WEHELP GROUP TERMS AND CONDITIONS

Website, Programs and Coaching Services

Last Updated: September 1, 2026

Welcome to the RESET & RISE System by Miriam Putnam, offered through WeHelp Group, LLC. These Terms cover our websites, payment pages, courses, programs, coaching services, assessments, resources, and related products (together, the "Services").

WeHelp Group, LLC ("WeHelp Group," "the Company," "we," "us," or "our") was founded by Miriam Putnam and delivers its Services through its team of Life Transformation Specialists, coaches, staff, and contractors. Our business address is 12425 Race Track Road, Suite 103, Tampa, Florida 33626.

If you access, purchase, or participate in the Services, these Terms refer to you as "you," "your," "User," "Participant," or "Client."

You accept these Terms by checking the agreement box at checkout, submitting payment, creating an account, accessing a course or program, or otherwise expressly agreeing. Please read them before you do.

Section 25 requires most disputes to be resolved by individual arbitration rather than in court and waives your right to participate in a class action. You may opt out of that section within 30 days of your first purchase.

SUMMARY

This summary is for convenience only. The full Terms below are what govern your purchase.

What this is	Coaching and education to help you improve life and work toward goals you set.
What this is not	It is not therapy, counseling, medical care, or a diagnosis. It is not emergency care.
Results	We are committed to helping you achieve the best possible results. We cannot promise a specific outcome. Results vary by person.
Privacy	We treat the information you share with care and confidentiality, subject only to the limited exceptions described in Section 7.
Refunds	You can request a full refund within 7 days of purchase, or before your first session, whichever is earlier.
Cancellations	Please give at least 24 hours' notice to reschedule a session. Later than that, the session counts as used.
Stopping	You can stop at any time. Installments already due are still owed. See Section 14.
Disputes	Most disputes go to individual arbitration, not court. See Section 25.

1. WHAT THESE TERMS COVER

WeHelp Group provides educational, wellness, personal-development, and De-stress Coaching programs. These help individuals build self-awareness, identify sources of stress, develop healthier habits, set goals, create individual plans, and work toward greater clarity, confidence, and peace of mind.

These Terms govern your access to and use of our Website, Platform, payment pages, courses, materials, assessments, coaching programs, consultations, and purchases. Your use of the Services is conditioned on your acceptance of these Terms.

Our Services are offered from Florida. We do not offer the Services where they are prohibited by law, and we may decline or discontinue Services for that reason.

2. ELIGIBILITY AND PARTICIPANTS UNDER 18

To purchase the Services on your own behalf, you must be at least 18 years old and legally able to enter a binding agreement.

If a Participant is under eighteen (18) years of age, the Services may only be purchased or authorized by the Participant's parent or legal guardian.

Such parent or legal guardian must:

- review and agree to these Terms and Conditions on behalf of the minor Participant;
- complete or authorize the applicable purchase or enrollment; and
- send an email to **info@wehelpgroup.org** confirming that they agreed to these Terms and Conditions on behalf of the minor Participant and affirming that they are the minor's parent or legal guardian.

The email should identify the minor Participant by name and confirm that the sender has legal authority to consent to the Participant's enrollment in and use of the Services.

WeHelp Group may request additional information reasonably necessary to verify parental or legal guardianship before allowing a minor to participate in the Services.

3. WHAT WE OFFER

Depending on what you purchase, programs may include:

- digital courses, educational videos, workbooks, and worksheets
- Personal Insight Analyses and other assessments
- individual De-stress Coaching sessions and wellness coaching
- group coaching
- goal-setting, planning, and personalized educational recommendations
- lifestyle and wellness education, exercises, and activities
- accountability and follow-up
- virtual or in-person sessions
- referrals to outside professionals where appropriate
- other materials or Services identified in the applicable offer

The exact Services you purchase are the ones described on the applicable product page, checkout page, invoice, program description, order form, receipt, or written agreement.

4. WHAT YOU ARE BUYING, AND WHAT WE CANNOT PROMISE

We will provide the specific deliverables included in the program you purchase. Depending on the program, those may include a set number of coaching sessions or hours, membership access, assessments, worksheets, educational materials, exercises, or individualized planning.

Descriptions of a program's purpose, intended experience, transformation, potential benefits, or anticipated outcomes are not contractual deliverables and are not guaranteed unless we state otherwise in writing. Language about resetting areas of your life, rising toward a desired future, creating a personal vision, reducing stress, building confidence, improving relationships, or improving quality of life describes what the Services are designed to help with, not a promised result.

Individual results vary. We do not warrant or guarantee that any course, coaching program, assessment, or consultation will produce a particular personal, emotional, relationship, health, professional, or financial result. Testimonials, client stories, case examples, and marketing statements are examples of possible experiences and are not promises that you will experience the same thing.

Your progress depends on many factors we do not control, including your history, current circumstances, willingness to participate, consistency, decisions and actions, follow-through, lifestyle, relationships, health, environment, attendance, effort, and timing. Dissatisfaction with the degree, speed, or nature of your personal results does not by itself mean we failed to provide the Services you purchased.

5. COACHING IS NOT THERAPY OR MEDICAL CARE

De-stress Coaching, wellness coaching, courses, Personal Insight Analyses, and our other Services are educational and personal-development services. They are not psychotherapy, counseling, psychiatric or psychological treatment, medical diagnosis or treatment, emergency mental-health care, or a substitute for care from a licensed healthcare professional.

Nothing on our Website or in our advertising, courses, assessments, videos, written materials, emails, text messages, coaching sessions, or consultations is medical, psychiatric, or psychological diagnosis or individualized medical advice. You are responsible for your own healthcare decisions. Questions about symptoms, medications, or treatment belong with your physician or licensed provider.

Personal Insight Analyses, stress questionnaires, self-evaluation tools, and similar instruments are used for coaching, self-awareness, and progress review. They are not medical, psychiatric, or psychological examinations, and no result from them diagnoses, confirms, rules out, or treats any physical or mental health condition.

Coaching is collaborative. Your coach may offer education, observations, questions, assessments, exercises, recommendations, strategies, planning help, and accountability. You decide which actions to take, and you remain responsible for your own choices, conduct, relationships, health decisions, and circumstances.

6. EMERGENCIES AND SAFETY

We do not provide emergency or crisis services. If you are experiencing a medical or safety emergency, call 911 or go to the nearest emergency room. If you are in emotional crisis or thinking about harming yourself, call or text 988 to reach the Suicide and Crisis Lifeline.

Do not rely on email, text messages, scheduled coaching appointments, social-media messages, or other communications with us for emergency assistance. We do not monitor messages around the clock.

At enrollment we ask for an emergency contact. If we reasonably believe you or someone else is at risk of serious harm, we may contact emergency services or that emergency contact.

7. CONFIDENTIALITY

WeHelp Group, LLC treats information shared during coaching and related Services as private and confidential. We maintain strict ethical standards and do not sell or disclose Participant information except as necessary to provide the Services, with your authorization, or when required by law.

Information may be disclosed when:

- you request or authorize it;
- it is reasonably necessary for staff, contractors, or service providers to deliver the Services;
- disclosure is required by applicable reporting laws; or
- disclosure is required by a valid court order, subpoena, or other legal obligation.

Nothing in this Agreement creates a legal evidentiary privilege where such privilege is not recognized by law.

WeHelp Group strives to protect Participant information beyond minimum legal requirements whenever reasonably possible.

8. GROUP PROGRAMS

If you take part in a group program, other participants will hear what you share. We cannot control what they do with it.

You agree to keep other participants' names, stories, and disclosures confidential, and not to repeat, post, or share them outside the group. Please share only what you are comfortable sharing in that setting.

9. IN-PERSON AND HYBRID SESSIONS

Some programs include in-person sessions, and some combine in-person and video sessions. The location, format, and schedule for in-person sessions will be confirmed with you in advance. We may change a location or move a session to video when reasonably necessary, and we will give you as much notice as we can.

You are responsible for your own travel to and from sessions. You take part in in-person sessions, including any relaxation or activity-based exercises, voluntarily and at your own risk. If you have any physical or medical condition that could be affected, tell us before the session and check with your physician first. Stop any activity that causes pain or discomfort.

Video sessions depend on your internet connection and equipment. We are not responsible for connection problems on your end, though we will make reasonable efforts to reschedule a session materially disrupted by a technical failure.

10. YOUR RESPONSIBILITIES

You agree to give truthful, accurate information when we ask for it, and to keep your contact, billing, and scheduling information current.

You agree to use the Website and Services only for lawful purposes and in compliance with applicable federal, state, and local law.

Recommendations, observations, educational information, assessments, exercises, strategies, and plans provided through the Services are intended to help you make your own informed decisions. They do not transfer responsibility for those decisions to us.

We may refuse or end Services if materially false or misleading information was intentionally given and it substantially affects our ability to deliver the Services.

11. SCHEDULING, CANCELLATIONS, AND COMMUNICATION

Rescheduling. Please give at least 24 hours' notice to reschedule or cancel a scheduled session. With that notice, we will reschedule at no charge. With less notice, or if you do not attend, the session counts as used. We understand emergencies happen, and we will use reasonable judgment.

If we need to reschedule. If we cancel or reschedule a session, we will offer you a replacement session at no additional charge.

Using your sessions. Sessions included in a package expire 6 months after the purchase date unless the program description says otherwise. Not attending sessions, not completing exercises, not accessing course materials, or not responding to communications does not automatically entitle you to a refund or an extension.

Your coach. We will assign a Life Transformation Specialist or coach appropriate to your program. Unless the offer specifically names your coach, we do not guarantee that a particular person will deliver your sessions, and we may substitute a qualified coach when needed.

Between sessions. Unless your program says otherwise, we respond to messages within 2 business days during normal business hours. Between-session messaging is for brief questions and accountability, not additional coaching sessions.

Program length. The length of a program does not represent the amount of time it may take you to reach a particular personal goal. Individual timelines vary.

12. PRICING AND PAYMENT

Prices for courses, coaching programs, assessments, consultations, and events are disclosed before purchase. You agree to pay all charges for the Services you buy.

Payment plans. If you choose a payment plan, you are agreeing to pay the full program price in fixed installments. Before you buy, we will show you the total price, the amount of each installment, how many installments there are, and when they will be charged. You authorize our payment processor to charge your selected payment method on that schedule. A payment plan is a way to spread the cost of the full program. It is not a subscription and does not renew automatically.

Missed payments. If an installment fails, we will notify you and try again. If payment is not brought current within 10 days, we may suspend access to sessions, course materials, and program benefits until it is. Suspension does not cancel the remaining balance.

Chargebacks. If you have a billing concern, please contact us first at info@wehelpgroup.org so we can resolve it. Filing a chargeback without contacting us may result in suspension of access while the dispute is reviewed.

13. REFUNDS

Unless a different written refund policy applies to a particular program, you may request a full refund within 7 days of your purchase date, or before your first coaching session, whichever is earlier. Email info@wehelpgroup.org to request one.

After that window, payments are non-refundable unless we approve a refund or applicable law requires one. If a refund is issued, access to the applicable program, course materials, and coaching ends.

Nothing in this policy limits any cancellation or refund right that cannot legally be waived.

14. STOPPING OR PAUSING YOUR PROGRAM

You may stop participating at any time by emailing info@wehelpgroup.org. Here is what happens:

- Paid in full, outside the refund window: your program access and any unused sessions remain available to you until they expire under Section 11. We do not refund the unused portion unless we agree in writing or the law requires it.
- On a payment plan: installments that have already come due remain payable. We may, at our discretion, agree to end the plan early in exchange for ending program access, or to pause it for a defined period. Ask us.
- Within the refund window: see Section 13.

If a serious medical event, family emergency, or similar hardship interrupts your program, contact us. We will work with you in good faith on a pause or extension.

15. SUSPENSION OR TERMINATION BY US

We may suspend or end Services for nonpayment, abusive or inappropriate conduct, misuse of our materials, safety concerns, or other circumstances that make continued participation inappropriate.

If we end your program for a reason other than your conduct or nonpayment, we will refund the unused portion of what you paid. Termination does not eliminate payment obligations you have already incurred.

16. ACCEPTABLE USE

You may not:

- interfere with the operation of the Website
- attempt unauthorized access to accounts, servers, systems, or data
- transmit malicious code, viruses, or malware
- reproduce or distribute our proprietary materials except as we permit in writing
- harass, threaten, or abuse anyone through the Platform
- impersonate another person
- violate intellectual-property or privacy rights
- use Website content for unauthorized commercial purposes
- use the Platform in any manner prohibited by law

We may restrict or end access in the event of material misuse.

17. INTELLECTUAL PROPERTY

The Website, courses, videos, program frameworks, exercises, written materials, workbooks, assessments, graphics, logos, trademarks, recordings, methodologies, and program names made available by WeHelp Group (the "Intellectual Property") are owned by or licensed to us and protected by intellectual-property law.

When you purchase a Service, we grant you a non-exclusive, non-transferable, royalty-free license to use the associated Intellectual Property for your own personal, non-commercial use. We may change or remove publicly available materials at our discretion, and we may end your access to digital materials if you breach these Terms.

Purchasing a Service does not transfer ownership. You may not copy, reproduce, publish, sell, sublicense, distribute, teach, transmit, publicly display, modify, create derivative commercial products from, or commercially exploit the Intellectual Property. All rights not expressly granted are reserved.

18. RECORDINGS

Where we record sessions, events, webinars, or group programs, we will follow applicable law and give notice and obtain consent where required.

You may not record, distribute, publish, or publicly share coaching sessions, course videos, group sessions, proprietary exercises, or other program materials without our prior written permission.

19. TESTIMONIALS AND CONTENT YOU PROVIDE

If you voluntarily provide a testimonial, review, photograph, video, written statement, or similar material for promotional use, we will use it only as permitted by the consent you give, and you grant us a license to use it for that purpose.

Nothing in these Terms requires you to provide a testimonial or to authorize public use of your identity, likeness, or personal story. You may withdraw consent for future use by emailing us, though we may not be able to recall materials already printed or distributed.

20. PRIVACY AND DATA

We may collect your name, email address, telephone number, billing information, appointment information, program participation information, emergency contact, and other information you supply through the Website or Services. We handle it in accordance with our Privacy Policy and applicable law, and you should review that Policy for details on collection, use, retention, and disclosure.

We use reasonable security safeguards appropriate to the Services. No internet-based system can guarantee absolute security.

21. THIRD PARTIES, REFERRALS, AND TECHNOLOGY

We may recommend or link to outside professionals, practitioners, physicians, healthcare providers, instructors, vendors, or other third parties. These recommendations are offered for your convenience. We do not endorse or warrant them, your relationship with them is between you and them, and we are not liable for their actions, products, services, or content.

The Website relies on third-party technology, including payment processors, scheduling software, video platforms, communication providers, and CRM systems. We do not control those platforms and are not

responsible for their interruptions, outages, technical failures, or acts and omissions. Your use of them may also be subject to their own terms and privacy policies.

22. DISCLAIMER OF WARRANTIES

TO THE FULLEST EXTENT PERMITTED BY LAW, THE WEBSITE, PLATFORM, CONTENT, COURSES, PROGRAMS, AND SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS, EXCEPT FOR EXPRESS OBLIGATIONS IDENTIFIED IN A PURCHASE AGREEMENT OR PROGRAM DESCRIPTION. WE DO NOT WARRANT THAT THE WEBSITE WILL OPERATE WITHOUT INTERRUPTION, THAT ERRORS WILL BE CORRECTED IMMEDIATELY, THAT THIRD-PARTY SYSTEMS WILL REMAIN AVAILABLE, THAT THE SERVICES WILL PRODUCE A PARTICULAR RESULT, OR THAT EDUCATIONAL INFORMATION WILL SUIT EVERY INDIVIDUAL CIRCUMSTANCE.

Nothing in this section removes a warranty or right that cannot lawfully be excluded.

23. LIMITATION OF LIABILITY

TO THE FULLEST EXTENT PERMITTED BY LAW, WEHELP GROUP, LLC AND ITS OWNERS, OFFICERS, EMPLOYEES, CONTRACTORS, COACHES, LIFE TRANSFORMATION SPECIALISTS, REPRESENTATIVES, AND AGENTS WILL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, PUNITIVE, OR CONSEQUENTIAL DAMAGES ARISING FROM OR RELATING TO THE WEBSITE OR SERVICES, INCLUDING CLAIMS FOR LOST BUSINESS OPPORTUNITY, LOST PROFITS, OR LOSS OF DATA.

OUR TOTAL LIABILITY TO YOU FOR ALL CLAIMS, WHETHER DIRECT OR OTHERWISE, WILL NOT EXCEED THE TOTAL AMOUNT YOU PAID US IN THE SIX (6) MONTHS IMMEDIATELY BEFORE THE EVENT GIVING RISE TO THE CLAIM.

Nothing in these Terms is intended to exclude or limit liability that cannot lawfully be excluded or limited. You remain responsible for the decisions and actions you take in response to coaching, educational information, assessments, or recommendations.

24. INDEMNIFICATION

You agree to indemnify, defend, and hold harmless WeHelp Group and its affiliates, officers, employees, and contractors from claims, liabilities, damages, losses, costs, or expenses (including reasonable attorneys' fees) arising out of your misuse of the Website, Services, or Intellectual Property, your violation of these Terms, or your violation of third-party rights or applicable law.

This section does not require you to indemnify us for liability that applicable law prohibits from being shifted to you.

25. DISPUTE RESOLUTION AND ARBITRATION

PLEASE READ THIS SECTION CAREFULLY. IT AFFECTS YOUR LEGAL RIGHTS. IT REQUIRES MOST DISPUTES TO BE RESOLVED BY INDIVIDUAL ARBITRATION INSTEAD OF IN COURT, AND IT WAIVES YOUR RIGHT TO A JURY TRIAL AND TO PARTICIPATE IN A CLASS ACTION.

25.1 Let's talk first

If you have a dispute, email info@wehelpgroup.org with a short description of the problem and what you would like us to do. We will do the same if we have a dispute with you. Both of us agree to try in good faith to resolve it informally for 30 days before starting arbitration.

25.2 Agreement to arbitrate

If we cannot resolve it, you and WeHelp Group agree that any dispute arising out of or relating to these Terms or the Services will be resolved by binding arbitration administered by the American Arbitration Association under its Consumer Arbitration Rules, rather than in court. The Federal Arbitration Act governs this section. The arbitrator decides all issues, except that a court decides whether the class action waiver in Section 25.4 is enforceable.

Arbitration is less formal than a lawsuit. There is no judge or jury, discovery is more limited, and review is limited. An arbitrator can award the same individual relief a court could. Arbitration will take place in Hillsborough County, Florida, or by telephone or video if you prefer, or you may request an in-person hearing near where you live.

25.3 Exceptions

Either of us may bring an individual claim in small claims court instead of arbitration if it qualifies. Either of us may also ask a court for an injunction to protect intellectual property or to stop unauthorized use or disclosure of confidential information.

25.4 No class actions

YOU AND WEHELP GROUP AGREE TO BRING CLAIMS ONLY IN AN INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY CLASS, COLLECTIVE, CONSOLIDATED, OR REPRESENTATIVE PROCEEDING. THE ARBITRATOR MAY NOT CONSOLIDATE MORE THAN ONE PERSON'S CLAIMS. If this paragraph is found unenforceable as to a particular claim, that claim will be decided in court and the rest of this Section 25 still applies to all other claims.

25.5 Your right to opt out

You may opt out of this arbitration agreement. Email info@wehelpgroup.org with the subject line "Arbitration Opt-Out" and include your name and the email address used for your purchase, within 30 days of your first purchase. Opting out will not affect your Services or your relationship with us in any other way. If you opt out, disputes will be resolved in court as described in Section 26.

26. GOVERNING LAW AND VENUE

These Terms are governed by the laws of the State of Florida, without regard to conflict-of-law principles, except where applicable law requires otherwise.

For any dispute not subject to arbitration, and subject to any non-waivable right you have to bring a claim elsewhere, proceedings will be brought in a court of competent jurisdiction in Hillsborough County, Florida, and both parties consent to that jurisdiction.

27. ELECTRONIC AGREEMENT

You agree that this Agreement may be entered into electronically. Checking an acceptance box, clicking an acceptance button, electronically signing an order, or completing a purchase after being presented with

these Terms constitutes your acceptance. We and our technology providers may retain electronic records of that acceptance in the ordinary course of business.

We encourage you to save or print a copy of these Terms, and to consult your own attorney if you wish.

28. GENERAL TERMS

Relationship of the parties. These Terms do not create a partnership, joint venture, employment, fiduciary, or agency relationship. The relationship is a contractual service relationship.

Force majeure. Neither party is in breach for delays or failures caused by circumstances beyond its reasonable control, including natural disasters, hurricanes, severe weather, fire, epidemic or pandemic, war, government action, utility outages, internet or telecommunications failures, transportation or labor disruption, or major third-party technology failure. This does not excuse payment obligations already incurred.

Severability. If any provision is found invalid or unenforceable, it will be enforced to the maximum extent permitted or severed, and the rest of these Terms remain in effect.

No waiver. If we do not enforce a provision on one occasion, we do not give up the right to enforce it later.

Assignment. You may not assign these Terms. We may assign them in connection with a merger, acquisition, or sale of assets.

Entire agreement. These Terms, together with our Privacy Policy, the applicable program description, checkout terms, invoice, order form, refund terms, and any additional written agreement specific to your purchase, form the agreement between us. If a specific written program agreement conflicts with these general Terms, the specific agreement controls for that purchase.

Changes. We may update these Terms to reflect changes in our Services, technology, business practices, or legal requirements. Material changes will be posted on the Website or otherwise communicated where required. Changes apply going forward and do not retroactively alter the material terms of a completed purchase. The "Last Updated" date shows the most recent revision.

Survival. Sections 17, 22, 23, 24, 25, and 26 survive the end of your program.

29. CONTACT US

WeHelp Group, LLC

12425 Race Track Road, Suite 103

Tampa, Florida 33626

Email: info@wehelpgroup.org

ACKNOWLEDGMENT

BY CHECKING THE ACCEPTANCE BOX, PURCHASING OR ACCESSING THE SERVICES, OR OTHERWISE EXPRESSLY AGREEING ELECTRONICALLY, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND THESE TERMS, AND SPECIFICALLY THAT:

- DE-STRESS COACHING IS AN EDUCATIONAL, WELLNESS, PERSONAL-DEVELOPMENT, AND COACHING SERVICE;

- IT IS NOT MEDICAL, PSYCHIATRIC, PSYCHOLOGICAL, OR PSYCHOTHERAPEUTIC TREATMENT, AND IS NOT A LEGALLY PRIVILEGED RELATIONSHIP;
- PERSONAL INSIGHT ANALYSES AND OTHER ASSESSMENTS ARE NOT DIAGNOSTIC TESTS;
- INDIVIDUAL RESULTS VARY AND NO PARTICULAR OUTCOME IS GUARANTEED;
- THE DELIVERABLES INCLUDED IN YOUR PURCHASE ARE THOSE IDENTIFIED IN THE APPLICABLE OFFER, CHECKOUT PAGE, INVOICE, ORDER FORM, OR PROGRAM DESCRIPTION;
- SECTION 25 REQUIRES INDIVIDUAL ARBITRATION AND WAIVES CLASS ACTIONS, AND YOU MAY OPT OUT WITHIN 30 DAYS; AND
- YOU REMAIN RESPONSIBLE FOR YOUR OWN DECISIONS, ACTIONS, HEALTHCARE DECISIONS, AND PERSONAL RESULTS.