

Service Agreement

For our service offer named “Hatch It Lab”

This Service Agreement ("Agreement") is made effective the moment you book our service offer named “Hatch It Lab” (“Offer”) by making a payment through our website (www.pineridgewealth.com) or our online payment processor (currently www.stripe.com).

The Agreement is made between you, the person booking the Offer, and us, Pine Ridge Wealth LLC, of 1299 Pine Ridge Road, Burnsville, North Carolina 28714, USA.

In this Agreement, you shall be referred to as “you”, “Service Recipient”, or “Client”, while we shall be referred to as “we”, “us”, “Pine Ridge Wealth”, “PRW”, “Service Provider”, or “Adviser”. Collectively, you and we shall be called the “Parties”.

1. DESCRIPTION OF SERVICE.

We will provide to you the following services (collectively, the "Service"):

Access to the 5-Day Nest Egg Challenge along with the “Hatch It Lab” sessions, both of which are open-registration group educational events, for a date specified in the checkout process, consisting of:

- Participation in the 5 live online sessions of the 5-Day Nest Egg Challenge of 45-60 minutes each
- A downloadable Challenge workbook
- Direct access to the virtual meeting room
- 5 “Hatch It Lab” sessions right after the main session of 30-60 minutes each with the ability to ask the instructor questions live
- Extended access to the recordings of all sessions for 12 months

It is delivered online through a password-protected webpage, a virtual meeting room such as Zoom, or other platforms of our choice.

In this Service, PRW will **not** understand your financial situation or advise you on making investments and other financial decisions. It will be your sole responsibility to assess if the presented content is suitable for you. Therefore, this Service should not be misconstrued as individualized financial, investment, tax, or legal advice. It is for educational and informational purposes only.

Furthermore, in this Service, PRW will **not** implement any investment strategy based on the presented content for you as part of this Service. It's the Client's free choice to do or not to do

so. The Client can, however, by Client's free choice, hire PRW for additional services under separate agreements, such as for customized financial advice or investment management.

2. PAYMENT FOR SERVICE.

You, the Client, pay us, the Adviser, a one-off flat fee of \$25.00 at the time of booking the Service.

3. TERM/TERMINATION/REFUND.

This Agreement begins at the time of your payment for the Service and shall terminate 12 months after the Final Day of the Challenge. The date of the Final Day of the Challenge is specified in the checkout process.

You, the Client, are entitled to terminate this Agreement anytime before the Beginning Date of the Challenge. The Beginning Date of the Challenge is specified in the checkout process.

You can write us an email to crstof@pineridgewealth.com before the Beginning Date with your wish to cancel for a full refund.

We, PRW, are entitled to terminate this Agreement at any time for any reason. If we terminate this Agreement, you receive a full refund.

4. NON-ASSIGNMENT.

The Advisor shall not transfer or assign all or any of its rights, obligations, or benefits under this Agreement in whole or in part to any third party, without the prior written consent of the Client.

5. FULL DISCLOSURE, PRIVACY, ELECTRONIC DELIVERY.

You, the Client, acknowledge to have received PRW's full disclosure document "ADV Form 2A" before booking the Service via online access, by way of a download link provided on the Service's sales page (<https://www.pineridgewealth.com/nest-egg-challenge-confirmation>).

If the original receipt of the current ADV Form 2A occurred less than 48 hours before entering this Agreement, you have the right to cancel this Agreement within 5 business days of booking it and receive a full refund.

We will furnish you with an updated version of ADV Form 2A if one becomes available during the Term of this Agreement (see Point 3).

You also acknowledge having received our Privacy Policy before accepting this Agreement via online access, by way of a link provided on the Service's sales page (link see above).

You agree to receive personal communication from PRW as well as information about the Service and preliminary and final documentation of the Service electronically via email, automated email, or other means of electronic delivery that you explicitly agree to.

You can revoke your agreement pertaining to any and all electronic communication channels at any time, as well as request the most current version of Advisor's ADV Form 2A and Privacy Policy via email to cristof@pineridgewealth.com or phone call to 828-319-1607.

6. RELATIONSHIP OF PARTIES.

It is understood by the parties that the Adviser is an independent contractor and not an employee of the Client.

7. CONFIDENTIALITY.

The Adviser will not, at any time or in any manner, either directly or indirectly, use for the personal benefit of the Adviser or Adviser's representative, or divulge, disclose, or communicate in any manner any personal or financial information about the Client. The Adviser will protect such information and treat it as strictly confidential. This provision shall continue to be effective indefinitely after the termination of this Agreement.

8. REPRESENTATIONS AND WARRANTIES.

Pine Ridge Wealth represents and warrants to you that there is no contractual obligation to which Pine Ridge Wealth is subject, that prevents Pine Ridge Wealth from entering into this Agreement or from performing fully the Adviser's duties under this Agreement.

Pine Ridge Wealth shall provide the Service and meet its obligations under this Agreement in a timely and workmanlike manner, using knowledge and recommendations for performing the Service which meets generally acceptable standards in its community and region, and will provide a standard of care equal to, or superior to, care used by service providers similar to Pine Ridge Wealth on similar projects.

9. ENTIRE AGREEMENT.

This Agreement contains the entire agreement of the Parties, and there are no other promises or terms and conditions in any other agreement whether oral or written.

10. SEVERABILITY.

If any provision of this Agreement shall be held to be invalid or unenforceable for any reason, the remaining provisions shall continue to be valid and enforceable. If a court finds that any provision of this Agreement is invalid or unenforceable, but that by limiting such provision it would become

valid and enforceable, then such provision shall be deemed to be written, construed, and enforced as so limited.

11. APPLICABLE LAW.

This Agreement shall be governed by the laws of the State of North Carolina, USA.

12. VALIDITY WITHOUT SIGNATURES.

This Agreement is valid without signatures.

The Client accepts it by making the first monthly payment for the Service in full.

The Adviser accepts it by sending an official email confirmation to the Client after receiving the payment for the Service.