

### 1) Acceptance of Terms

- By using [yes2lifeinstitute.com](https://yes2lifeinstitute.com), opting in for resources, purchasing any offer, or participating in our programs or events, you agree to these Terms and our Privacy Policy.

### 2) Who We Are and Contact

- Yes 2 Life Institute (Colorado, USA)

- Website: [yes2lifeinstitute.com](https://yes2lifeinstitute.com)

- Support: [support@yes2lifeinstitute.com](mailto:support@yes2lifeinstitute.com)

- These Terms apply to our site, landing pages, digital products, courses, memberships/communities, coaching, workshops, webinars, and live or virtual events.

### 3) Eligibility

- You must be 18+ and able to form a binding contract. If you use our services on behalf of an organization, you represent you're authorized to bind it to these Terms.

### 4) Our Offers

- We provide free lead magnets, digital downloads, online courses, memberships/communities, group programs, 1:1 coaching, workshops, webinars, and live/virtual events.

### 5) Accounts and Access

- Some services require an account. Keep your credentials confidential and notify us of unauthorized use. We may suspend or terminate access for policy violations, suspected fraud, or security risks.

### 6) Orders, Pricing, Taxes, and Payment

- Prices are in USD unless stated otherwise. Taxes may apply.

- You authorize us and our payment processors to charge your chosen payment method for purchases, subscriptions, and any agreed installments.

- If a payment fails, we may retry charges and suspend access until resolved.

## 7) Subscriptions and Auto-Renewal

- Subscriptions/memberships auto-renew at the then-current rate until canceled.
- Cancel before renewal via your account (if available) or by contacting support@yes2lifeinstitute.com. Access continues through the current paid period.

## 8) Trials, Promotions, and Bonuses

- Trial terms, discounts, and bonuses are stated at checkout or on the offer page. After a trial, standard rates apply unless canceled before the trial ends. We disclose timing and limits clearly.

## 9) Refunds and Cancellations (Default Policy)

- Product-specific guarantees shown on a sales page override this default policy.
- Digital downloads: 7-day refund if you're unsatisfied and haven't materially consumed the product (e.g., completed most modules or downloaded all files).
- Online courses/programs: 14-day money-back guarantee from purchase or cohort start (as applicable). We may ask brief feedback to improve.
- Memberships/subscriptions: Cancel anytime; future renewals stop. We don't prorate partial months unless required by law.
- 1:1 coaching and live workshops/events: Refunds aren't provided after a session occurs or within 48 hours of a scheduled session/event. Rescheduling typically requires 24–48 hours' notice (see booking page).
- Chargebacks: If you dispute a charge without first contacting support@yes2lifeinstitute.com for a good-faith resolution, we may suspend access and address the dispute via our processor and applicable law.

## 10) Community Standards and User Conduct

- Be respectful. No harassment, hate speech, illegal content, spam, or platform abuse.
- Don't misuse the site, interfere with functionality, attempt unauthorized access, or use materials in violation of any law.

## 11) User-Generated Content (UGC) and Community Posts

- You represent you own or have necessary rights to any content you submit (comments, posts, testimonials, images, audio/video).

- License you grant: a non-exclusive, worldwide license to host, display, and use your UGC in connection with the services. We will seek your explicit permission before using UGC in marketing and honor reasonable future takedown requests consistent with platform limits and prior distributions.

- We may moderate or remove UGC that violates these Terms or law.

## 12) Intellectual Property

- All site content, training materials, videos, guides, and trademarks are owned by or licensed to Yes 2 Life Institute. You receive a personal, non-transferable license for your own use; you may not resell, redistribute, or publicly share materials without written permission.

## 13) Testimonials and Results

- Testimonials reflect individual experiences; results vary. We do not guarantee specific outcomes.

## 14) Health and Professional Disclaimers

- Our content is educational only and not medical, psychological, legal, or financial advice. Practices like breathwork or mindfulness are not a substitute for medical care; consult a healthcare professional if you have concerns or conditions. Stop any practice that causes discomfort.

## 15) Communications and Consent

- By requesting resources or purchasing, you may receive service and educational emails. You can unsubscribe from marketing anytime via the link in our emails.

Transactional/service emails may still be sent as needed to fulfill services.

- By interacting with us electronically, you consent to receive notices, disclosures, and communications electronically (E-SIGN consent).

## 16) Privacy

- See our Privacy Policy for details on data collection, use, cookies, analytics, your rights, and opt-out mechanisms under Colorado law.

## 17) Third-Party Services and Links

- We use or link to third-party tools (e.g., payment processors, analytics, webinar platforms). Their terms and policies apply to your use of those services; we're not responsible for their content or practices.

## 18) Recordings and Feedback

- Some live sessions may be recorded for quality and training; we'll notify you when recording occurs. By participating, you consent to being recorded or may opt out by not joining recorded sessions.

- You grant us a perpetual, royalty-free license to use anonymized feedback or suggestions to improve our services.

## 19) Availability and Changes

- We may modify, suspend, or discontinue any service, content, or feature with or without notice. We aren't liable for interruptions beyond our reasonable control.

## 20) Disclaimers

- Services and materials are provided "as is" and "as available," without warranties of any kind, express or implied, including merchantability, fitness for a particular purpose, and non-infringement.

## 21) Limitation of Liability

- To the maximum extent permitted by Colorado law, we're not liable for indirect, incidental, consequential, special, or punitive damages, or lost profits/data, arising from use of the site, services, or materials.

## 22) Indemnification

- You agree to indemnify and hold harmless Yes 2 Life Institute and its officers, employees, and contractors from claims arising from your misuse of the services or breach of these Terms.

## 23) Copyright/DMCA

- If you believe content infringes your copyright, email [support@yes2lifeinstitute.com](mailto:support@yes2lifeinstitute.com) with: your contact info; description of the copyrighted work; the URL/location of the alleged infringement; a good-faith statement; and a statement under penalty of perjury that the information is accurate and you're authorized to act. We may remove content at our discretion.

#### 24) Governing Law and Venue

- These Terms are governed by the laws of the State of Colorado, without regard to conflict-of-law principles. Exclusive venue for disputes is the state or federal courts located in Broomfield County, Colorado. Before filing a claim, please contact [support@yes2lifeinstitute.com](mailto:support@yes2lifeinstitute.com) to attempt informal resolution in good faith.

#### 25) Changes to These Terms

- We may update these Terms. Material changes will be posted with a new “Last updated” date. Continued use after changes constitutes acceptance.

#### 26) Termination

- We may suspend or terminate access for any breach or suspected abuse. Sections that should survive termination (e.g., IP, disclaimers, limitations of liability, governing law) do survive.

#### 27) Severability and Waiver

- If any provision is found unenforceable, it will be modified to the minimum extent necessary or severed, and the rest remains in effect. Failure to enforce a provision is not a waiver.

#### 28) Assignment

- You may not assign your rights or obligations under these Terms without our prior written consent. We may assign our rights or obligations in connection with a merger, acquisition, or reorganization.

#### 29) Entire Agreement

- These Terms and our Privacy Policy are the entire agreement between you and Yes 2 Life Institute regarding the services and supersede prior agreements or understandings on this subject.

#### 30) Contact

- Questions: [support@yes2lifeinstitute.com](mailto:support@yes2lifeinstitute.com)