

MultiMissionaire Subscription Terms and Conditions

EFFECTIVE OCTOBER 1, 2026

REVISED OCTOBER 10, 2026

CHIC GEEK ENTERPRISES LLC D/B/A MULTIMISSIONAIRE

These terms govern the MultiMissionaire operating membership provided by Chic Geek Enterprises LLC. Your order summary identifies your selected plan, billing term and price. The plan schedule below describes the current SWIM, SOAR and STAR memberships.

These Terms explain the SWIM, SOAR and STAR memberships, their included benefits, recurring billing, service boundaries, customer responsibilities and dispute provisions. Review them with your order summary before subscribing. Submit questions through our Contact page at https://multimissionaire.com/mm-contact_us.

1. Agreement and scope

These MultiMissionaire subscription terms and conditions (Terms) are an agreement between Chic Geek Enterprises LLC, doing business as MultiMissionaire (CGE, we, us or our), and the person or organization purchasing or using the membership (Customer, you or your). MultiMissionaire is an operating membership built on TheGeekLink CRM infrastructure, also operated by CGE. These Terms apply to SWIM, SOAR and STAR, their brand workspaces, authorized team members and included member benefits.

By accepting these Terms at checkout, purchasing, renewing or using the membership, you agree to them to the extent permitted by applicable law. A person acting for an organization represents that they have authority to bind it. Your order summary identifies your selected plan, billing interval, price, applicable taxes and any separately ordered services.

These Terms provide the membership's commercial schedule. The MultiMissionaire Privacy Policy governs privacy and data handling. TheGeekLink platform terms apply to the underlying infrastructure to the extent relevant and consistent with this membership. A separately signed scope or order governs the services it expressly identifies. Additional charges, materially different entitlements or separate usage services require express agreement; a general platform rate schedule does not authorize rebilling included email.

If documents conflict, the specifically agreed order summary controls the commercial terms it expressly states; these Terms control the standard MultiMissionaire membership; the Privacy Policy controls privacy and data handling; and applicable platform terms control underlying infrastructure matters not otherwise resolved. TheGeekLink professional-service marketing credits or service-termination conditions do not replace this membership's inclusions or cancellation rules. Mandatory legal rights prevail over conflicting provisions.

Public policies are available at https://multimissionaire.com/mm-privacy_policy and <https://thegeeklink.com/terms-and-conditions-1>. CGE's general policies are available at https://chicgeekenterprises.com/the_terms_and_conditions and <https://chicgeekenterprises.com/the-privacy-policy>. General CGE terms apply to separately purchased CGE services where incorporated into that purchase; they do not create an additional membership charge. Request copies or clarification through

https://multimissionaire.com/mm-contact_us.

Effective date: October 1, 2026. Revision date: October 10, 2026. The effective-date designation does not retroactively establish acceptance, change completed transactions or remove notice or consent required for existing customer arrangements.

2. Definitions

Account means your authorized MultiMissionaire environment on TheGeekLink CRM. Brand workspace means a separately configured CRM sub-account for a brand, business, location or operating unit you own or are authorized to operate. Separate workspaces organize records, settings and permissions; they do not create separate legal entities or guarantee absolute technical isolation.

Plan means SWIM, SOAR or STAR as described in Section 3. Order summary means the checkout, invoice, confirmation or other agreed record of your plan, price, billing term, included benefits and separately ordered services. A paid term is the monthly or annual subscription period identified in that record.

System Scribe generation means a use of the documentation tool that delivers usable output, such as a standard operating procedure, checklist or workflow map. A successful generation requires usable output delivery. AI Next-Step Brief means the unscored informational brief delivered through ReadyCheckGo, or an approved successor, using information submitted for an activated brand. It is intended to help identify practical next steps and is not a scored diagnostic, certification or professional audit.

Customer Data means information you or your authorized users supply, collect, transmit or generate through your workspaces, including your customer-contact records, content and communication data. Customer Contacts are the people whose information you process through the service.

Operational email means service communications such as requested booking confirmations, reminders, receipts, invoice notices and service-status updates. Marketing email means newsletters, promotions, launches and nurture content. Purpose and content determine the category, including when a workflow sends the message.

Separately ordered services means services outside the membership that you expressly authorize under an agreed scope and price. These may include custom implementation, migration, integrations, campaign production, SMS, phone services or native CRM AI agents. Their availability does not mean they are included in the membership.

Clarity Cohort access means the included learning and community access while your membership remains eligible. Business Systems Call means the monthly group learning and member-discussion session. A paid advisory quarter for STAR is a period of three continuously active paid months used to determine session eligibility under Section 7.

3. Plans and shared monthly allowances

The following prices are in United States dollars and are charged in advance. Annual membership provides twelve months for the price of ten, saving approximately 16.7% compared with twelve monthly payments. Subscription prices may change only under Section 11.

Membership inclusions by plan

Membership inclusion	SWIM	SOAR	STAR
Monthly price	\$67	\$197	\$499

Membership inclusion	SWIM	SOAR	STAR
Annual price	\$670	\$1,970	\$4,990
Annual saving versus 12 monthly payments	\$134	\$394	\$998
Brand workspaces	1	Up to 5	Up to 15
Authorized team members	Unlimited	Unlimited	Unlimited
Operational emails per month	1,000	5,000 shared	15,000 shared
Marketing emails per month	Not included	5,000 shared	15,000 shared
Successful Scribe generations per month	3	10 shared	25 shared
Marketing feature access	Operational email only	Member-created newsletters and broadcasts	Newsletters, broadcasts and automated email sequences
Quarterly individual advisory	Not included	Not included	45 minutes under Section 7

All plans include a preconfigured CRM foundation in each activated workspace: contacts, website and landing-page hosting, forms, calendars and booking, invoicing and payment tools, and social planning. All plans also include an AI Next-Step Brief for each activated brand at activation and every six months of active membership, Clarity Cohort learning and community, the monthly Business Systems Call, standard activation and account support.

Unlimited authorized team members are included on every plan without a per-seat membership fee. Each person must use their own authorized access. You assign workspace permissions and are responsible for access management. One CRM login allows each authorized person to switch among permitted workspaces. Clarity Cohort learning uses a separate login.

Annual billing changes when you pay, not your capacity, features, standard support or monthly usage. Email and Scribe allowances reset monthly on your subscription's monthly cycle, including annual subscriptions. Allowances are shared across the membership, not multiplied by workspace count, and do not roll over or accumulate for the year. Operational and marketing email allowances are separate and cannot be exchanged.

Several offers in one business can share a workspace. You need not activate your maximum workspace capacity. Workspaces must be used for the eligible brands identified during activation. You may not resell, sublicense, rent, timeshare or white-label account access without a separately approved agreement.

Unused capacity has no cash value and cannot be transferred outside your organization. You may not create, rename or reassign workspaces primarily to obtain extra assessments or circumvent plan limits. Standard assignment of additional workspaces within your capacity is included; custom transfers, cloning, restoration or material reconfiguration may require a separate agreed scope.

4. Foundation and service boundaries

Your membership includes installation of the standard preconfigured foundation, workspace setup, named access, quick-start instructions and the benefits listed in Section 3. You authorize and complete brand-specific connections such as domains, calendars, social accounts, sender identities and merchant processors. Installing the foundation does not itself publish a website or authorize external accounts.

Campaign feature access provides tools you operate. You prepare your content, audiences and messages. Copywriting, audience preparation, campaign setup and campaign execution by our team are separate services. STAR builds on the same platform foundation with greater capacity, automated email sequence access and advisory; it does not include a separate enterprise software suite or an additional custom tool set.

Custom workflow design, migration, data cleanup, bespoke integration and implementation are separately scoped through TheGeekLink. SMS, phone services, native CRM AI agents and separately licensed extensions are not part of these membership packages. System Scribe documentation is a separate included benefit from native CRM AI agents.

Your domain registration, payment-processor charges and external mailbox subscriptions remain your own contracts. We will not convert an included-feature fault into a mandatory paid consultation or impose a separate activation charge for standard included workspace assignment.

We may apply reasonable security, lawful-use and platform-protection measures where necessary to prevent abuse, protect deliverability, preserve service stability or meet legal obligations. These measures do not authorize undisclosed membership charges or negate a specific published inclusion through a vague fair-use condition. Needs outside the plan require an appropriate plan change or an expressly agreed separate scope.

5. System Scribe documentation

SWIM includes three successful System Scribe generations per month, SOAR ten and STAR twenty-five. Allowances are shared across the membership, reset monthly and do not roll over. Failed generations and duplicate retries do not consume an additional successful-generation allowance.

System Scribe turns customer-supplied process inputs into written procedures, checklists, action plans, decision logs and workflow maps. Its output is documentation, not automatically installed automation or a substitute for your judgment.

AI-generated output can be incomplete, inaccurate, biased or unsuitable. An authorized person must review it before use, especially in consequential operational, legal, financial, employment, health, safety, security or regulatory decisions. We do not promise a particular result or professional advice from a generated document.

You must have the right to submit the information used as input. Do not submit highly sensitive, regulated or privileged information unless a signed agreement expressly permits that use and appropriate safeguards are in place. Intellectual-property and data-processing provisions in these Terms and the Privacy Policy also apply.

6. AI Next-Step Briefs

Each activated brand includes an initial AI Next-Step Brief through ReadyCheckGo and a fresh brief every six months of active membership. Each brand's schedule begins on the date its workspace is activated. Coverage is per activated brand, not a shared membership allowance. Included cycles do not require a separate purchase.

Members receive access or redemption instructions through the membership delivery process and must submit accurate, current information for the brief. Eligibility alone does not generate or deliver a brief without the required participation. Inactive brands, incomplete inputs or missing authorization may delay delivery.

The brief is unscored informational guidance based on submitted information. It does not certify readiness, verify every underlying fact, provide a professional audit or guarantee an operational or financial outcome. Review its recommendations before acting on them. No specific score, seven-dimension analysis or evidence-coverage result is promised.

Requests outside the included activation and six-month cycles require a separately agreed scope. Brands may not be rotated, renamed or temporarily activated primarily to evade the inclusion rules.

7. Learning community and STAR advisory

7.1 Clarity Cohort and the monthly call

All plans include Clarity Cohort learning and community access and the monthly Business Systems Call. Clarity Cohort is the learning platform for Chic Geek clients. Other qualifying purchases may grant access for the period stated in their own offer; new customers seeking an ongoing membership start with MultiMissionaire.

The monthly call provides education, member discussion and Q&A. It does not include individual custom implementation or professional legal, financial or other regulated advice. Schedules and participation instructions are supplied through the member environment. Nonattendance or nonuse does not create a refund or subscription credit.

Calls may be recorded with reasonable notice. Do not disclose confidential, regulated, privileged or highly sensitive information during a group session. We may edit, limit or withhold recordings to protect privacy, confidentiality, intellectual property or community safety. Community members must respect others, protect private information and follow published conduct rules. Access to a listing does not include separate program tuition, certification or professional-service delivery.

7.2 STAR portfolio advisory

STAR includes one 45-minute portfolio advisory session after each three continuously active paid months. The first becomes available after three such months; another becomes available after each subsequent three-month period. Use each session during the following three months. Unused sessions do not accumulate or carry over on reactivation.

Annual prepayment follows the same eligibility schedule and does not release four sessions at enrollment. Request scheduling through our Contact page when eligible. Advisory is additional to standard account support and is not custom implementation or a promise of any business result.

Give at least 24 hours' notice to reschedule. Late cancellations and missed sessions count as used. If we cancel a session, we will reschedule it and preserve your ability to use that session.

7A. Member Referral Program

7A.1 Eligibility and Enrollment

Every active MultiMissionaire™ Customer whose Plan includes referral eligibility may participate after receiving an authorized referral link or other approved referral identifier. Participation is optional and is available only while the referring Customer's subscription is active, all amounts due are paid, the Account is in good standing, and the referring Customer complies with these Terms. MultiMissionaire™ may require identity, payment, sanctions, fraud, or tax verification before activating a referral account or paying a commission.

7A.2 Standard Commission and Commissionable Transaction

The standard Member Referral Program commission is a one-time amount equal to 15% of the first qualifying MultiMissionaire™ subscription payment actually received and retained by MultiMissionaire™ from a Qualifying Referral. The standard commission is not recurring. No commission is earned on the referred Customer's renewals or later subscription payments, even if the referred Customer remains active.

The commission applies only to the net subscription fee for the Qualifying Referral's first paid SWIM, SOAR, or STAR billing period. It excludes taxes, separately ordered usage services, usage charges, wallet or replenishment amounts, setup or implementation fees, custom services, consulting, add-ons, credits, discounts, waived amounts, refunds, disputed amounts, chargebacks, reversals, payment-processing adjustments, and any product or service not expressly identified as commissionable in a written campaign-specific offer.

A different commission rate, eligible transaction, or promotional structure applies only when an authorized Chic Geek Enterprises LLC representative issues a written campaign-specific offer that expressly identifies the changed term and the offer's effective dates. Silence, oral statements, prior notes, prior practices, or another participant's arrangement do not modify the standard commission described in this Section.

7A.3 Attribution and 30Day Window

The attribution window is 30 calendar days. To qualify, the referred person must use or be validly associated with the referring Customer's authorized referral link or approved referral identifier and complete the first paid subscription within 30 calendar days after the most recent valid referral interaction recorded by MultiMissionaire™ (the "Attribution Window"). Attribution expires when that period ends unless MultiMissionaire™ confirms a different period in a written campaign-specific offer.

Attribution is determined from MultiMissionaire's reasonably available tracking, checkout, customer-relationship, and payment records. If more than one valid referral source is recorded, the most recent valid referral interaction before purchase controls. MultiMissionaire™ may decline or reassign attribution when the referred person was already an existing Customer, prior subscriber, active sales opportunity, or previously attributed lead; entered through another controlled campaign; used an incorrect or expired identifier; blocked or removed tracking; or when the available records do not reasonably establish the referral.

A referral is not commissionable merely because a participant introduced, advised, or communicated with a prospective Customer. The referring Customer is responsible for using the authorized referral method and should not promise that a referral will be attributed or paid before validation is complete.

7A.4 Validation Approval and Payout

A commission is pending when the referred Customer's first eligible payment clears. It becomes approved 30 calendar days after that payment clears only if the payment has not been refunded, credited, disputed, reversed, or charged back; the transaction is not fraudulent, duplicated, or otherwise disqualified; and both Accounts remain in good standing through the validation date.

Approved commissions are paid monthly, on or before the fifteenth day of the month following approval, provided the participant's cumulative approved balance is at least \$25 and all required payment and tax information is complete. If the approved balance is below \$25, it rolls forward until the threshold is reached. MultiMissionaire™ may use a third-party payment provider, and the participant is responsible for accurate payout details and any recipient-side fees disclosed by that provider.

No commission is earned or owed until it is approved under this Section. MultiMissionaire's good-faith records govern commission calculations absent a demonstrated material error. A participant must report an alleged calculation or payment error within 60 days after the applicable statement or payout date so the records can be investigated.

7A.5 Refunds Chargebacks Reversals and Clawbacks

A refunded, credited, disputed, reversed, fraudulent, unauthorized, or charged-back transaction is not commissionable. MultiMissionaire™ may cancel a pending commission or reduce an approved but unpaid commission to reflect such an event.

If MultiMissionaire™ has already paid the related commission, the amount becomes a recoverable overpayment. MultiMissionaire™ may offset it against future commissions or other amounts payable to the participant. If future commissions are insufficient, the participant must repay the overpayment within 30 calendar days after written notice and supporting transaction information. This recovery right survives suspension, cancellation, or termination of the participant's subscription or referral participation.

7A.6 SelfReferrals and Prohibited Conduct

Self-referrals are prohibited. A referral is treated as a self-referral when the referring and referred Accounts are owned, controlled, or beneficially held by the same person or substantially the same owners; use the same payment source primarily to generate a commission; involve a member of the same household purchasing primarily to create a commission; or use an affiliate, nominee, duplicate entity, or newly formed entity primarily to obtain a commission or discount.

Participants must not use spam or unlawful communications; make false, misleading, unsubstantiated, or unauthorized claims; impersonate MultiMissionaire™, The GeekLink, or Chic Geek Enterprises LLC; purchase advertisements using protected brand terms without written permission; manipulate cookies, links, tracking, or attribution; fabricate transactions or leads; offer undisclosed rebates from commissions; misuse Customer Data; or violate advertising, endorsement, privacy, telemarketing, email, consumer-protection, sanctions, or tax laws.

A participant must clearly disclose the potential commission in a manner appropriate to the communication and applicable law. Participants may use only then-current, authorized brand materials and must stop using them when participation ends or when MultiMissionaire™ requests their removal.

7A.7 Taxes Records and Reporting

The participant is solely responsible for all federal, state, local, and other taxes arising from referral commissions. Before payment, MultiMissionaire™ may require a completed IRS Form W-9, Form W-8, or other identity, residency, taxpayer-identification, or payment documentation. MultiMissionaire™ may withhold payment until required information is complete and may apply backup withholding or other withholding when required by law.

Chic Geek Enterprises LLC may report referral payments on IRS Form 1099-NEC or another applicable information return when reporting thresholds or other legal requirements are met. The participant is responsible for maintaining accurate records and promptly updating legal name, address, taxpayer-identification, and payout information. MultiMissionaire™ and Chic Geek Enterprises LLC do not provide tax, accounting, or legal advice.

7A.8 Suspension Termination and Program Changes

MultiMissionaire™ may suspend or terminate a participant for breach, nonpayment, inactivity, suspected fraud, manipulation, reputational harm, unlawful conduct, platform risk, or misuse of the Member Referral Program. Pending or approved commissions connected to prohibited or unverifiable conduct may be withheld or canceled after reasonable review. Termination does not eliminate valid recovery or tax-reporting obligations.

MultiMissionaire™ may change or discontinue the Member Referral Program prospectively. For a material reduction to the standard commission rate, attribution window, validation period, or payout timing applicable to future referrals, MultiMissionaire™ will provide at least 30 days' advance notice through email, the Account or member portal, or another authorized contact method. A change applies only to referral interactions occurring on or after its stated effective date unless applicable law requires otherwise.

Program changes do not reduce a commission already approved under the terms that applied when the qualifying transaction occurred, except to correct a calculation error or address a later refund, credit, dispute, reversal, chargeback, fraud finding, sanctions issue, or legal requirement.

7A.9 Independent Relationship and No Authority

Participation does not create an employment, agency, franchise, partnership, joint-venture, fiduciary, reseller, brokerage, or representative relationship. A participant has no authority to bind MultiMissionaire™, The GeekLink, or Chic Geek Enterprises LLC; negotiate or modify an offer; collect payment on their behalf; make guarantees; provide warranties; or represent that the participant is an employee, agent, or authorized spokesperson.

8. Activation and workspace assignment

Activation of your first ready workspace is targeted within one business day after successful payment and complete activation information. Additional workspaces within your purchased capacity are assigned within 1–2 business days after a complete request. These timelines depend on complete lawful-use, ownership and connection information; missing authorization or provider restrictions may affect use of individual features after assignment.

Activation includes the preconfigured foundation, workspace setup, named CRM access and quick-start instructions. Standard additional workspace assignment within your plan is included. Migration, cleanup, custom workflows, integrations, campaign production and nonstandard transfers are separately scoped.

You are responsible for your domains, DNS authorization, connected calendars, social accounts, sender verification and merchant accounts. Each brand keeps its own records and connected payment accounts. Do not send passwords,

private keys or payment-card details through ordinary intake forms. Use authorized connection methods or contact support for secure handling.

CRM access is available at <https://mycrm.thegeeklink.com/> and learning access at <https://login.claritycohort.com/> after named access is supplied. Loading a welcome page does not establish successful payment or grant an account entitlement.

Transfers to another provider require verification of identity, ownership, payment status, receiving-party compatibility, security and intellectual-property boundaries. Transfer assistance, completeness, continued functionality and acceptance by another provider are not guaranteed. Custom transfer work requires a separate agreed scope.

9. Email and separately ordered messaging

The monthly included allowances are 1,000 operational emails for SWIM; 5,000 operational and 5,000 marketing emails for SOAR; and 15,000 operational and 15,000 marketing emails for STAR. All are shared across the membership. SOAR includes member-created newsletters and broadcasts; STAR also includes automated marketing email sequences. SWIM's operational allowance does not include promotional sending.

One outgoing email to one recipient counts as one send. Count recipient-level attempts accepted by the sending service, including test messages and messages that later bounce. Requests rejected before acceptance do not count, and retries of the same accepted delivery are not counted again. A sequence of three emails to 500 recipients uses 1,500 sends.

Operational and marketing allowances are separate, reset monthly and do not roll over. Included email is not separately rebilled at provider cost. No automatic overage charge is authorized by the membership. If your needs exceed your plan, contact us to agree an appropriate plan change or separate scope before using additional capacity.

Available history and usage may be reviewed within your workspaces. A monthly allowance is not an immediate throughput guarantee or promise of inbox placement. Sender approval, domain readiness, daily restrictions and provider safeguards may affect sending pace or availability.

You must supply lawfully obtained recipient information, maintain applicable consent and honor unsubscribe, suppression and do-not-contact requirements. Classify email by purpose and content; a workflow trigger does not make promotional content operational. You are responsible for sender identification, list provenance and the content and timing of communications.

SMS, MMS, phone, native CRM AI agents, verification services outside the included sending scope and other separately ordered usage services require an expressly agreed scope and pricing. Third-party networks and providers may impose lawful-use, registration or delivery requirements. Merely connecting a feature does not authorize us to impose unagreed retail fees. Your external mailbox and domain contracts remain separate.

10. Customer Data privacy and security

As between the parties, you retain ownership of Customer Data and customer-supplied materials. We process Customer Data to provide, administer, secure, support, troubleshoot and improve the service, follow documented instructions, prevent misuse and meet legal obligations, subject to the Privacy Policy and applicable agreements.

The MultiMissionaire Privacy Policy governs data-processing roles, authorized support access, AI-enabled processing, service providers, security, incidents, export, retention and deletion. Customer-selected integrations may involve separate terms and processing practices. Our own processing responsibilities are not removed merely because we use a service provider.

You are responsible for authorized users, credential protection, role assignments, access removal, lawful collection, your own customer privacy notices and consent records, and the accuracy and legality of your data. Request or perform available exports before access ends. Ownership does not guarantee portability of every workflow, configuration or integration.

We use reasonable administrative, technical and organizational safeguards appropriate to the service. No system can guarantee complete security or uninterrupted availability. Sensitive or regulated use requires express written authorization and appropriate safeguards.

11. Billing price changes and plan changes

11.1 Subscription billing

Fees are charged in advance at your selected monthly or annual price. Annual membership is one payment for twelve months; it does not provide annual accumulation of monthly allowances. Your order summary and checkout identify the amount due, billing interval, applicable taxes and renewal information before purchase.

You authorize the payment provider to charge recurring subscription fees, expressly approved plan changes, applicable taxes and separately agreed services. This authorization does not create automatic email overage charges or a separate provider-cost bill for included email. You must keep payment and contact details current. Applicable taxes are additional unless included in the order summary.

11.2 Changes to Subscription Prices

MultiMissionaire™ may change a Plan's subscription price, billing structure, or included pricing model prospectively to reflect changes in the service, included benefits, vendor or platform costs, legal or regulatory requirements, market conditions, operating capacity, or other legitimate business needs.

A price change will not alter charges already paid for a completed billing period. Unless a shorter period is required by law or Customer expressly agrees otherwise, MultiMissionaire™ will provide at least 30 days' advance notice before a price change applies to an existing Customer.

Notice may be delivered by email, through the Account or member portal, on an invoice, or through another authorized contact method. The notice will identify the new price, the date it becomes effective, and Customer's available cancellation method.

A new price will take effect no earlier than Customer's first renewal occurring after the notice period expires. If Customer does not agree to the new price, Customer may cancel before the renewal at which the new price would apply. Cancellation will prevent future renewals but will not create a refund for the current billing period or reverse properly incurred charges.

Continued use of the service after the effective renewal date constitutes acceptance of the new price to the extent permitted by law. If applicable law requires affirmative consent, MultiMissionaire™ will obtain that consent before charging the changed price.

Promotional, introductory, pilot, grandfathered, negotiated, or discounted pricing may have separate eligibility requirements and expiration terms. The existence of one Customer's special pricing does not require MultiMissionaire™ to offer or continue the same pricing for another Customer.

11.2A Individually issued founding offers

Founding-rate protection applies only when Chic Geek Enterprises LLC individually issues a written founding offer to the Customer. Purchasing a publicly available membership does not, by itself, create founding eligibility. The protected standard rates are SWIM at \$67 monthly or \$670 annually, SOAR at \$197 monthly or \$1,970 annually, and STAR at \$499 monthly or \$4,990 annually. Protection applies to the eligible Customer's selected plan and billing interval.

Protection begins with the first successful subscription payment under the individually issued offer and lasts for twelve consecutive months. Cancellation or termination ends protection, and later reactivation does not restore or restart it. A failed payment corrected within the seven-calendar-day grace period preserves protection. An unresolved payment beyond that grace period ends protection.

An upgrade or downgrade ends protection for the previous plan when the plan change takes effect. The destination plan uses the price disclosed and accepted for that change unless a new individually issued written offer expressly provides otherwise. Upgrades and downgrades otherwise follow the plan-change provisions of these Terms.

A change between monthly and annual billing on the same plan preserves only the remaining portion of the original twelve-month protection period, at that plan's corresponding protected rate. It does not restart the protection period. The timing, charge and renewal date for any billing-interval change must be disclosed and accepted before the change takes effect.

After protection expires, the applicable published price may take effect at the next renewal after expiration and after the required price-change notice. If the notice period has not been satisfied, the price change is deferred until a renewal at which it may lawfully take effect. A prepaid annual term is not repriced midway through that term. Founding protection does not restrict non-waivable customer rights or authorize retroactive charges.

11.3 Upgrades and downgrades

Upgrades apply immediately after confirmation with a prorated charge for the price difference over the remainder of the current paid term. The charge, new plan and renewal date are disclosed before confirmation. Annual-to-monthly or other billing-interval changes must be expressly shown and agreed; they are not an undisclosed conversion of annual payment into installments.

Downgrades apply at renewal after you identify the retained workspaces and arrange available exports for workspaces above the new capacity. The confirmation identifies the new price and effective date. A plan change does not itself authorize immediate deletion of customer data or duplicate monthly allowances. Monthly resets and the plan's shared usage rules continue to apply.

11.4 Failed payments

A failed renewal payment has a seven-calendar-day grace period. We may retry payment and send billing notices. If payment remains unresolved after the grace period, access may be suspended until the account is brought current. Suspension does not mean immediate deletion; retention and available exports follow the Privacy Policy.

You remain responsible for properly incurred charges through the effective cancellation or termination date. We may act sooner where necessary to address fraud, unlawful use or a security threat rather than ordinary payment failure.

11.5 Promotional or complimentary access

Any promotional, pilot, complimentary or separately negotiated access is governed by its express written scope and period. It has no cash value or implied entitlement to additional benefits. Conversion to paid renewal requires the applicable price, interval and renewal terms to be disclosed and accepted as required by law. We do not create a paid subscription solely because a complimentary access period ends.

12. Renewal cancellation refunds and suspension

The subscription begins on the date identified in your order summary and continues for the selected monthly or annual term. It automatically renews for the same interval at the applicable disclosed price unless canceled before renewal, subject to the notice requirements for price changes in Section 11.

Cancel through the authorized billing method provided with your membership or submit a cancellation request through our Contact page at https://multimissionaire.com/mm-contact_us before renewal. Identify your membership using its authorized contact email. Cancellation stops future renewals; access continues through the paid period unless a separate lawful suspension or termination reason applies. The learning login does not itself establish a billing-management function.

Routine partial-period refunds are not provided. Subscription fees and properly incurred separately agreed service fees are non-refundable except where applicable law, an express written refund provision or a valid correction requires otherwise. Cancellation does not erase charges already properly incurred. These Terms do not limit non-waivable consumer rights.

We may suspend or terminate for material breach, unresolved nonpayment after the applicable grace period, unlawful or unsafe use, fraud, abuse, infringement, security concerns or misuse of the community or referral program. When reasonably practicable and legally appropriate, we will provide notice and an opportunity to cure. Urgent protective measures may be taken where required.

At the end of paid access or a lawful termination, membership-linked workspaces, learning access, calls, advisory and referral tools may cease. Separately authorized learning access remains governed by that purchase's period and terms. Data is handled under the Privacy Policy, not deleted immediately merely because a payment fails. Arrange available exports before access ends.

13. Support and service changes

Standard account support on every plan covers account access, faults in included features, onboarding questions and platform guidance. Submit requests through https://multimissionaire.com/mm-contact_us. Responses are targeted within 1–3 business days; this is a response target rather than a guarantee of immediate resolution or emergency availability.

Custom builds, migration, data cleanup, brand-specific workflow design, integrations, campaign production and private implementation are separately scoped. An included-feature fault is not automatically a paid consulting request. Group calls and public communities are not appropriate places for passwords, payment details or sensitive account

information.

We may maintain, replace or adapt service features and delivery methods for platform, vendor, security, legal or operational reasons. When a change materially reduces paid core functionality, we will provide reasonable advance notice when practicable and honor applicable contractual and mandatory legal remedies. Service-change language does not authorize a hidden reduction of a specific inclusion or a price change without Section 11's notice rules.

14. Third party Services and Integrations

Third-party services, providers, applications, websites, communication networks, payment services, domain registrars, and integrations connected to or used with MultiMissionaire™ are governed by their own terms, pricing, availability, and privacy practices.

Customer-selected third parties are responsible for their independent services and processing. We remain responsible for our own obligations and for service-provider conduct to the extent required by law or contract; these Terms do not exclude non-waivable responsibilities.

Customer is responsible for reviewing third-party terms, maintaining required licenses and permissions, limiting integration access, protecting credentials, and disabling connections that are no longer required.

When Customer directs data to a Customer-selected third party, that third party's terms and privacy practices govern its subsequent processing.

15. Intellectual Property

MultiMissionaire™, Chic Geek Enterprises LLC, The GeekLink, and their licensors retain all rights in the service, software, System Scribe™ methodology and output templates, AI Next-Step Brief methodology, SWIM™ and other CGE frameworks, configurations, documentation, educational materials, branding, and operating architecture, excluding Customer Data and Customer-owned materials.

Customer receives a limited, non-exclusive, non-transferable, non-sublicensable, revocable right to access and use protected configurations, workflows, documentation, and materials made available within Customer's Account during the paid subscription term.

Customer may not copy, export for reuse, disclose, sell, sublicense, reverse engineer, republish, distribute, or create a competing service from protected elements except as expressly authorized in writing.

Customer retains ownership of original workflows, copy, content, and materials Customer created independently and supplied to MultiMissionaire™. Customer ownership of Customer Data does not automatically convey ownership of protected workflow architecture, templates, configurations, or multi-step processes developed by CGE, MultiMissionaire™, or The GeekLink.

If Customer provides feedback, suggestions, or improvement ideas, MultiMissionaire™ may use them without restriction, attribution, or compensation. This does not grant any right in Customer Data or Customer-owned materials.

16. Confidentiality

Each party will protect the other party's nonpublic business, technical, security, financial, and customer information using at least reasonable care and will use it only to perform, receive, administer, or enforce the service and applicable agreements.

Confidential information does not include information that the receiving party can document was lawfully known without restriction, independently developed without use of the other party's confidential information, lawfully received from a third party without a confidentiality duty, or made public without breach.

A party may disclose confidential information when required by law or valid legal process, provided it gives legally permitted notice and limits disclosure to what is required.

17. Disclaimers

TO THE MAXIMUM EXTENT PERMITTED BY LAW, MULTIMISSIONAIRE™, THE GEEKLINK CRM, SYSTEM SCRIBE™, AI NEXT-STEP BRIEFS, CLARITY COHORT™, THE BUSINESS SYSTEMS CALL, THE MEMBER REFERRAL PROGRAM, AND ALL RELATED SERVICES AND MATERIALS ARE PROVIDED "AS IS" AND "AS AVAILABLE."

MULTIMISSIONAIRE™ DISCLAIMS IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, ACCURACY, AND QUIET ENJOYMENT TO THE MAXIMUM EXTENT PERMITTED BY LAW.

MULTIMISSIONAIRE™ DOES NOT WARRANT UNINTERRUPTED OR ERROR-FREE OPERATION, ANY PARTICULAR BRIEF CONTENT, AUTOMATION READINESS, REFERRAL INCOME, CUSTOMER RESULT, BUSINESS OUTCOME, OR THAT AI-GENERATED OUTPUT WILL BE ACCURATE OR COMPLETE WITHOUT HUMAN REVIEW.

Nothing in these Terms excludes a warranty or right that cannot lawfully be excluded.

18. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, NEITHER PARTY WILL BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, PUNITIVE, OR CONSEQUENTIAL DAMAGES, OR FOR LOST PROFITS, REVENUE, GOODWILL, DATA, OPPORTUNITIES, OR BUSINESS INTERRUPTION, EVEN IF ADVISED OF THE POSSIBILITY.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, MULTIMISSIONAIRE'S TOTAL AGGREGATE LIABILITY ARISING OUT OF OR RELATING TO THE SERVICE WILL NOT EXCEED THE FEES CUSTOMER PAID TO MULTIMISSIONAIRE™ FOR THE AFFECTED PLAN DURING THE THREE MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM.

The limitations in this Section do not apply where liability cannot lawfully be limited. Applicable platform terms remain subject to the order of precedence in Section 1 and cannot remove non-waivable rights.

19. Indemnification

Customer will defend, indemnify, and hold harmless Chic Geek Enterprises LLC, MultiMissionaire™, The GeekLink, their affiliates, and their personnel from third-party claims, losses, liabilities, damages, judgments, penalties, and reasonable costs arising from Customer Data, Customer content, communications, Sub-accounts, users, unlawful use, infringement, referral activity, integrations, or breach of these Terms or applicable law.

MultiMissionaire™ will provide reasonably prompt notice of an indemnified claim and reasonable cooperation at Customer's expense. Customer may not settle a claim in a manner that admits wrongdoing by or imposes obligations on an indemnified party without written consent.

20. Governing Law and Disputes

These Terms are governed by Michigan law, without regard to conflict-of-law rules.

Before filing a claim, the parties will provide written notice describing the dispute and allow 30 days for good-faith resolution.

Any court proceeding must be brought in the state or federal courts serving Wayne County, Michigan, and each party consents to their jurisdiction and venue.

Nothing in this Section limits non-waivable consumer rights, legally protected agency complaints, or remedies that applicable law does not permit the parties to waive.

21. Notices

Operational, billing, price-change, legal, security, and service notices to Customer may be delivered through the Account, member portal, email, invoice, billing interface, or the contact information associated with Customer's subscription.

Customer is responsible for maintaining accurate contact and billing information and monitoring the designated email address and member environment.

A notice sent by email is considered delivered when sent, unless the sender receives a definitive failure notice. A notice posted inside the Account or member portal is considered delivered when made reasonably available to Customer.

Legal notices and privacy or account questions may be submitted through https://multimissionaire.com/mm-contact_us. Identify the customer and subject clearly. Do not include passwords or unnecessary sensitive information. If the form cannot accept a submission, use the fallback contact method displayed in its error message.

This Section does not limit any additional notice method or period required by applicable law.

22. Changes to These Terms

MultiMissionaire™ may update these Terms prospectively for legal, regulatory, vendor, platform, security, service, operational, or legitimate business reasons.

Material changes will be communicated through the Account, member portal, email, invoice, or a published notice and will identify the effective date. Continued use after that date constitutes acceptance to the extent permitted by law.

If applicable law requires affirmative consent to a change, MultiMissionaire™ will obtain that consent before applying the change to Customer.

Changes to subscription prices, billing structures, or pricing models are governed by Section 11.2 and will not be implemented solely through this general Terms-change provision.

A change to these Terms does not retroactively alter fees already paid, commissions already earned and payable, or rights and obligations arising before the change's effective date, except where required by law, necessary to correct fraud or error, or expressly agreed by the parties.

23. General

These Terms, the Platform Terms, the Privacy Policy, the applicable Order Summary, any expressly agreed separate-service scope, and other documents incorporated consistently with Section 1 constitute the entire agreement concerning the MultiMissionaire™ service and replace prior discussions, representations, or understandings on that subject, including the MultiMissionaire™ Subscription Terms and Conditions previously published.

Brand names and successor products. MultiMissionaire™, The GeekLink™, Clarity Cohort™, System Scribe™, ReadyCheckGo.ai, and related names are brands, products, or operating environments of Chic Geek Enterprises LLC. Chic Geek Enterprises LLC may rename, rebrand, consolidate, reorganize, relocate, or replace a brand, product name, domain, platform, or delivery environment with a successor of substantially similar function. A change of that kind does not alter Customer's Plan price, entitlements, or these Terms, and these Terms continue to apply to the renamed or successor offering. Material changes affecting Customer's access or benefits are handled under Sections 13 and 22.

Customer may not assign or transfer the agreement without MultiMissionaire's prior written consent.

MultiMissionaire™ may assign the agreement in connection with a reorganization, financing, merger, acquisition, sale, or transfer of all or part of the business or service.

If a provision is held invalid or unenforceable, it will be limited or modified to the minimum extent necessary, and the remaining provisions will continue in effect.

A waiver must be in writing and applies only to the specific matter stated. Failure or delay in enforcing a provision is not a continuing waiver.

Headings are for convenience and do not control interpretation. The words "including" and "includes" mean "including without limitation." Electronic records and electronic acceptance are effective.

The parties are independent contractors. These Terms do not create an employment, agency, partnership, franchise, fiduciary, or joint-venture relationship.