

Website Terms and Conditions

Effective Date: June 19, 2026

1. Agreement to These Terms

These Website Terms and Conditions ("Terms") govern your access to and use of the website, pages, content, forms, downloadable materials, scheduling links, educational resources, webinars, courses, workbooks, email/SMS communications, and related online services offered by Impactful Business Solutions d/b/a Impactful Wealth Solutions ("Impactful Wealth Solutions," "IWS," "we," "us," or "our").

By accessing or using this website, you agree to be bound by these Terms and our Privacy Policy. If you do not agree, please do not use this website or submit information through it.

2. About Impactful Wealth Solutions

Impactful Wealth Solutions provides wealth strategy, investment advisory, retirement planning, insurance planning, cash flow planning, tax planning and preparation, business financial strategy, educational content, and related services. Advisory services are provided only after an appropriate engagement, account opening, advisory agreement, and/or other required documentation has been completed.

Impactful Business Solutions d/b/a Impactful Wealth Solutions is registered as an investment adviser in the State of Texas. Registration as an investment adviser does not imply any level of skill or training. IWS may only provide investment advisory services in jurisdictions where it is properly registered, notice filed, exempt, excluded, or otherwise permitted by law.

3. Website Content Is for General Information

The information on this website is provided for general informational and educational purposes only. Website content should not be interpreted as personalized investment, tax, legal, accounting, insurance, retirement, estate planning, or financial advice unless you have entered into a specific written engagement with IWS covering that service.

Any examples, articles, calculators, worksheets, checklists, webinar materials, downloadable resources, blog posts, videos, podcasts, or social media references are educational in nature and may not apply to your specific circumstances.

4. No Client Relationship Created by Website Use

Using this website, submitting a contact form, downloading a resource, joining a webinar, scheduling an introductory call, subscribing to email updates, or communicating with IWS electronically does not create an investment advisory, tax preparation, insurance, financial planning, or fiduciary client relationship.

A client relationship is created only when IWS accepts an engagement in writing and all required agreements, disclosures, forms, and onboarding requirements have been completed.

5. Investment Advisory Disclosures

Investment advisory services involve risk, including the possible loss of principal. Past performance is not a guarantee of future results. No strategy, plan, allocation, product, insurance solution, tax strategy, or investment recommendation can guarantee a profit, prevent a loss, or ensure achievement of any financial goal.

Nothing on this website is an offer to buy or sell any security or a solicitation of any investment advisory service in any jurisdiction where such offer, solicitation, or service would be unlawful.

Where applicable, additional information about IWS, including services, fees, conflicts of interest, and disciplinary information, is available in the firm's Form ADV Part 2A brochure and related disclosures. Website visitors are encouraged to review applicable disclosures before entering into an advisory relationship.

6. Tax, Accounting, and Legal Information

IWS may provide tax planning and tax preparation services under separate engagements. General tax content on the website is not individualized tax advice and should not be relied upon as a substitute for an engagement-specific analysis.

IWS does not provide legal advice. Estate planning, business formation, trust, contract, employment, and legal matters should be reviewed with a licensed attorney. Where appropriate, IWS may coordinate with your legal, tax, or other professionals with your permission.

7. Insurance and Product Information

Insurance-related information on this website is educational and general in nature. Availability, suitability, underwriting approval, premiums, policy terms, riders, benefits, exclusions, limitations, and guarantees vary by carrier, product, state, and client circumstances.

Insurance guarantees are backed by the claims-paying ability of the issuing insurance company and are subject to the terms and conditions of the applicable policy or contract.

8. Educational Materials, Books, Courses, Webinars, and Workbooks

IWS may offer books, journals, workbooks, templates, courses, webinars, digital downloads, masterclasses, workshops, and related educational resources. These materials are designed for education and personal organization and are not a substitute for personalized advice.

You may use purchased or downloaded materials for your personal or internal business use only. You may not copy, resell, reproduce, distribute, teach, publish, modify, or create derivative works from IWS materials without written permission.

9. Testimonials, Reviews, and Client Experiences

Testimonials, reviews, endorsements, and client stories appearing on the website reflect the experience of the individuals providing them. They may not represent the experience of all clients and are not a guarantee of future performance, results, savings, income, tax outcomes, investment returns, or financial success.

Where required, IWS will provide disclosures regarding whether a testimonial or endorsement was given by a client, whether compensation was provided, and any material conflicts of interest. IWS does not guarantee that any person will achieve similar outcomes.

10. Scheduling, Consultations, and Communications

The website may allow you to schedule consultations, strategy calls, webinars, or other meetings. Submitting scheduling information does not guarantee acceptance as a client or availability of services.

Electronic communications, including email, text messages, contact forms, and scheduling forms, may not be secure. Do not submit sensitive information such as Social Security numbers, full account numbers, tax documents, dates of birth, or detailed financial records through general website forms unless a secure portal or encrypted method has been provided.

11. Email, SMS, and Marketing Consent

If you subscribe to updates, download a resource, register for a webinar, or submit a form, you may receive communications from IWS related to your inquiry, requested resource, event, appointment, or services. You may unsubscribe from promotional emails by using the unsubscribe link or by contacting us.

If you provide a mobile number and consent to text messages, message and data rates may apply. You may opt out of promotional text messages as instructed in the message or by contacting us. Transactional or service-related messages may continue where permitted by law.

12. Payment Terms, Programs, and Refunds

Fees for advisory, tax, insurance, consulting, planning, bookkeeping, educational programs, courses, books, digital downloads, or other services will be described in the applicable agreement, invoice, order page, engagement letter, advisory agreement, or checkout page.

Refund, cancellation, and rescheduling policies may vary by service, program, or product. Digital products, downloadable materials, courses, and completed services may be non-refundable unless otherwise stated in writing. Investment advisory fees, if applicable, will be handled according to the advisory agreement and applicable law.

13. User Responsibilities

You agree to use this website only for lawful purposes and in a way that does not interfere with the operation, security, or availability of the website. You may not attempt to gain unauthorized access to any systems, portals, accounts, data, or materials.

You are responsible for providing accurate information when submitting forms or requesting services. IWS is not responsible for decisions based on incomplete, inaccurate, outdated, or misleading information provided by you.

14. Intellectual Property

All website content, including text, logos, graphics, images, videos, audio, downloads, frameworks, worksheets, workbooks, course materials, webinar materials, brand names, taglines, and other materials, is owned by or licensed to IWS and is protected by intellectual property laws.

You may not copy, reproduce, distribute, display, modify, sell, republish, or use IWS content for commercial purposes without prior written permission.

15. Third-Party Links, Tools, and Platforms

This website may include links to third-party websites, scheduling tools, payment processors, client portals, custodians, tax software, educational platforms, video platforms, social media sites, or other external

resources. IWS does not control and is not responsible for third-party websites, services, content, security, privacy practices, or availability.

Your use of third-party tools and platforms may be governed by their own terms and privacy policies.

16. Website Availability and Accuracy

IWS works to keep website content accurate and current, but we do not guarantee that all content is complete, current, error-free, uninterrupted, or suitable for every user. Financial, tax, legal, regulatory, and market information can change quickly.

IWS may update, revise, suspend, remove, or discontinue website content, offers, resources, pages, tools, or services at any time without notice.

17. No Warranties

This website and its content are provided on an "as is" and "as available" basis without warranties of any kind, express or implied. To the fullest extent permitted by law, IWS disclaims warranties of merchantability, fitness for a particular purpose, non-infringement, accuracy, availability, and security.

18. Limitation of Liability

To the fullest extent permitted by law, IWS and its owners, officers, employees, representatives, contractors, affiliates, and service providers shall not be liable for any direct, indirect, incidental, consequential, special, punitive, or exemplary damages arising from or related to your use of the website, reliance on website content, inability to access the website, or use of third-party links or tools.

Nothing in these Terms limits any liability that cannot be limited under applicable law or any rights you may have under a written advisory agreement, tax engagement, insurance engagement, or other signed agreement with IWS.

19. Indemnification

You agree to indemnify and hold harmless IWS and its owners, officers, employees, representatives, contractors, affiliates, and service providers from claims, damages, losses, liabilities, costs, and expenses arising from your misuse of the website, violation of these Terms, violation of law, or infringement of third-party rights.

20. Privacy

Your use of the website is also governed by the IWS Privacy Policy. Please review the Privacy Policy to understand how IWS collects, uses, protects, and shares information. If there is a conflict between these Terms and the Privacy Policy regarding personal information, the Privacy Policy will control for privacy-related matters.

21. Accessibility

IWS seeks to provide a website experience that is accessible and usable. If you experience difficulty accessing any part of the website, please contact us so we can assist you and work to improve accessibility.

22. Governing Law and Venue

These Terms are governed by the laws of the State of Texas, without regard to conflict-of-law principles, except where federal law applies. Any dispute arising from website use or these Terms shall be handled in a court of competent jurisdiction in Texas unless a separate written agreement between you and IWS provides otherwise.

23. Changes to These Terms

IWS may update these Terms from time to time. The updated version will be posted on the website with a revised effective date. Your continued use of the website after updated Terms are posted means you accept the revised Terms.

24. Contact Information

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