

TERMS AND CONDITIONS

Last Updated: August 13th, 2025 (12:50PM)

1. INTRODUCTION

Welcome to **BWS Young Executives: Academy of Wealth Builders** (hereinafter referred to as "BWS," "we," "us," or "our"), a division of **BWS Marketplace of LA, LLC**. These Terms and Conditions ("Terms") govern your access to and use of our website, including any content, functionality, and services offered on or through the website, whether as a guest or a registered user.

2. ACCEPTANCE OF TERMS

By accessing or using our website, you agree to be bound by these Terms and our Privacy Policy, incorporated herein by reference. If you do not agree to these Terms, you must not access or use our website.

3. CHANGES TO TERMS

We reserve the right to modify these Terms at any time. All changes are effective immediately when posted and apply to all access and use of the website thereafter. Your continued use of the website following the posting of revised Terms means you accept and agree to the changes.

4. USER ACCOUNTS

4.1 Membership Registration

Certain portions of our website are available only to registered members. When registering, you must provide accurate, current, and complete information. You are responsible for maintaining the confidentiality of your account credentials and for all activities under your account.

4.2 Account Termination

We reserve the right to suspend or terminate your account and refuse any current or future use of the website if you violate these Terms or any applicable laws.

5. PRODUCTS & SERVICES OFFERED

All membership tiers require a one-time \$10 annual membership fee in addition to the tier-specific costs outlined below.

NEW MEMBER SERVICES, which consists;

1. 7-Day trial for all new membership plans;
 - a. FREE Wealth Building Evaluation (In-Take)
 - b. \$5 Commitment the day of activation, plus \$20 One-Time Membership Signup Fee
2. Free On-Board Assistance
 - a. Coaching: (2) 10 mins Sessions Free back office assistance;
 - b. Website Walk-Thru (Pre-Recorded Video)
 - c. Back Office Setup
3. On-Board Assist: Plan Contract Condition Review (Optional)
4. On-Board Assist: Back Office Set-Up
5. On-Board Assist: DEBT CONSOLIDATION Meeting
6. On-Board Assist: MONEY MANAGEMENT app set-up
7. On-Board Assist: DIGITAL LEVERAGE account set-up
8. On-Board Assist: CREDIT TRADELINE (20% Off E-Book Purchase)
 - a. (E-Book Cost to Download: **\$89** - any discounts offered)
9. 5% Affiliate Discount on all products and services
10. Join Community Wealth Building Group
11. 24 Hours / 7 Days a week Live Chat Customer Service
12. Right to cancel anytime within 7 day trial period

WEALTH BUILDING WORKSHOPS

- ****Free Workshops**** included with the purchase of the related eBook.
- ****Cost:** \$125** per entry without eBook purchase.

WEALTH BUILDING E-BOOK DOWNLOADS

- ****Discount:**** New members receive a **20%** discount on all eBook purchases.

WEALTH BUILDING TECH & TOOLS

- Tablet Cost to deliver **\$899** - any discounts offered

WEALTH BUILDING PLANNING TOOLS

- ****Custom Plans:****
 - Building **Wealth Strategic** Custom Plan
 - **Business, Marketing & Financial** Custom Plan
 - Real Estate **"NO-MONEY-DOWN"** Purchase Plan

BUSINESS BUILDERS IN THE BOX

- Empowerment Start Up Tools
 - **1 - BRONZE (\$499)**
 - Includes:
 - Includes:
 - New Members Empowerment Start Up
 - Coaches Assist. Terms: 4-Weeks / 1-Weekly / :15mins (ZOOM)
 - Custom Design: Wealth Building Personal Plan
 - E-Books & Workshop: Long-Term Security & Protection
 - W.B. Collection/Appeals: T-Shirts (Polo)
 - W.B. Devices powered by A.I. TECH: Cellular
 - 10% Affiliate Discount on all products and services
 - Join BRONZE Community Wealth Building Group
 - 24 Hours / 7 Days a week Live Chat Customer Service
 - **2 - SILVER (\$999) - \$500 Upgrade Cost from existing Bronze Plan**
 - Includes:
 - Includes:
 - Bronze Empowerment Start Up
 - Coaches Assist. Terms: 8-Weeks / 1-Weekly / :30mins (ZOOM)
 - Custom Design: Wealth Building Family Plan
 - E-Books & Workshop: Est A Profitable Start-Up Business
 - E-Books & Workshop: Generational Land Recovery
 - W.B. Devices powered by A.I. TECH: Cellular
 - W.B. Devices powered by A.I. TECH: Tablet
 - Business 1-Page Landing Website Development
 - Business 2-Hour Direct CEO Training Sessions
 - W.B. Production Tools: Business Supplies
 - W.B. Production Tools: Leather Folder Organizer
 - W.B. Production Tools: Financial Calculator
 - W.B. Collection/Appeals: Coffee (2) Mugs
 - 15% Affiliate Discount on all products and services
 - Join SILVER Community Wealth Building Group
 - 24 Hours / 7 Days a week Live Chat Customer Service

- **3 - GOLD (\$1,999) - \$1,000 Upgrade Cost from existing Silver Plan**
 - Includes:
 - Bronze & Silver Empowerment Start Up
 - Coaches Assist. Terms: 12-Weeks / 1-Weekly / :45mins (ZOOM)
 - Custom Design: Wealth Building Business Plan
 - E-Books & Workshop: Minority Certifications
 - E-Books & Workshop: 100% Financing - 1st Buyers-Investors
 - W.B. Devices powered by A.I. TECH: Laptop
 - Business 2-Hour Direct CFO Training Sessions
 - W.B. Production Tools: Digital Recorder
 - W.B. Production Tools: Corporate Ledger
 - W.B. Production Tools: Blk/Gld - Executive Briefcase
 - W.B. Collection/Appeals: Premium (2) Pens
 - W.B. Collection/Appeals: Calendar
 - 20% ASSOCIATE Discount on all products and services
 - Join GOLD Community Wealth Building Group
 - 24 Hours / 7 Days a week Live Chat Customer Service
- **4 - DIAMOND (\$2,900) - \$1,000 Upgrade Cost from existing Gold Plan**
 - Includes:
 - Bronze, Silver & Gold Empowerment Start Up
 - Coaches Assist. Terms: 16-Weeks / 2-Weekly / :50mins (ZOOM)
 - Custom Design: Wealth Building Legacy Plan
 - E-Books & Workshop: Est Family Bank System
 - E-Books & Workshop: Generational Land Recovery
 - W.B. Devices powered by A.I. TECH: Desktop
 - Business 5-Page Landing Website Development
 - Business 2-Hour Direct COO Training Sessions
 - W.B. Production Tools: Home Safe & Key Codes
 - W.B. Production Tools: Digital Camera
 - W.B. Production Tools: Office Desktop Top Set-Up
 - W.B. Collection/Appeals: Mouse Pad
 - W.B. Collection/Appeals: Sweeter & Hoodie
 - 25% BDR (BUSINESS DEVELOPMENT REPRESENTATIVE)
 - Discount on all products and services
 - Join DIAMOND Community Wealth Building Group
 - 24 Hours / 7 Days a week Live Chat Customer Service

6. PAYMENT AND REFUND POLICY

6.1 Payment Terms

All fees are due at the time of registration or service upgrade. We accept payment through our designated payment processors and payment plan options for those who qualify with third party processing services.

6.2 No Refund Policy

ALL SALES ARE FINAL. NO REFUNDS WILL BE ISSUED UNDER ANY CIRCUMSTANCES. By purchasing any membership tier or service, you acknowledge and agree to this strict no-refund policy.

7. PROHIBITED ACTIVITIES

7.1 No Third-Party Assignments

You may not assign, transfer, or sublicense your membership or any rights granted under these Terms to any third party. No third-party organizations or individuals may represent, resell, or distribute our products or services without explicit written permission from BWS.

7.2 Non-Disclosure Agreement

All content, methodologies, strategies, and materials provided through our website and services are confidential and proprietary. You agree not to disclose, share, reproduce, or distribute any such content to third parties without our express written consent.

7.3 Non-Compete Clause

By using our services, you agree not to use our materials, methods, or strategies to create competing products or services for a period of two (2) years after your last use of our services.

7.4 No Unauthorized Marketing

You may not market, promote, or advertise our products or services without our prior written approval. Any representation of our brand must adhere to our brand guidelines and receive explicit authorization.

7.5 Additional Prohibited Activities; You may not:

- * Share your login credentials with others
- * Access member-only content through unauthorized means
- * Reproduce, distribute, or commercially exploit our content
- * Use automated systems to access or scrape content from our website
- * Engage in any activity that disrupts or interferes with our services

8. INTELLECTUAL PROPERTY & USER TERMS

- **Ownership:** Website content is owned by BWS Marketplace of LA, LLC and protected by intellectual property laws.
- **License:** Limited, non-commercial use permitted.
- **User Content:** Must comply with laws; cannot violate IP rights, be offensive, discriminatory, or contain malware. BWS may remove content and terminate
 - access for violations.

Disclaimers: Services provided "as is" without warranties.

Liability: BWS not liable for any damages from website use.

Legal: California law governs; disputes resolved by binding arbitration in Los Angeles.

Contact: BWS Young Executives

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