older. The Sites are not directed to anyone under 18, and we do not knowingly collect information from children under 13. If you believe a child has given us information, contact us and we will delete it.

11. Testimonials

We will not publish your testimonial, name, photo, or story without your separate written approval of the exact wording. A testimonial describing an unusual result will include context about typical results. If someone received a discount, gift, or other benefit for a testimonial, we will say so.

12. Outside Sites

Links and embedded content (such as YouTube videos) from other sites follow those sites' own privacy policies. Please review them before sharing information.

13. Changes to This Policy

We may update this policy. The effective date above shows the current version. For material changes, we will post a notice on the Sites or email registered users before the change takes effect.

14. Contact Us

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