

# TERMS AND CONDITIONS

Champion's Lifestyle — Champions Academy & Champions Affiliates

- \*\*Effective Date:\*\* October 1, 2025
- \*\*Last Updated:\*\* October 31, 2025
- \*\*Company:\*\* Champion's Lifestyle
- \*\*Contact Email:\*\* thechampionslifestyle@gmail.com
- \*\*Governing Law:\*\* Ontario, Canada (subject to change per Section 22)

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## 1. INTRODUCTION & ACCEPTANCE

Welcome to Champion's Lifestyle ("we," "us," "our," or "Company"). These Terms and Conditions ("Terms") govern your enrollment in and use of Champions Academy, Champions Affiliates, and all related products, services, content, and features offered by Champion's Lifestyle (collectively, the "Services").

By purchasing, enrolling in, accessing, or using any of the Services, you ("you," "your," or "Member") agree to be bound by these Terms, as well as our Privacy Policy, EULA, and Return Policy.

\*\*If you do not agree to these Terms, you may not access or use the Services.\*\*

## 2. SCOPE & APPLICABILITY

These Terms apply to:

- \*\*Champions Academy\*\* (monthly membership for trading education, signals, group calls, and community)

- **\*\*Champions Affiliates\*\*** (affiliate program for earning commissions by promoting Champion's Lifestyle products and broker partners)
- **\*\*All current and future products, services, features, tools, content, and offerings\*\*** provided by Champion's Lifestyle, including but not limited to:
  - Educational videos, modules, and curriculum
  - Daily trading signals (Telegram or other platforms)
  - Live group calls and recorded sessions
  - Private community access (Whop or other platforms)
  - Risk calculators, position sizing tools, and templates
  - Champions Vault (resource library)
  - Broker partnerships and referral programs
  - Any new products, features, or services we add in the future

**\*\*By enrolling in any Service, you agree to these Terms in their entirety.\*\***

### 3. CHAMPIONS ACADEMY – OVERVIEW

#### 3.1 What Champions Academy Is

Champions Academy is a monthly membership program designed for beginner and intermediate traders. It provides step-by-step education, daily trading signals, live group calls, a private community, and accountability tools to help you learn Smart Money Concepts (SMC) and improve your trading.

#### 3.2 Pricing & Payment Options

Champions Academy offers two pricing structures, tiered by region:

##### Option 1: Upfront + Monthly

- One-time upfront payment (e.g., \$497 USD, varies by region) + ongoing monthly fee (e.g., \$97 USD/month, varies by region)

- Includes lifetime access to daily signals (you keep signals forever, even if you cancel monthly)
- Includes 6-month profitability guarantee (see Section 4)

#### Option 2: Monthly Only

- Monthly subscription only (e.g., \$150 USD/month, varies by region)
- No upfront payment
- No guarantee
- Lose all access (including signals) if you cancel

#### Payment Terms:

- Payments are processed automatically on a recurring basis (monthly)
- You are responsible for ensuring your payment method is valid and has sufficient funds
- Prices are subject to change with 30 days' notice (existing members will be grandfathered at their original rate for 12 months)
- All prices are in USD (or local currency equivalent) and do not include applicable taxes or payment processing fees

### 3.3 What You Get (Champions Academy)

#### All Members Receive:

- Full education library (fundamentals, mechanics, SMC basics, trading psychology)
- 3x weekly live group calls:
  - Wednesday morning: Live trading session
  - Monday 7 PM: Mindset and accountability
  - Friday 7 PM: Bias and charting review
- Daily SMC-based trading signals (delivered via Telegram or other platforms as specified)
- Private Whop community and resources

- Risk calculator and position sizing tool (access only while subscribed, unless Upfront+Monthly plan)
- Champions Vault (resource library with guides, templates, and tools)
- Access to affiliate program (see Section 6)

Upfront+Monthly Members Also Receive:

- Lifetime access to daily signals (even if you cancel monthly subscription)
- 6-month profitability guarantee (see Section 4)

### 3.4 What You Keep vs. Lose (Upon Cancellation)

Upfront+Monthly Plan:

- Keep: Lifetime access to daily signals
- Lose: Education library, group calls, community access, risk calculator, Champions Vault, affiliate commissions (unless you meet affiliate retention requirements)

Monthly-Only Plan:

- Lose: Everything (signals, education, group calls, community, tools, affiliate commissions)

## 4. CHAMPIONS ACADEMY — 6-MONTH PROFITABILITY GUARANTEE

### 4.1 Eligibility

The 6-month profitability guarantee is **\*\*only available to Upfront+Monthly members\*\***. Monthly-Only members do not receive this guarantee.

### 4.2 The Guarantee

If you are not profitable or have not significantly improved your trading after 6 months of active membership, you will receive **\*\*6 additional months of Champions Academy access for free\*\*** (excluding signals, which you already have for life).

### 4.3 What "Profitable or Improved" Means

"Profitable or improved" is defined as:

- Net positive profit over the 6-month period (even \$1 profit counts), OR
- Demonstrable improvement in trading consistency, risk management, or win rate (as determined by your submitted trade journal and progress tracking)

#### Section 4.4 – Guarantee Requirements

To qualify for the 6-month extension, you must:

Attend at least 75% of live group calls (or watch recordings within 7 days)

Submit a detailed trade journal with at least 50 trades over the 6-month period

Complete at least 80% of the education library

Actively participate in the community (post questions, share trades, engage with other members)

Follow risk management guidelines provided in the education (and/or the trading plan given to you by one of the official traders)

Final approval of the 6-month extension is at the sole discretion of Champion's Lifestyle. We reserve the right to:

Deny claims if we determine you did not make a genuine effort to engage with the program

Request additional proof or documentation (broker statements, screenshots, etc.)

Approve claims on a case-by-case basis, even if you did not meet all requirements (at our discretion)

Our decision is final and binding. No appeals or disputes will be entertained.

#### 4.5 How to Claim the Guarantee

To claim your 6-month extension:

1. Email [thechampionslifestyle@gmail.com](mailto:thechampionslifestyle@gmail.com) with subject line "6-Month Guarantee Claim" OR message one of the admins on whop
2. Provide your trade journal (with at least 50 trades)
3. Provide proof of call attendance and education completion

4. We will review your submission within 14 business days and notify you of approval or denial

If approved, your Champions Academy access (excluding signals) will be extended for 6 months at no additional cost.

## 5. CHAMPIONS ACADEMY – SIGNALS DISCLAIMER & TERMS

### 5.1 Educational Purpose Only

All trading signals provided by Champion's Lifestyle are for **\*\*educational purposes only\*\***. Signals are trade ideas based on our analysis of market conditions using Smart Money Concepts (SMC). They are **\*\*not financial advice, investment advice, or trading recommendations\*\***.

**\*\*You are solely responsible for:\*\***

- Your trading decisions
- Your risk management
- Your account performance
- Any profits or losses incurred

We do not manage your trading account, execute trades on your behalf, or guarantee any specific results.

### 5.2 No Profit Guarantee

Trading signals are **\*\*not guaranteed to be profitable\*\***. Past performance of signals does not guarantee future results. Trading involves significant risk, including the risk of losing your entire account.

**\*\*You acknowledge that:\*\***

- Signals may result in losses
- Market conditions change rapidly and signals may become invalid
- You must use proper risk management and position sizing

- You trade at your own risk

### 5.3 Signal Accuracy & Timeliness

We provide signals based on our best analysis, but:

- We do not guarantee the accuracy, completeness, or timeliness of signals
- Signals may be delayed due to platform issues, internet outages, or other technical problems
- We are not responsible for missed signals, late signals, or signals that do not perform as expected

### 5.4 Signal Delivery

Signals are currently delivered via **Telegram**. We reserve the right to change the delivery platform (e.g., to Whop or another platform) with 30 days' notice.

**\*\*You are responsible for:\*\***

- Monitoring the signals channel
- Ensuring you have access to the delivery platform
- Adjusting your notifications and settings to receive signals in real-time

We are not responsible for:

- Platform outages or technical issues (Telegram, Whop, etc.)
- Missed signals due to your device settings, internet connection, or failure to monitor the channel
- Third-party platform changes or discontinuations

### 5.5 Lifetime Signals (Upfront+Monthly Plan)

If you paid the upfront fee, you receive **\*\*lifetime access to daily signals\*\***, even if you cancel your monthly subscription.

Lifetime" means:

- As long as Champion's Lifestyle operates and provides signals
- We reserve the right to discontinue signals with 30 days' notice (rare, but protects both parties)
- We reserve the right to change the delivery platform with 30 days' notice

If we discontinue signals, you will not receive a refund for the upfront payment, but we will provide 30 days' notice and offer an alternative benefit (e.g., extended access to education or community).

## 5.6 Prohibited Use of Signals

You may **\*\*not\*\***:

- Share, redistribute, or resell signals outside the private Champion's Lifestyle community
- Use signals for commercial purposes (e.g., selling your own signal subscription service)
- Post signals on social media, forums, Discord servers, Telegram groups, or any public platform
- Claim signals as your own analysis or trade ideas

**\*\*Violation of this section will result in:\*\***

- Immediate termination of your access to all Services (including lifetime signals)
- Legal action for damages
- No refund

## 6. CHAMPIONS AFFILIATES — OVERVIEW

### 6.1 What Champions Affiliates Is

Champions Affiliates is a free, open-to-anyone affiliate program that allows you to earn commissions by promoting Champion's Lifestyle products



(Champions Academy, Elite, Accelerator) and select broker partners (HeroFX, VT Markets - subject to change).

## 6.2 Who Can Join

Anyone can join Champions Affiliates for free. You do not need to be a Champions Academy member to participate, but **\*\*active Academy members receive higher commission rates\*\*** (see Section 6.4).

## 6.3 What You Get (Champions Affiliates)

- Access to private affiliate group chat (Whop)
- Affiliate resource library (swipe files, ad templates, sales scripts, guides)
- Regular challenges, giveaways, and recognition
- Ongoing education and support
- Custom affiliate links for tracking referrals
- Real-time commission tracking dashboard

## 6.4 Commission Structure

For Anyone (Non-Members):

- 20% commission on Champions Academy sales (monthly or upfront payments)

For Active Champions Academy Members:

- Tiered commissions based on total sales volume:
  - 0–30 sales: 25%
  - 31–100 sales: 30%
  - 101–150 sales: 35%
  - 151–200 sales: 40%
  - 201–300 sales: 45%

- 301+ sales: 50%

For Elite or Accelerator Members (Lifetime Status):

- Tiered commissions apply for life (even if you cancel Academy membership)
- Elite/Accelerator sales commissions:
  - Self-close (affiliate does 100% of the work): 15%
  - Done-for-you (Champion's Lifestyle team closes): 10%
  - No tiers; affiliates can switch methods per sale

Residual Commissions:

- Earn commission every month your referral stays subscribed to Champions Academy
- If your referral cancels and rejoins, residuals resume

Broker Commissions:

- HeroFX: Open to all affiliates
- VT Markets: Unlock IB link after 50 total Champion's Lifestyle sales

## 6.5 Commission Payment Terms

- Commissions are paid via your whop account. It's up to you to choose your method of withdrawal that is acceptable through whops platform
- Commissions are paid 30 days after the sale (to account for refunds and chargebacks)
- If your referral requests a refund or issues a chargeback, you forfeit the commission for that sale
- We reserve the right to withhold commissions if fraud, unethical behavior, or Terms violations are suspected

## 6.6 Commission Disputes

If you believe there is an error in your commission tracking or payment:

1. Email [thechampionslifestyle@gmail.com](mailto:thechampionslifestyle@gmail.com) with subject line "Affiliate Commission Dispute"
2. Provide your affiliate link, referral details, and explanation of the issue
3. We will review and respond within 7 business days

Duplicate Referral Policy:

- If two affiliates claim the same referral, the affiliate whose link was used at checkout receives the commission
- If no link was used, the first affiliate to provide documented proof of referral (screenshots, messages, etc.) receives the commission
- Our decision is final

## 7. CHAMPIONS AFFILIATES – CONDUCT & LIABILITY

### 7.1 Affiliate Code of Conduct

As a Champion's Lifestyle affiliate, you agree to:

- Promote Champion's Lifestyle products honestly and ethically
- Not make false, misleading, or exaggerated claims about products, results, or earnings
- Not spam, harass, or engage in unethical marketing tactics
- Not use paid ads without prior written approval from Champion's Lifestyle
- Not impersonate Champion's Lifestyle, Megan Savage, Christian, or any team members
- Use only Champion's Lifestyle-provided affiliate links for broker referrals
- Follow all applicable laws and regulations (FTC guidelines, GDPR, etc.)

### 7.2 Prohibited Affiliate Behavior

You may **\*\*not\*\***:

- Make income claims or guarantees ("You'll make \$10k/month!")
- Make trading results claims without disclaimers ("I made \$50k in 3 months—you can too!")

- Claim Champion's Lifestyle products guarantee profits or success
- Use fake testimonials, reviews, or screenshots
- Engage in spamming (unsolicited DMs, emails, comments, etc.)
- Promote Champion's Lifestyle on platforms that prohibit affiliate marketing
- Bid on Champion's Lifestyle brand terms in paid search ads (Google, Bing, etc.)
- Create fake accounts or profiles to generate referrals

### 7.3 Affiliate Liability Disclaimer

**\*\*Champion's Lifestyle, Megan Savage, Christian, and all team members are NOT liable for the actions, claims, or behavior of affiliates.\*\***

Affiliates act as **\*\*independent promoters\*\***, not employees, agents, or representatives of Champion's Lifestyle. We do not condone, endorse, or accept responsibility for:

- False, misleading, or unethical claims made by affiliates
- Spam, harassment, or illegal marketing tactics used by affiliates
- Any damages, losses, or legal issues caused by affiliate behavior

**\*\*If an affiliate violates these Terms or engages in unethical behavior:\*\***

- The affiliate will be immediately removed from the program
- All unpaid commissions will be forfeited
- We reserve the right to pursue legal action for damages to our brand or reputation

**\*\*By joining Champions Affiliates, you agree to indemnify and hold harmless Champion's Lifestyle from any claims, damages, or legal issues arising from your affiliate activities.\*\***

### 7.4 Broker Partnership Disclaimers

Champion's Lifestyle partners with select brokers (HeroFX, VT Markets) to provide affiliates with additional earning opportunities. **\*\*However:\*\***

- We are **\*\*not a broker\*\*** and do not provide brokerage services
- We are not responsible for broker performance, payouts, KYC/compliance, or account approval
- Brokers may change their commission structure, partnership terms, or discontinue partnerships at any time
- Affiliates must use Champion's Lifestyle-provided links for broker referrals (using your own broker links is prohibited)
- We reserve the right to remove affiliates from broker partnerships if fraud or abuse is detected

## 8. INTELLECTUAL PROPERTY & CONTENT RIGHTS

### 8.1 Ownership

All content, materials, and intellectual property provided by Champion's Lifestyle, including but not limited to:

- Educational videos, modules, and curriculum
- Trading signals and analysis
- Group call recordings and live sessions
- Risk calculators, templates, and tools
- Champions Vault resources
- Affiliate marketing materials (swipe files, ad templates, scripts)
- Trademarks, logos, and branding ("Champion's Lifestyle," "Champions Academy," "Champions Affiliates," etc.)

are the exclusive property of Champion's Lifestyle and are protected by copyright, trademark, trade secret, and other intellectual property laws in Canada and internationally.

## 8.2 Your License

You are granted a **\*\*personal, non-exclusive, non-transferable, revocable license\*\*** to access and use the content for your personal education and trading only (or for promoting Champion's Lifestyle products if you are an affiliate using approved marketing materials).

**\*\*You may NOT:\*\***

- Share, distribute, sell, lease, or sublicense any content to third parties
- Copy, reproduce, duplicate, or create derivative works from the content
- Record, screenshot, or download any content (except as explicitly permitted for affiliates)
- Post content on social media, YouTube, forums, websites, or any public platform
- Use content for commercial purposes (e.g., creating your own trading course)
- Remove, alter, or obscure any copyright, trademark, or proprietary notices

## 8.3 Affiliate Marketing Materials

Affiliates are granted permission to use Champion's Lifestyle-provided marketing materials (swipe files, ad templates, graphics, etc.) **\*\*only\*\*** for the purpose of promoting Champion's Lifestyle products.

**\*\*Affiliates may NOT:\*\***

- Modify or alter marketing materials without permission
- Use marketing materials to promote competing products or services
- Claim marketing materials as their own creation

## 8.4 Prohibited Actions

You may **\*\*not\*\***:

- Share your Whop or Telegram login credentials with anyone else
- Provide access to your account to third parties
- Impersonate Champion's Lifestyle, Megan Savage, Christian, or any team members
- Create fake social media accounts, profiles, or websites using our names, photos, or branding
- Falsely claim to be a trader, mentor, or representative of Champion's Lifestyle
- Engage in fraud, identity theft, or misrepresentation related to Champion's Lifestyle
- Defame, slander, or make false statements about Champion's Lifestyle or our team members

## 8.5 Legal Consequences of Violation\*

If you are found to have:

- Sold, posted, or stolen educational content, signals, or recordings outside the private community
- Shared, distributed, or reproduced any content without permission
- Impersonated Champion's Lifestyle or our team members
- Created fake accounts or profiles using our names, photos, or branding
- Engaged in fraud, identity theft, or misrepresentation
- Defamed or made false statements about Champion's Lifestyle

**\*\*We reserve the right to:\*\***

- Immediately terminate your access to all Services (no refund)
- Forfeit all unpaid affiliate commissions
- Pursue legal action for damages, including but not limited to:
  - Copyright infringement
  - Trademark infringement

- Fraud and identity theft
- Defamation and slander
- Breach of contract
- Report you to relevant authorities and platforms (Instagram, TikTok, Facebook, YouTube, Telegram, law enforcement, etc.)
- Seek injunctive relief (court order) to prevent further harm
- Seek monetary damages for:
  - Any revenue you generated from stolen content or impersonation
  - Harm to our brand, reputation, or business
  - Legal fees and costs incurred
  - Punitive damages (where applicable)

**\*\*Content Theft Penalties:\*\***

- 1st offense: \$5,000 USD penalty + immediate termination
- 2nd offense or commercial use: \$25,000 USD penalty + legal action for additional damages

**\*\*You will be held financially liable for all damages caused by your actions.\*\***

## 9. COMMUNITY CONDUCT & REMOVAL POLICY

### 9.1 Expected Conduct

You agree to:

- Treat all members, affiliates, and team members with respect
- Maintain a positive, supportive, and collaborative environment
- Follow all community guidelines posted in Whop, Telegram, or other platforms
- Engage constructively and professionally

### 9.2 Prohibited Conduct



You may **\*\*NOT\*\***:

- Engage in verbal abuse, harassment, bullying, or threats
- Use offensive, discriminatory, hateful, or inappropriate language
- Spam, promote other products or services, or solicit members
- Engage in extremely unreasonable, disruptive, or toxic behavior
- Impersonate Champion's Lifestyle, our team members, or falsely claim affiliation
- Create fake accounts or profiles using our names, photos, or branding
- Engage in fraud, identity theft, or misrepresentation
- Defame, slander, or make false statements about Champion's Lifestyle or our team members
- Steal, share, or distribute our content outside the private community

### 9.3 Removal from Community

We reserve the right to remove you from group calls, community chats, or the affiliate program if you engage in prohibited conduct.

**\*\*If you are removed:\*\***

- You retain access to educational materials (videos, modules, Champions Vault) if you are a paying member
- You lose access to group calls, community, signals (if Monthly-Only), and affiliate commissions
- This is a permanent removal with no refund
- If removal is due to content theft, impersonation, or fraud, you lose access to everything and may face legal action

## 10. PAYMENT TERMS

### 10.1 Pricing

All pricing is displayed at checkout and varies by region. Prices are subject to change with 30 days' notice. Existing members will be grandfathered at their

original rate for 12 months.

## 10.2 Recurring Payments

Champions Academy is a subscription service with automatic recurring payments. You authorize us to charge your payment method on a monthly basis until you cancel.

## 10.3 Payment Processing Fees

Payment processing fees may apply depending on your payment method and location. These fees are determined by the payment processor (Stripe, PayPal, etc.) and are displayed at checkout. You are responsible for all processing fees.

## 10.4 Currency & Taxes

All payments are processed in USD (or local currency equivalent). Prices do not include applicable taxes (HST, VAT, GST, etc.). Taxes will be calculated and added at checkout based on your location.

## 10.5 Failed or Missed Payments

If your payment fails:

- Your access to Champions Academy (education, signals, group calls, community) will be paused immediately
- You will receive an email notification with instructions to update your payment method
- Access will be restored once payment is successfully processed
- If payment is not resolved within 7 days, your membership will be cancelled and you will lose all access (including signals if Monthly-Only)

## 10.6 Cancellation

You may cancel your Champions Academy membership at any time by:

- Logging into your Whop account and cancelling your subscription, OR

- Emailing thechampionslifestyle@gmail.com with subject line "Cancel Membership"

**\*\*Upon cancellation:\*\***

- **\*\*Upfront+Monthly:\*\*** You keep lifetime signals; you lose education, group calls, community, tools, and affiliate commissions (unless you meet affiliate retention requirements)
- **\*\*Monthly-Only:\*\*** You lose everything (signals, education, group calls, community, tools, affiliate commissions)

**\*\*No refunds will be issued for any reason\*\*** (see Section 11).

## 11. NON-REFUNDABLE POLICY

### 11.1 No Refunds

Champion's Lifestyle operates a **\*\*strict no-refund policy\*\***. Once you complete payment and gain access to any Service, you are **\*\*not entitled to a refund\*\*** under any circumstances.

### 11.2 Why No Refunds?

- You receive immediate access to educational materials, signals, group calls, and community upon enrollment
- The value of the Services is delivered upfront
- Our 6-month profitability guarantee (for Upfront+Monthly members) is outcome-based, not money-back

### 11.3 No Exceptions

We do **\*\*not\*\*** offer refunds for any reason, including but not limited to:

- Change of mind
- Dissatisfaction with the Services
- Inability to complete the education or attend calls due to personal circumstances

- Failure to achieve profitability
- Technical issues or platform outages (we will resolve these, but no refunds will be issued)
- Claims of "not enough support" or "not enough value"

#### 11.4 Exceptions (Fraud or Technical Error Only)

We will **only** issue a refund in the following cases:

- **Duplicate charge:** You were accidentally charged twice for the same enrollment
- **Fraudulent charge:** Someone made an unauthorized purchase using your payment method (you must provide proof)
- **Technical error on our end:** A billing error occurred due to a mistake by Champion's Lifestyle (rare)

To request a refund for one of these exceptions, email [thechampionslifestyle@gmail.com](mailto:thechampionslifestyle@gmail.com) with:

- Your full name
- Enrollment date
- Payment receipt or transaction ID
- Detailed explanation of the issue

We will review your request within 7 business days and issue a refund if applicable.

#### 11.5 Chargebacks & Disputes

If you initiate a chargeback or payment dispute with your bank or credit card company without first contacting us, we reserve the right to:

- Immediately terminate your access to all Services
- Pursue legal action for breach of contract
- Report the chargeback as fraudulent (if applicable)
- Ban you from all future Champion's Lifestyle products and services

**\*\*Before initiating a chargeback, please contact us at thechampionslifestyle@gmail.com to resolve the issue.\*\***

We have documented proof of:

- Your enrollment and acceptance of these Terms
- Your access to the Services
- All group calls, signals, and support provided
- Your engagement (or lack thereof) with the Services

Chargebacks are taken very seriously and will be contested with full documentation.

## 12. ACCESS & DELIVERY

### 12.1 Immediate Access

Upon payment, you will receive immediate access to:

- Champions Academy education library (Whop)
- Daily signals (Telegram or other platforms as specified)
- Private community (Whop)
- Group call schedule and recordings
- Risk calculator and Champions Vault

### 12.2 Platform Access

All Services are hosted on **\*\*Whop\*\*** (education, community, resources) and **\*\*Telegram\*\*** (signals). We reserve the right to change platforms with 30 days' notice.

**\*\*You are responsible for:\*\***

- Maintaining an active Whop and Telegram account
- Ensuring you have access to the platforms
- Adjusting your notifications and settings

**\*\*We are not responsible for:\*\***

- Platform outages or technical issues (Whop, Telegram, etc.)
- Lost access due to your device, internet connection, or account issues
- Third-party platform changes or discontinuations

### 12.3 Platform Migration

If Whop or Telegram shuts down or we migrate to a different platform, we will:

- Provide at least 30 days' notice (unless the platform shuts down without notice, in which case we will migrate as quickly as possible)
- Migrate all content and access to a new platform
- Notify you via email with instructions

### 12.4 Call Recordings

All group calls are recorded and available in the Whop community. Recordings will be available for a minimum of 2 months after the call date. We recommend downloading and saving recordings locally if you want to keep them long-term.

We are not responsible for lost recordings due to platform issues or storage limitations beyond our control.

## 13. DISCLAIMERS

### 13.1 Educational Purposes Only

Champion's Lifestyle provides trading education and signals for **\*\*educational purposes only\*\***. We do NOT:

- Guarantee profits or income
- Provide financial, investment, or tax advice
- Manage your trading account or make trades on your behalf

### 13.2 Trading Risk

Trading involves significant risk, including the risk of losing your entire account. You acknowledge that:

- Past performance does not guarantee future results
- You are solely responsible for your trading decisions and any losses incurred
- Trading is speculative and not suitable for everyone
- You should only trade with money you can afford to lose

### 13.3 Not Financial Advisors

Megan Savage, Christian, and all Champion's Lifestyle educators are **\*\*NOT\*\*** financial advisors, investment advisors, or licensed professionals. We are traders sharing our personal experience and education. **\*\*This is NOT financial advice.\*\***

### 13.4 No Income Claims

We do not make income claims or guarantee that you will earn any specific amount of money from trading or from the affiliate program. Any testimonials or case studies shared are individual results and do not represent typical outcomes.

### 13.5 Broker Disclaimers

We are **\*\*not a broker\*\*** and do not provide brokerage services. We partner with select brokers (HeroFX, VT Markets) for affiliate purposes only. We are not responsible for:

- Broker performance, payouts, or account approval
- Broker KYC/compliance or regulatory issues
- Changes to broker commission structures or partnerships

## 14. LIMITATION OF LIABILITY

### 14.1 No Liability for Losses

To the fullest extent permitted by law, Champion's Lifestyle, its owners, employees, and affiliates are **\*\*NOT\*\*** liable for any:

- Trading losses or financial damages
- Direct, indirect, incidental, consequential, or punitive damages
- Loss of profits, revenue, data, or business opportunities
- Damages resulting from your use or inability to use the Services

### ### **\*\*14.2 Maximum Liability\*\***

In no event shall Champion's Lifestyle's total liability to you exceed the amount you paid for the Services in the 12 months prior to the claim.

### 14.3 Jurisdictional Limitations

Some jurisdictions do not allow the exclusion or limitation of certain warranties or liabilities. In such jurisdictions, our liability is limited to the maximum extent permitted by law.

## 15. INDEMNIFICATION

You agree to indemnify, defend, and hold harmless Champion's Lifestyle, its owners, employees, affiliates, and service providers from any claims, damages, losses, liabilities, costs, or expenses (including reasonable legal fees) arising from:



- Your use or misuse of the Services
- Your violation of these Terms
- Your violation of any third-party rights (including intellectual property rights)
- Your trading activity or decisions
- Your affiliate activities (if applicable)
- Your impersonation of Champion's Lifestyle or any team members
- Your creation of fake accounts or profiles using our names, photos, or branding
- Any fraud, identity theft, or misrepresentation related to Champion's Lifestyle

## 16. UPDATES & MODIFICATIONS

### 16.1 Right to Update

Champion's Lifestyle reserves the right to:

- Update, modify, or discontinue any part of the Services at any time
- Add new content, features, or tools
- Remove or replace outdated content
- Change pricing with 30 days' notice (existing members grandfathered for 12 months)

### 16.2 No Obligation

We are not obligated to:

- Provide updates or new content
- Maintain backward compatibility with older versions of tools or platforms
- Support discontinued features or content

## 17. FORCE MAJEURE

Champion's Lifestyle is not liable for any failure or delay in performance due to circumstances beyond our reasonable control, including but not limited to:

- Acts of God (natural disasters, pandemics, etc.)
- War, terrorism, or civil unrest
- Government actions or regulations
- Internet or platform outages
- Illness or incapacity of key personnel (Megan Savage, Christian, etc.)

In such cases, we reserve the right to:

- Substitute coaches or mentors
- Change platforms or delivery methods
- Modify or postpone Services temporarily

We will notify you as soon as possible and make reasonable efforts to resume normal operations.

## 18. TESTIMONIALS & CASE STUDIES

By enrolling in the Services, you grant Champion's Lifestyle permission to:

- Use your first name, trading results, and testimonials for marketing purposes (we will not share your last name, personal contact info, or sensitive details without your consent)
- Feature your success story in case studies, social media posts, or promotional materials

If you do not wish to be featured, you may opt out by emailing [thechampionslifestyle@gmail.com](mailto:thechampionslifestyle@gmail.com). Opting out will not affect your access to the Services.

## 19. DISPUTE RESOLUTION

## 19.1 Informal Resolution

If you have a concern or dispute, please contact us at [thechampionslifestyle@gmail.com](mailto:thechampionslifestyle@gmail.com) and we will work with you to resolve it informally.

## 19.2 Binding Arbitration

If we cannot resolve the dispute informally, you agree that any dispute will be resolved through binding arbitration in Ontario, Canada, rather than in court. You waive your right to a jury trial.

## 19.3 Class Action Waiver

You agree to resolve disputes on an individual basis only. You waive your right to participate in any class action lawsuit or class-wide arbitration.

## 20. MODIFICATIONS TO THESE TERMS

Champion's Lifestyle reserves the right to modify these Terms at any time. If we make material changes, we will notify you by:

- Posting the updated Terms on our website and in the Whop community
- Sending you an email notification
- Updating the "Last Updated" date at the top of this document

Your continued use of the Services after changes are posted constitutes your acceptance of the updated Terms.

## 21. SEVERABILITY

If any provision of these Terms is found to be invalid, illegal, or unenforceable, the remaining provisions will continue in full force and effect.

## 22. GOVERNING LAW & JURISDICTION

## 22.1 Governing Law

These Terms are governed by and construed in accordance with the laws of the jurisdiction where Champion's Lifestyle is primarily operating at the time of your enrollment, without regard to its conflict of law principles.

**\*\*Current Primary Place of Business:\*\*** Toronto, Ontario, Canada (as of October 2025)

By enrolling in the Services, you agree that:

- Any legal action or proceeding arising from these Terms will be brought exclusively in the courts of the jurisdiction where Champion's Lifestyle is primarily operating
- You consent to the personal jurisdiction of such courts
- International customers agree to the jurisdiction of Champion's Lifestyle's primary place of business for all disputes

## 22.2 Changes to Jurisdiction

If Champion's Lifestyle relocates its primary place of business to a different jurisdiction, the governing law will automatically update to reflect the new location. We will notify all active members of any change in jurisdiction via email and announcement in the Whop community at least 30 days prior to the change.

Members who enrolled prior to the change may choose to:

- Accept the new governing law and continue with the Services, or
- Request termination of their enrollment (with no refund, but retaining any lifetime benefits as outlined in Section 3.4)

If you do not respond within 30 days of the notification, your continued use of the Services constitutes acceptance of the new governing law.

## 23. ENTIRE AGREEMENT

These Terms, together with the Privacy Policy, EULA, and Return Policy, constitute the entire agreement between you and Champion's Lifestyle regarding your use of the Services.

## 24. CONTACT US

If you have questions about these Terms or need support with the Services, please contact us:

**\*\*Champion's Lifestyle\*\***

Email: [thechampionslifestyle@gmail.com](mailto:thechampionslifestyle@gmail.com)

Location: Toronto, Ontario, Canada

## 25. ACKNOWLEDGMENT

By enrolling in Champions Academy or Champions Affiliates and accessing the Services, you acknowledge that:

- ✓ You have read and understood these Terms in their entirety
- ✓ You agree to be bound by these Terms
- ✓ You understand that the Services are for educational purposes only
- ✓ You understand that trading involves significant risk, including the risk of losing your entire account
- ✓ You are solely responsible for your trading decisions and any losses incurred
- ✓ You will not share, distribute, or misuse any content or signals
- ✓ You will not impersonate Champion's Lifestyle or create fake accounts using our names, photos, or branding
- ✓ You understand that violation of these Terms may result in termination of your access and legal action

✓ You understand this is a non-refundable offer (except as outlined in Section 11.4)

✓ You accept the governing law and jurisdiction outlined in Section 22

**\*\*END OF TERMS AND CONDITIONS\*\***