

PM Creative Life Development, LLC Terms & Conditions

PLEASE READ THESE TERMS & CONDITIONS CAREFULLY BEFORE USING THIS WEBSITE OR PARTICIPATING IN ANY PROGRAMS, SERVICES, OR OFFERINGS.

These Terms & Conditions (“Terms”) govern your use of this website and any coaching services, workshops, educational materials, digital products, programs, courses, speaking engagements, or related offerings provided by PM Creative Life Development, LLC (“Company,” “we,” “our,” or “us”).

By accessing this website, enrolling in programs, purchasing products or services, or otherwise engaging with our content, you agree to be bound by these Terms.

1. Company Information

PM Creative Life Development, LLC operates this website and related services under PM Creative Life Coaching and Consulting and The Sage Within.

Website: <https://www.pmcreativelife.solutions>

Email: prudence@pmcreativelife.solutions

2. Educational and Coaching Purpose

All content, coaching, programs, workshops, services, and materials provided by the Company are intended for educational, informational, and personal development purposes only.

Coaching services are not therapy, counseling, psychiatric treatment, medical care, legal advice, tax advice, or financial advisory services. Participation in coaching does not establish a therapist-client, attorney-client, fiduciary, or medical relationship.

You are solely responsible for your own decisions, actions, wellbeing, and results.

3. No Guarantees

We make no guarantees regarding specific outcomes, earnings, personal transformation, business growth, emotional results, or future success.

Individual experiences vary significantly based on personal circumstances, participation, implementation, and factors outside our control.

4. Intellectual Property

All website content, written materials, videos, graphics, program structures, exercises, frameworks, recordings, downloads, educational materials, branding, and related content are the intellectual property of PM Creative Life Development, LLC unless otherwise stated.

Materials are provided for individual personal use only.

You may not copy, reproduce, distribute, republish, modify, teach, share, sell, license, upload, transmit, or create derivative works from any Company materials without prior written permission.

Unauthorized sharing of paid materials, login credentials, recordings, downloads, or proprietary frameworks is strictly prohibited.

5. Personal Responsibility

You acknowledge that participation in coaching and educational programs requires personal responsibility and independent judgment.

You agree that you are voluntarily participating in Company offerings and assume full responsibility for your choices, actions, and results.

6. Enrollment, Payments, and Refunds

Payment is required prior to access to paid programs, services, workshops, or digital materials unless otherwise stated in writing.

Specific refund or enrollment policies applicable to individual programs or services will be stated on the relevant sales, enrollment, or checkout pages.

The Company reserves the right to refuse, suspend, or terminate participation in any program or service for disruptive, abusive, unlawful, or inappropriate conduct.

7. Digital Access and Availability

We strive to provide uninterrupted access to digital content and services; however, temporary interruptions may occur due to maintenance, platform outages, technical issues, internet disruptions, or circumstances beyond our control.

We are not liable for temporary platform unavailability or third-party technology failures.

8. Third-Party Platforms

The Company may use third-party platforms and providers including payment processors, scheduling systems, email service providers, analytics tools, video conferencing systems, and course-hosting platforms.

Your use of third-party services may also be governed by those providers' own terms and policies.

9. Confidentiality

We respect participant privacy and ask participants to respect the privacy of others within coaching spaces, workshops, and group programs.

However, confidentiality cannot be guaranteed in group settings, online platforms, social media environments, or digital communications.

10. Testimonials and Results

Testimonials, examples, and shared experiences are individual experiences and are not guarantees of future results.

Any testimonials shared by the Company reflect personal experiences voluntarily provided by clients or participants.

11. Limitation of Liability

To the fullest extent permitted by law, PM Creative Life Development, LLC shall not be liable for any direct, indirect, incidental, consequential, special, punitive, or other damages arising from your use of this website, participation in services, reliance on content, or inability to access Company materials or platforms.

Your use of the website and participation in services is voluntary and at your own discretion.

12. Indemnification

You agree to indemnify and hold harmless PM Creative Life Development, LLC and its owners, employees, contractors, affiliates, and representatives from any claims, liabilities, damages, expenses, or legal fees arising from your use of the website, participation in services, violation of these Terms, or misuse of Company materials.

13. Accessibility

We are committed to making our website and communications reasonably accessible. If you experience difficulty accessing any portion of this website or related materials, please contact us so we can assist you.

14. Governing Law

These Terms shall be governed by and interpreted under the laws of the State of Texas, without regard to conflict of law principles.

15. Policy Updates

We reserve the right to update or modify these Terms at any time. Updates will be posted on this page with a revised effective date.

16. Contact Information

PM Creative Life Development, LLC
P.O. Box 10744
College Station, TX 77842

Email: prudence@pmcreativelife.solutions
Website: <https://www.pmcreativelife.solutions>

Effective Date: May 17, 2026