

Terms and Conditions

Effective Date: July 21, 2026

Last Updated: August 6, 2026

Welcome to 1.oak Collective, a DBA of Mike Milligan LLC ("Company," "we," "our," or "us"). By accessing or using our website, services, coaching programs, memberships, digital resources, CRM platform, communication channels, or related services, you agree to be bound by these Terms and Conditions. If you do not agree with these Terms, please do not use our services.

1. About 1.oak Collective

1.oak Collective is a DBA of Mike Milligan LLC.

Founded by Mike Milligan, 1.oak Collective provides financial professionals and business owners with education, coaching, business development resources, technology solutions, marketing support, and mentorship designed to build a business that is impossible to ignore.

With more than 30 years of academic and professional experience, Mike provides guidance to professionals seeking to establish, grow, and scale successful businesses.

Services may include, but are not limited to:

- Business coaching and consulting
- Educational courses and training
- Marketing resources
- Website and digital presence solutions
- Virtual business tools
- Networking opportunities
- Webinars and live events

Services may change or be updated without prior notice.

2. Eligibility

You must be at least eighteen (18) years of age and legally capable of entering into a binding agreement to use our services.

By submitting your information, you represent that you meet these eligibility requirements.

3. Educational Purpose

Unless expressly stated otherwise in writing, all information, coaching, educational materials, webinars, templates, and resources provided by Mike Milligan LLC dba 1.oak Collective are intended solely for educational and business development purposes.

Nothing provided by 1.oak Collective constitutes legal, tax, accounting, insurance, investment, or individualized financial advice.

Users are responsible for consulting their own qualified professional advisors before making business, legal, tax, or financial decisions.

4. No Guarantee of Results

Every business is different.

We make no guarantees regarding:

- Revenue or income
- Client acquisition
- Business growth
- Licensing approval
- Regulatory compliance
- Investment performance
- Marketing performance
- Any specific business outcome

Results depend upon many factors outside of our control, including your experience, implementation, effort, business practices, market conditions, and economic factors.

5. User Responsibilities

You agree to:

- Provide accurate and current information.
- Maintain the confidentiality of your account credentials.
- Use our website and services lawfully.
- Comply with all applicable federal, state, and industry regulations.
- Remain solely responsible for your own business decisions and client relationships.
- Promptly update your contact information if it changes.

6. Intellectual Property

All content provided by Mike Milligan LLC dba 1.oak Collective, including but not limited to:

- Training materials
- Videos
- Downloads
- Presentations
- Templates
- Graphics
- Logos
- Branding
- Website content

- Marketing materials

is the exclusive intellectual property of Mike Milligan LLC dba 1.oak Collective, unless otherwise noted.

Without prior written consent, you may not:

- Copy
- Reproduce
- Modify
- Distribute
- Republish
- Sell
- License
- Share paid materials
- Otherwise exploit our intellectual property.

7. Memberships and Payments

If you purchase coaching, memberships, subscriptions, software, courses, or consulting services:

- Payment is due at the time of purchase unless otherwise agreed in writing.
- Subscription services automatically renew unless canceled before the renewal date.
- Fees are non-refundable unless otherwise stated in a written refund policy or required by applicable law.

8. SMS, Email, and Phone Communications

By voluntarily providing your phone number and/or email address through our website, forms, scheduling pages, CRM, webinars, or other communication channels, you expressly consent to receive communications from 1.oak Collective (Mike Milligan LLC).

Communications may include:

- Appointment confirmations
- Meeting reminders
- Webinar registrations and reminders
- Event notifications
- Customer support messages
- Account updates
- Membership information
- Educational content
- Requested information
- Service announcements
- Marketing and promotional communications (where separate consent has been provided)

Consent to receive SMS or email communications is not a condition of purchasing any products or services.

SMS messages may be sent using automated technology.

Message frequency varies. Message and data rates may apply.

9. Opt-Out Instructions

You may opt out of SMS communications at any time by replying STOP to any text message.

After opting out, you will receive one final confirmation message and will no longer receive SMS communications unless you provide new consent.

For assistance, reply HELP or contact us directly.

You may unsubscribe from marketing emails by clicking the unsubscribe link included in any email.

Transactional or service-related communications may still be sent when necessary to fulfill requested services.

10. Mobile Information and Privacy

Your privacy is important to us.

No mobile information, including phone numbers, SMS consent records, opt-in information, messaging history, or related personal information, will be sold, rented, shared, transferred, or disclosed to third parties or affiliates for their own marketing or promotional purposes.

Information may be shared only with trusted service providers that assist us in operating our business, including:

- CRM providers
- SMS messaging providers
- Email delivery services
- Payment processors
- Scheduling platforms
- Website hosting providers

These providers may access information only as necessary to perform services on our behalf and are required to safeguard your information.

Your use of our services is also governed by our Privacy Policy.

11. Third-Party Services

Our website and services may integrate with third-party software providers, including CRM platforms, payment processors, scheduling software, webinar platforms, communication tools, and marketing platforms.

We are not responsible for the availability, policies, security practices, or performance of third-party services.

12. Confidentiality

While we respect the confidentiality of information shared during private coaching or consulting engagements, confidentiality cannot be guaranteed for information voluntarily shared in:

- Group coaching sessions
- Online communities
- Discussion forums
- Networking events
- Public webinars

Participants are responsible for protecting any confidential or proprietary information they choose to disclose.

13. Carrier Disclaimer

Wireless carriers and mobile network operators are not responsible for delayed, blocked, or undelivered messages. Message delivery depends upon network availability, device compatibility, and carrier policies.

14. Limitation of Liability

To the fullest extent permitted by law, Mike Milligan LLC dba 1.oak Collective, Mike Milligan, its employees, contractors, affiliates, partners, and representatives shall not be liable for any indirect, incidental, consequential, special, exemplary, or punitive damages arising from your use of our website, programs, coaching, memberships, software, or services.

Our maximum liability shall not exceed the amount paid by you for the applicable service during the twelve (12) months preceding the event giving rise to the claim.

15. Indemnification

You agree to indemnify, defend, and hold harmless Mike Milligan LLC dba 1.oak Collective, Mike Milligan, its owners, employees, contractors, affiliates, and partners from any claims, damages, liabilities, losses, expenses, or attorneys' fees arising out of your use of our services or your violation of these Terms and Conditions.

16. Modifications

We reserve the right to update or modify these Terms and Conditions at any time. Changes become effective immediately upon posting to our website. Continued use of our website or services constitutes acceptance of the revised Terms.

17. Contact Information

Questions regarding these Terms and Conditions may be directed to:

1.oak Collective

A DBA of Mike Milligan LLC

Email: Mike@MikeMilligan.com

Phone: (757) 300-1411

Website: www.the1oakcollective.com