COACHING AGREEMENT

Effective date: October 12, 2026

1. Parties, company identity, and acceptance

This Coaching Agreement ("Agreement") is entered into between Anraz Consulting LLC, a New York limited liability company doing business as Anraz Finance (the "Company," "Anraz Finance," "we," "us," or "our") and the individual purchasing coaching services ("Client," "you," or "your"). Anraz Finance is the trade/brand name used for the Company's financial coaching services. All payments are made to and processed for Anraz Consulting LLC.

You accept this Agreement by signing it, electronically accepting it, or affirmatively checking the acceptance box presented before payment. The applicable service, price, billing frequency, recurring-billing terms (if any), and cancellation method must be disclosed before consent. A retainable copy or confirmation of the terms will be provided.

2. Services provided

The Company provides educational financial coaching, planning support, accountability, and personalized strategy relating to budgeting, cash flow, debt reduction, financial organization, spending habits, savings goals, and general financial goal setting.

- Review of your financial position based on information you provide.
- A written or verbal coaching strategy tailored to your stated goals.
- Scheduled one-on-one coaching sessions by video, telephone, in person, or another agreed method.
- Periodic check-ins and plan adjustments where included in the agreed coaching arrangement.
- Email or other agreed support where included in the agreed coaching arrangement.

3. Scope and limitations

The Company provides educational financial coaching only. The Company is not acting as a registered investment adviser, broker-dealer, attorney, certified public accountant, tax professional, insurance producer, debt collector, debt-settlement provider, budget planner, credit services business, lender, or fiduciary. No fiduciary, attorney-client, accountant-client, or other licensed professional relationship is created.

- The Company does not provide individualized investment advice or recommend the purchase, sale, or holding of specific securities or investment products.
- The Company does not manage, hold, take custody of, or exercise control over your funds, bank accounts, brokerage accounts, or other assets.
- The Company does not accept money for distribution to creditors or supervise, coordinate, or control your creditor payments.
- The Company does not negotiate with creditors on your behalf, settle debts, collect debts, or promise reductions in amounts owed.
- The Company does not provide credit-repair services, dispute credit-report items on your behalf, or promise to improve a credit record, rating, history, or score.
- The Company does not provide legal or tax advice, prepare tax returns, sell insurance, or provide services that require a professional license unless separately and lawfully engaged through an appropriately licensed professional.

All financial decisions remain solely yours. You are encouraged to consult appropriately licensed professionals before making investment, legal, tax, insurance, credit, bankruptcy, or other regulated financial decisions.

4. Client responsibilities and independent decisions

Coaching depends on the accuracy and completeness of the information you provide and on your own follow-through. You agree to provide complete and accurate information, attend scheduled sessions or give reasonable notice, make your own decisions, and promptly disclose material changes relevant to the coaching plan.

You remain solely responsible for deciding whether, when, and how to act on any educational information or coaching discussion. The Company is not responsible for outcomes caused by inaccurate, incomplete, outdated, or withheld information; your failure to act; actions you take contrary to the coaching plan; or decisions made without obtaining appropriate professional advice.

5. Fees, hardship or specially agreed pricing, billing, and payment recipient

Monthly coaching: $11 per month, billed automatically on the same calendar day each month until canceled, unless a different arrangement is agreed in writing. Financial Checkup: $11, charged once at purchase, unless a different arrangement is agreed in writing.

Hardship or other mutually agreed coaching amount.

If, because of financial hardship or for any other reason, the Company and Client mutually agree to a reduced, discounted, customized, temporary, complimentary, or otherwise different coaching fee or payment arrangement, that agreed amount will control for the applicable period or service. The agreement may be documented by email, text message, invoice, checkout record, written addendum, or other written/electronic confirmation accepted by both parties.

Except only for the agreed price or payment schedule, all other terms, protections, disclaimers, limitations, cancellation rules, client responsibilities, and provisions of this Agreement remain fully applicable to the modified coaching arrangement. A reduced or waived fee does not expand the scope of services, create a fiduciary duty, guarantee results, or increase the Company's obligations or liability.

All payments are in U.S. dollars and are payable to Anraz Consulting LLC, doing business as Anraz Finance, including payments processed through a third-party payment processor.

6. Automatic billing, cancellation, and refunds

For a recurring monthly plan, the service continues until canceled. Before enrollment, the Company will clearly disclose the service, amount charged, billing frequency, deadline or timing to prevent further charges, and available cancellation methods, and will obtain affirmative consent as required by applicable law.

You may cancel at any time using a simple cancellation mechanism that is at least as easy to use as the mechanism used to enroll and through the same medium where required by law. If you enroll online, an online cancellation method will be available. Cancellation stops future recurring charges after the paid billing period, except where applicable law requires an earlier effective date or refund.

Except where required by law or expressly agreed otherwise in writing, fees already paid are non-refundable and no prorated refund is issued for unused time in a paid billing period. Nothing in this Agreement limits any refund, cancellation, or consumer right that cannot lawfully be waived.

Scheduled coaching sessions may be rescheduled with at least twenty-four (24) hours' notice. A missed session or cancellation with less than twenty-four (24) hours' notice may be treated as delivered. If the Company cancels and cannot provide a mutually acceptable replacement time, the fee paid for the affected service will be refunded.



7. No guarantee; no reliance on projections or examples

The Company makes no promise, warranty, or guarantee regarding debt-payoff timelines, credit-score changes, savings targets, income, cash flow, investment performance, creditor actions, bankruptcy avoidance, tax consequences, or any other financial outcome. Results vary and depend on circumstances outside the Company's control and on your decisions and follow-through.

Any illustrations, estimates, budgets, payoff schedules, scenarios, calculators, projections, or examples are educational estimates based on assumptions and information available at the time. They are not guarantees of future results and may change when facts, rates, expenses, income, laws, creditor policies, or other circumstances change.

8. Third parties and external information

The Company may discuss or identify third-party resources, financial institutions, software, websites, professionals, service providers, or public information for educational convenience. Unless expressly stated in writing, the Company does not control, endorse, warrant, or guarantee any third party, its services, fees, availability, security, accuracy, or actions. Your dealings with third parties are between you and the third party.

The Company is not responsible for losses, delays, data errors, service interruptions, account actions, creditor decisions, credit-reporting changes, or other conduct of third parties.

9. Confidentiality and privacy

Information you share in coaching will be treated as confidential and will not be disclosed except with your permission, as reasonably necessary to provide services through service providers obligated to protect the information, to protect legal rights or safety, or as required by law. Personal information is also handled under the Company's Privacy Policy.

You understand that ordinary email, text messaging, video platforms, cloud services, and other electronic communications can carry security risks. The Company will use reasonable safeguards but cannot guarantee that every transmission or third-party platform will be error-free or completely secure.

10. Intellectual property and permitted use

Worksheets, templates, plans, guides, presentations, methods, and other materials supplied by the Company remain the Company's intellectual property or the property of its licensors. You receive a limited, personal, non-transferable, non-commercial right to use them for your own coaching purposes. You may not reproduce, distribute, resell, publish, teach from, license, or commercially exploit them without prior written permission.

11. Limitation of liability

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, THE COMPANY'S TOTAL AGGREGATE LIABILITY ARISING OUT OF OR RELATING TO THIS AGREEMENT, THE COACHING RELATIONSHIP, OR ANY SERVICES WILL NOT EXCEED THE TOTAL AMOUNT ACTUALLY PAID BY YOU TO THE COMPANY FOR THE SPECIFIC COACHING SERVICE OR COACHING ARRANGEMENT GIVING RISE TO THE CLAIM.

If you are receiving services under a hardship, reduced-fee, discounted, customized, temporary, complimentary, or other specially agreed arrangement, the same limitation applies. Accordingly, the maximum liability will not exceed the amount you actually paid for the specific service or arrangement giving rise to the claim. If no fee was paid for that specific service, the Company will have no monetary liability for that service to the fullest extent permitted by law.

TO THE FULLEST EXTENT PERMITTED BY LAW, THE COMPANY WILL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR LOST PROFITS, LOST INCOME, LOST

OPPORTUNITIES, INVESTMENT LOSSES, INTEREST, PENALTIES, CREDIT-SCORE CHANGES, OR OTHER ECONOMIC LOSSES ARISING FROM YOUR FINANCIAL DECISIONS OR THIRD-PARTY ACTIONS.

These limitations apply regardless of the legal theory asserted, but do not exclude or limit liability, remedies, warranties, or consumer rights that cannot lawfully be excluded or limited. Nothing in this Agreement is intended to waive liability that applicable law prohibits a party from disclaiming or limiting.

12. Client release as to independent financial decisions

To the fullest extent permitted by law, you acknowledge that you—not the Company—control and are responsible for your financial accounts, spending, borrowing, saving, creditor payments, investment decisions, tax filings, insurance choices, and other financial actions. You agree that the Company is not responsible for losses arising solely from decisions you make or decline to make after receiving educational coaching, except to the extent liability cannot lawfully be disclaimed.

13. No waiver by courtesy, discount, or accommodation

Any courtesy, extension, fee reduction, hardship accommodation, rescheduling, additional check-in, temporary pause, or other accommodation by the Company is voluntary unless required by law or confirmed as a binding modification in writing. Providing an accommodation once does not require the Company to provide the same or a similar accommodation again and does not waive any provision of this Agreement.

14. Force majeure and service interruptions

The Company will not be responsible for delay or failure to perform caused by events reasonably beyond its control, including severe weather, natural disaster, illness or emergency, power or internet outage, platform or payment-processor failure, government action, labor disruption, or similar event. The Company will use reasonable efforts to reschedule affected coaching services where appropriate.

15. Termination

Either party may end the coaching relationship at any time. The Company may suspend or end services immediately for nonpayment, material breach, abusive or threatening conduct, misuse of Company materials, suspected fraud, unlawful conduct, conflicts of interest, or requests for services outside the permitted scope. If the Company ends a prepaid service without cause before providing it, the unused portion will be refunded to the extent required by law or this Agreement.

Provisions that by their nature should survive termination—including no-guarantee, intellectual-property, liability, dispute, and entire-agreement provisions—will survive.

16. Governing law and disputes

This Agreement is governed by the laws of the State of New York, without regard to conflict-of-law principles, except to the extent another law must apply and cannot lawfully be waived. Subject to any non-waivable consumer venue right, an action arising from this Agreement may be brought in a court of competent jurisdiction in New York.

Before commencing formal proceedings, the parties agree to make a good-faith effort to resolve the dispute through direct discussion. This requirement does not prevent either party from seeking urgent relief or exercising a right that cannot lawfully be conditioned or waived.



17. Entire agreement; written modifications; severability; no waiver

This Agreement, together with the Privacy Policy, Terms of Use, Disclaimer, checkout disclosures, and any written/electronic confirmation of a specially agreed fee or service arrangement, constitutes the agreement governing the coaching services and supersedes prior discussions concerning those services.

A modification to the service or fee may be made by a written or electronic record accepted by both parties. Unless the modification expressly states otherwise, all provisions of this Agreement remain in effect.

If any provision is found invalid or unenforceable, it will be enforced to the maximum extent permitted by law and the remaining provisions will remain in effect. Failure to enforce a provision is not a waiver. Any Company update to this Agreement will apply prospectively and material changes to recurring-service terms will be disclosed as required by applicable law.

18. Company and payment information

Legal entity	Anraz Consulting LLC, a New York limited liability company
Brand / trade name	Anraz Finance
Payments	Payable to Anraz Consulting LLC
Service	Financial coaching and education

19. Acknowledgment

By accepting this Agreement, you acknowledge that you have read and understood it, had an opportunity to ask questions, understand that Anraz Finance provides educational coaching rather than regulated professional advice, and agree that any hardship or specially agreed fee does not change the protections and limitations in this Agreement except as expressly stated in writing.

Client name: _____ Date: _____

Client signature: _____ Email: _____

Accepted electronically: _____

Order / invoice reference: _____

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