

**Disclaimer**

The website is owned by Routya, LLC.

By viewing this website or anything made available on or through this website, including but not limited to programs, products, services, opt-in gifts, e-books, videos, webinars, blog posts, e-newsletters, consultations, e-mails, social media and/or other communication (collectively referred to as "Website"), you are agreeing to accept all parts of this Disclaimer. Thus, if you do not agree to the Disclaimer below, STOP now, and do not access or use this Website.

For Educational and Informational Purposes Only.

The information provided in or through this Website is for educational and informational purposes only and solely as a self-help tool for your own use.

Not Medical, Mental Health, or Religious Advice.

I am not, nor am I holding myself out to be a doctor/physician, nurse, physician's assistant, advance practice nurse, or any other medical professional. Although I am trained as a certified coach in a health and wellness training program and hold various other health and/or fitness related credentials, I operate solely within the scope permitted and do not diagnosis. During the course of communications, within the ethical parameters of coaching, I may suggest to inquire with a medical professional regarding certain matters. However, those suggestions shall not constitute diagnosis.

As a professional coach, I am not providing health care, medical or nutritional therapy services, or attempting to diagnose, treat, prevent or cure any physical, mental or emotional issue, disease or condition. The information provided in or through my Website pertaining to your business, your career, or any other aspect of your life is not intended to be a substitute for the professional legal advice, professional tax advice, professional medical advice, diagnosis or treatment provided by your own lawyer, accountant, medical provider or mental health provider. Do not disregard legal, tax, medical advice or delay seeking legal, tax or medical advice because of information you have read on this Website. Do not start or stop taking any medications without speaking to your own Medical Provider or Mental Health Provider.

Intellectual Property.

Accountant

Title and full ownership rights in and to frameworks, strategies and systems, together with any and all ideas, concepts, and other technology supporting or otherwise relating to Routya's operation of its coaching products, services and website (collectively, the "Routya Materials"), shall remain at all times solely with Routya, unless prior copyright belongs to a third-party service provider or author. You acknowledge that you will not acquire any ownership interest in Routya Materials by reason of this Agreement.

Not Legal, Financial or Insurance Advice.

Although I am an attorney in the states of New Jersey and New York, I am not practicing as an attorney within the context of the coaching relationship. Although I am an insurance agent, with



various licenses in New Jersey and Pennsylvania, I am not practicing as an insurance agent within the context of this coaching relationship.

I am not an accountant or financial advisor, nor am I holding myself out to be.

The coaching relationship does not create a client relationship with me as a lawyer; all of my legal representation relationships begin with a separate Agreement that sets forth the scope of legal services and terms of the lawyer/client relationship. Unless a separate written Agreement is entered into, no coaching relationship shall be interpreted as a lawyer/client relationship.

The coaching relationship does not create a client relationship with me as an insurance agent, consultant or other professional. If consulting on insurance is requested or desired and I agree to it, a separate Agreement that sets forth the scope of the insurance services and terms of the insurance professional relationship, will be provided and agreed to before such services are rendered. Unless a separate written Agreement is entered into, no coaching relationship shall be interpreted as a insurance professional/client relationship.

The information contained in this Website is not intended to be a substitute for legal, insurance or financial advice that can be provided by your own attorney, accountant, and/or financial advisor. Although care has been taken in preparing the information provided to you, I cannot be held responsible for any errors or omissions, and I accept no liability whatsoever for any loss or damage you may incur. Always seek financial and/or legal counsel relating to your specific circumstances as needed for any and all questions and concerns you now have, or may have in the future. You agree that the information on our Website is not legal or financial advice.

Personal Responsibility.

You aim to accurately represent the information provided to us on or through our Website. You acknowledge that you are participating voluntarily in using our Website and that you are solely and personally responsible for your choices, actions and results, now and in the future. You accept full responsibility for the consequences of your use, or non-use, of any information provided on or through this Website, and you agree to use your own judgment and due diligence before implementing any idea, suggestion or recommendation from my Website to your life, family or business.

No Guarantees.

My role is to support and assist you in reaching your own goals, but your success depends primarily on your own effort, motivation, commitment and follow-through. I cannot predict and I do not guarantee that you will attain a particular result, and you accept and understand that results differ for each individual. Each individual's results depend on his or her unique background, dedication, desire, motivation, actions, and numerous other factors. You fully agree that there are no guarantees as to the specific outcome or results you can expect from using the information you receive on or through this Website.

Career Advancement, Public Profile and Earnings Disclaimer.

You agree that I am not responsible for your career advancement or for your public profile. You agree that the work we do is to support your goals and that there is no guaranteed outcome.

Any earnings or income statements or examples shown through our Website are only estimates of what might be possible now or in the future. There can be no assurance as to any particular financial outcome based on the use of our Website. You agree that I am not

responsible for your earnings, the success or failure of your personal or business decisions, the increase or decrease of your finances or income level, or any other result of any kind that you may have as a result of information presented to you through our Website. You are solely responsible for your results.

Testimonials.

I present real world experiences, testimonials, and insights about other people's experiences for purposes of illustration only. The testimonials, examples, and photos used are of actual clients and results they personally achieved, or they are comments from individuals who can speak to my character and/or the quality of my work. They are not intended to represent or guarantee that current or future clients will achieve the same or similar results; rather, these testimonials represent what is possible for illustrative purposes only.

Assumption of Risk.

As with all situations, there are sometimes unknown individual risks and circumstances that can arise during use of my Website that cannot be foreseen that can influence or reduce results. You understand that any mention of any suggestion or recommendation on or through my Website is to be taken at your own risk, with no liability on my part, recognizing that there is a rare chance that illness, injury or even death could result, and you agree to assume all risks.

Limitation of Liability.

By using this Website, you agree to absolve me of any liability or loss that you or any other person may incur from use of the information, products or materials that you request or receive through or on my Website. You agree that I will not be liable to you, or to any other individual, company or entity, for any type of damages, including direct, indirect, special, incidental, equitable or consequential loss or damages, for use of or reliance on my Website. You agree that I do not assume liability for accidents, delays, injuries, harm, loss, damage, death, lost profits, personal or business interruptions, misapplication of information, physical or mental disease or condition or issue, or any other type of loss or damage due to any act or default by me or anyone acting as our agent, consultant, affiliate, joint venture partner, employee, shareholder, director, staff, team member, or anyone otherwise affiliated with my business or me, who is engaged in delivering content on or through this Website.

Indemnification and Release of Claims.

You hereby fully and completely hold harmless, indemnify and release me and any of my agents, consultants, affiliates, joint venture partners, employees, shareholders, directors, staff, team members, or anyone otherwise affiliated with my business or me from any and all causes of action, allegations, suits, claims, damages, or demands whatsoever, in law or equity, that may arise in the past, present or future that is in any way related to my Website.

No Warranties.

I MAKE NO WARRANTIES RELATED TO THE PERFORMANCE OR OPERATION OF MY WEBSITE. I MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AS TO THE INFORMATION, CONTENT, MATERIALS, PROGRAMS, PRODUCTS OR SERVICES INCLUDED ON OR THROUGH THE WEBSITE. TO THE FULL EXTENT PERMISSIBLE BY APPLICABLE LAW, I DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

Errors and Omissions.

Although every effort is made to ensure the accuracy of information shared on or through this Website, the information may inadvertently contain inaccuracies or typographical errors. You agree that I am not responsible for the views, opinions, or accuracy of facts referenced on or through my Website, or of those of any other individual or company affiliated with my business or me in any way. Because scientific, technology and business practices are constantly evolving, you agree that I am not responsible for the accuracy of my Website, or for any errors or omissions that may occur.

No Endorsement.

References or links in my Website to the information, opinions, advice, programs, products or services of any other individual, business or entity does not constitute my formal endorsement. I am merely sharing information for your own self-help only. I am not responsible for the website content, blogs, e-mails, videos, social media, programs, products and/or services of any other person, business or entity that may be linked or referenced in my Website. Conversely, should my Website link appear in any other individual's, business's or entity's website, program, product or services, it does not constitute my formal endorsement of them, their business or their website either.

Affiliates.

From time to time, I may promote, affiliate with, or partner with other individuals or businesses whose programs, products and services align with mine. In the spirit of transparency, I want you to be aware that there may be instances when I promote, market, share or sell programs, products or services for other partners and in exchange I may receive financial compensation or other rewards. Please note that I am highly selective and I only promote the partners whose programs, products and/or services I respect. At the same time, you agree that any such promotion or marketing does not serve as any form of endorsement whatsoever. You are still required to use your own judgment to determine that any such program, product or service is appropriate for you. You are assuming all risks, and you agree that I am not liable in any way for any program, product or service that I may promote, market, share or sell on or through my Website.

Contact Me.

By using my Website you are agreeing to all parts of the above Disclaimer. If you have any questions about this Disclaimer, please contact me at info@routya.com