

# IQONIC LIFE

## CUSTOMER TERMS AND CONDITIONS

**Last Updated:** February 20, 2026

**Version:** V1

### IMPORTANT NOTICE

THIS AGREEMENT CONTAINS A MANDATORY ARBITRATION PROVISION AND A CLASS ACTION WAIVER. BY AGREEING TO THESE TERMS, YOU WAIVE THE RIGHT TO A JURY TRIAL AND TO PARTICIPATE IN A CLASS ACTION.

PLEASE READ THESE TERMS CAREFULLY.

### 1. AGREEMENT

These Customer Terms and Conditions (“Agreement”) constitute a legally binding agreement between you (“Customer,” “you,” or “your”) and: **Icon Academy LLC**, 3500, South Dupont Hwy, Dover, Delaware 19901, United States, (“IQONIC,” “Icon Academy,” “Company,” “we,” “us,” or “our”) governing your access to and use of IQONIC’s websites, educational platforms, mobile applications, live sessions, recorded materials, community forums, artificial intelligence tools, analytical tools, and subscription services (collectively, the “Services”).

This Agreement incorporates by reference:

- IQONIC Terms of Use
- IQONIC Privacy Policy

Your Membership becomes effective on the date:

- Your enrollment is accepted by IQONIC; and
- Your initial payment and first recurring subscription fee are successfully processed (“Effective Date”).

IQONIC reserves the right to accept or reject any application in its sole discretion.

## 2. NO RELIANCE / ENTIRE AGREEMENT ENHANCEMENT

Customer acknowledges and agrees that in entering into this Agreement and purchasing access to the Services, Customer is not relying upon any representation, statement, promise, projection, earnings example, testimonial, marketing material, social media communication, oral statement, webinar presentation, community discussion, artificial intelligence output, analytical model output, or other communication not expressly set forth in this Agreement.

Customer further acknowledges that any statements made by independent contractors, affiliates, educators, artificial intelligence systems, automated tools, or third parties are not authorized representations of IQONIC and are not binding upon the Company.

Customer expressly waives any claim based upon alleged reliance on representations outside the four corners of this Agreement.

This Agreement constitutes the entire agreement between the parties with respect to the subject matter herein and supersedes all prior or contemporaneous understandings, whether oral or written.

## 3. EDUCATION-ONLY SERVICES

### 3.1. IQONIC provides educational content only.

IQONIC provides general educational and informational content relating to market theory, financial literacy, analytical frameworks, and strategy concepts.

IQONIC does not:

- Provide investment advice
- Provide financial advice
- Provide tax advice
- Provide legal advice
- Provide brokerage services
- Execute trades
- Manage funds
- Provide portfolio management
- Provide mirror trading
- Provide copy trading
- Provide trading signals for execution
- Act as a broker-dealer
- Act as an investment adviser

- Act as a commodity trading advisor
- Act as a fiduciary
- Provide regulated financial services
- Provide personalized recommendations

All content is general in nature, impersonal, and not tailored to any specific individual's financial situation, objectives, risk tolerance, or investment profile.

Nothing contained in the Services constitutes a recommendation, solicitation, endorsement, or offer to buy, sell, or hold any security, commodity, digital asset, derivative, foreign exchange instrument, or financial instrument of any kind.

IQONIC does not provide individualized advice or recommendations tailored to any Customer's financial circumstances.

### 3.2. Independent Trading Decisions; Third-Party Platforms.

IQONIC does not provide trading accounts, brokerage services, custodial services, execution services, or access to financial markets.

Any trading, investing, or financial activity conducted by Customer is done solely through independent third-party platforms not owned, operated, controlled, endorsed, recommended, supervised, or affiliated with IQONIC.

Customer acknowledges:

- All trading and investment decisions are made independently
- IQONIC does not monitor or supervise trading activity
- IQONIC does not access brokerage or trading accounts
- IQONIC does not influence execution timing or asset selection
- IQONIC does not evaluate profitability
- IQONIC does not guarantee results

IQONIC does not receive commissions, referral fees, revenue sharing, rebates, or compensation from brokers, exchanges, or trading platforms based on Customer activity.

### 3.3 No Fiduciary Relationship.

No fiduciary, advisory, agency, or broker-client relationship is created by this Agreement.

IQONIC does not undertake to act in a fiduciary capacity and assumes no duty beyond providing general educational content.

## 4. RISK DISCLOSURE / NO GUARANTEE

Futures, foreign exchange, cryptocurrency, and leveraged trading involve substantial risk and are not suitable for all individuals.

### 4.1. Assumption of Risk.

Customer expressly acknowledges that participation in financial markets involves substantial risk of loss and that Customer voluntarily assumes all such risks.

Losses may exceed deposits in certain market conditions.

Customer may lose some or all capital.

Futures, foreign exchange (forex), cryptocurrency, digital assets, derivatives, and leveraged trading involve substantial risk and are not suitable for all individuals.

Customer understands that leveraged instruments, digital assets, derivatives, and foreign exchange instruments carry heightened risk.

IQONIC bears no responsibility for financial losses incurred.

IQONIC does not guarantee:

- Profits
- Income
- Earnings
- Trading success
- Financial freedom
- Time freedom
- Rank advancement
- Business success
- Lifestyle outcomes

Past performance is not indicative of future results.

Any testimonials, examples, hypothetical illustrations, charts, artificial intelligence outputs, backtesting results, simulated results, or educational demonstrations are for illustrative purposes only.

No representation is made that any Customer will achieve profits or avoid losses similar to those depicted.

#### **4.2. Simulated or Hypothetical Performance Results.**

Simulated or hypothetical results have inherent limitations.

They do not reflect actual trading and do not account for:

- Liquidity
- Slippage
- Emotional decision-making
- Market disruptions
- Regulatory changes
- Execution constraints

No representation is made that any account will achieve results comparable to hypothetical illustrations.

### **5. NO EARNINGS OR LIFESTYLE CLAIMS**

IQONIC makes no representations regarding income or earnings.

Membership does not include participation in any compensation plan or business opportunity.

Customers may not:

- Represent IQONIC as an income opportunity
- Make earnings claims
- Make lifestyle claims
- Suggest financial freedom or time freedom
- Imply guaranteed or typical trading profits
- Depict luxury lifestyles as resulting from IQONIC services

Any misuse of IQONIC branding to imply income potential may result in termination.

### **6. ELIGIBILITY**

To enroll as a Customer, you must:

- Be at least eighteen (18) years of age;
- Have the legal capacity to enter into a binding contract;
- Be legally permitted to access the Services in your jurisdiction; and
- Provide accurate, current, and complete registration information.

IQONIC reserves the right to request identity verification or additional documentation at any time to confirm eligibility.

## 7. PAYMENTS

Recurring Membership fees are charged every twenty-eight (28) days.

All fees are charged, processed, and refunded in U.S. Dollars (USD).

Your card issuer or Payment Method provider may apply foreign transaction fees or determine applicable exchange rates. IQONIC has no control over such fees and is not responsible for currency conversion differences.

If you pay using digital currency, your payment may be processed by an affiliated payment processor on IQONIC's behalf.

You authorize IQONIC to:

- Charge your initial fee and recurring Membership fee to your designated payment method ("Payment Method");
- Automatically charge your Payment Method for each Recurring Fee;
- Adjust scheduled charges to reflect changes in recurring Membership fees, taxes, or authorized add-on services.

IQONIC may introduce reasonable account maintenance fees with advance written notice.

**ALL PAYMENT AUTHORIZATIONS REMAIN IN EFFECT UNTIL YOUR MEMBERSHIP IS CANCELLED BY YOU OR TERMINATED BY IQONIC.**

Failure to maintain a valid Payment Method may result in deactivation or termination of your Membership.

## 8. INACTIVITY

If a Customer does not maintain an active subscription for more than three (3) consecutive billing cycles, the account will be deemed inactive.

An inactive account will lose access to the Services.

To restore access after inactivity, the Customer must re-enroll and pay the then-current enrollment fee, together with the applicable subscription fee in effect at the time of reactivation. Reactivation is subject to Company approval.

## 9. CANCELLATION

Customers may cancel their subscription within seven (7) calendar days of enrollment for a full refund of enrollment fees, where required by applicable law.

Cryptocurrency payments are non-refundable except where prohibited by law. After seven (7) calendar days, enrollment fees and subscription fees are non-refundable unless otherwise required by applicable law.

To avoid additional charges, cancellation requests must be submitted at least four (4) working days prior to the next renewal date. Failure to provide timely notice may result in the subscription renewing and applicable charges being applied.

These Terms and Conditions are effective from the Effective Date unless and until terminated by you or IQONIC.

You may terminate your Membership at any time by:

- Canceling through your back office; or
- **Contact Support via live chat or by emailing the designated support address at: [Support@iqonic.life](mailto:Support@iqonic.life).**

## 10. TERMINATION

These Terms and Conditions are effective from the Effective Date unless and until terminated by you or IQONIC.

You may terminate your Membership at any time by:

- Canceling through your back office; or
- Emailing support at the designated support address.

IQONIC may terminate or suspend your Membership:

- For violation of this Agreement
- For non-payment
- For regulatory, legal, or reputational risk
- For suspected fraud or misuse

If terminated for cause, no refund is due.

If terminated other than for cause, IQONIC may provide a pro-rated refund of the unused portion of the current Membership period at its sole discretion.

The following sections survive termination:

- Intellectual Property
- Limitation of Liability
- Indemnification
- Dispute Resolution
- Governing Law
- Limitation Period

## 11. REACTIVATION

Following cancellation of a Membership, the Customer may not reactivate the same account for a period of three (3) months from the effective date of cancellation.

After the three (3) month period has elapsed, reactivation may be permitted at the Company's sole discretion. If reactivation is approved, the Customer will be required to pay the then-current enrollment fee, in addition to any applicable subscription fees, in order to resume access to the Services.

## 12. INTELLECTUAL PROPERTY

The Site and all materials, including images, illustrations, designs, icons, photographs, videos, artificial intelligence outputs, software, educational materials, documentation, and written content (collectively, the "Contents") are subject to copyright, trademark, trade dress, trade secret, and other intellectual property protections owned or licensed by IQONIC.

Subject to compliance with this Agreement, you may access and use the Contents solely for personal, non-commercial educational use.

You may not:

- Reproduce
- Publish
- Transmit
- Distribute
- Display
- Modify
- Create derivative works
- Sell
- Exploit

any portion of the Contents without prior written consent.

No right, title, or ownership interest is transferred to you.

Unauthorized use may result in termination and legal action.

### 13. USER ACCOUNT, COMMENTS, AND IDEAS

You certify that all information provided during registration is accurate and complete.

You are responsible for maintaining confidentiality of your account credentials.

You are responsible for all activity occurring under your account.

IQONIC reserves the right to suspend or terminate accounts containing false, misleading, or incomplete information.

By submitting comments, feedback, ideas, suggestions, or other content, you grant IQONIC a perpetual, worldwide, royalty-free, transferable license to use, reproduce, modify, and distribute such content.

IQONIC is not obligated to maintain confidentiality of user-submitted ideas unless otherwise required by law.

### 14. PRIVACY

Personal information provided through the Site will be used in accordance with the IQONIC Privacy Policy.

IQONIC implements reasonable administrative, technical, and physical safeguards to protect personal information but cannot guarantee absolute security.

### 15. LIMITATION OF LIABILITY

TO THE FULLEST EXTENT PERMITTED BY LAW, IQONIC, ITS AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES, CONTRACTORS, EDUCATORS, AGENTS, AND REPRESENTATIVES SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES ARISING OUT OF OR RELATING TO:

- Your Membership
- Your Use of the Services
- Educational Content
- Artificial Intelligence Tools
- Analytical Tools
- Trading Losses
- Loss of Profits

- Loss of Data
- Business Interruption

This limitation applies regardless of theory of liability, including contract, tort, negligence, strict liability, or otherwise.

TO THE FULLEST EXTENT PERMITTED BY LAW, IQONIC'S TOTAL LIABILITY SHALL NOT EXCEED THE MEMBERSHIP FEES PAID BY YOU DURING THE SIX (6) MONTH PERIOD PRECEDING THE CLAIM.

IQONIC IS NOT LIABLE FOR DEFAMATORY, OFFENSIVE, OR ILLEGAL CONDUCT OF ANY USER OR THIRD PARTY.

## 16. INDEMNIFICATION

You agree to defend, indemnify, and hold harmless IQONIC and its affiliates, officers, directors, employees, contractors, agents, and representatives from and against any claims, damages, liabilities, costs, and expenses (including attorneys' fees) arising out of:

- Your misuse of the Services
- Your violation of this Agreement
- Your violation of applicable laws
- Your trading activity
- Your representations to third parties

IQONIC reserves the right to assume exclusive defense of any matter subject to indemnification.

## 17. DISPUTES & ARBITRATION; APPLICABLE LAW

PLEASE READ THIS SECTION CAREFULLY.

Using or accessing the Site and enrolling as a Customer constitutes acceptance of this Arbitration provision.

### A. Agreement to Arbitrate

Except for claims eligible for small claims court, any dispute arising out of or relating to this Agreement shall be resolved by binding individual arbitration administered by the American Arbitration Association (AAA) under its Commercial Arbitration Rules.

The Federal Arbitration Act governs this arbitration agreement.

## B. Delegation Clause

The arbitrator shall have exclusive authority to resolve any dispute relating to interpretation, applicability, enforceability, or formation of this arbitration agreement.

## C. Informal Resolution Requirement

Before initiating arbitration, the initiating party must provide written notice describing the claim and requested relief.

The parties agree to attempt good-faith resolution for forty-five (45) days.

## D. Location and Procedure

Arbitration shall occur in the State of Delaware or via remote proceeding unless otherwise agreed.

The arbitrator may award relief available in court on an individual basis only.

## E. Individual Arbitration; No Class or Representative Proceedings

To the fullest extent permitted by applicable law, any dispute, claim, or controversy arising out of or relating to this Agreement, the Policies & Procedures, the Compensation Plan (if applicable), the Services, or participation in any Company program shall be resolved exclusively through binding arbitration on an individual basis.

All claims must be brought solely in the individual capacity of the claimant.

The parties agree that:

- No class actions are permitted.
- No collective actions are permitted.
- No representative actions are permitted.
- No consolidated or coordinated proceedings are permitted.
- No mass arbitration or joinder of multiple claimants is permitted.

The arbitrator shall have no authority to consolidate claims, preside over any form of representative or group proceeding, or conduct class or mass arbitration.

If any portion of this provision is determined to be unenforceable as to a particular claim, such claim shall proceed in a court of competent jurisdiction on an individual basis only, and the remainder of the arbitration agreement shall remain enforceable.

This provision is material and essential to the Agreement. To the extent any portion of the class, collective, representative, consolidated, coordinated, or mass arbitration waiver is determined by a court of competent jurisdiction to be unenforceable, the parties agree that

disputes shall proceed in individual arbitration to the maximum extent permitted by applicable law.

#### F. Jury Trial Waiver

To the fullest extent permitted by law, both parties waive the right to trial by jury.

#### G. Small Claims Exception

Either party may bring qualifying claims in small claims court.

#### I. Opt-Out Right

You may opt out of arbitration within thirty (30) days of enrollment by mailing written notice to:

Icon Academy LLC  
3500 South Dupont Hwy  
Dover, Delaware 19901  
United States

The notice must include your full name, email on file, and a clear statement of your intent to opt out of arbitration.

#### J. Survival

This arbitration agreement survives termination.

### 18. GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the State of Delaware, without regard to conflict of law principles.

The Federal Arbitration Act governs the arbitration provisions contained herein.

### 19. MODIFICATIONS

IQONIC may modify this Agreement from time to time by providing notice through:

- Email
- Website posting
- Customer portal notice

Unless otherwise required by law, modifications become effective thirty (30) days after notice.

Continued use of the Services following notice constitutes acceptance of the modified Agreement.

No modification shall apply retroactively to disputes arising prior to the effective date of the modification.

Nothing in this Agreement shall be construed as limiting IQONIC's right to comply with regulatory guidance, governmental directives, or applicable law.

## 20. LIMITATION PERIOD

Any claim, demand, arbitration, or legal proceeding arising out of or relating to this Agreement or the Services must be commenced within one (1) year after the cause of action arises.

If not commenced within that period, the claim shall be permanently barred.

## 21. SEVERABILITY

If any provision of this Agreement is determined to be invalid, unlawful, or unenforceable, the remaining provisions shall remain in full force and effect.

The invalid provision shall be reformed to the minimum extent necessary to render it enforceable while preserving its original intent.

## 22. WAIVER

Failure by IQONIC to enforce any provision of this Agreement shall not constitute a waiver of future enforcement of that provision or any other provision.

Any waiver must be in writing and signed by an authorized representative of IQONIC.

## 23. ASSIGNMENT

You may not assign, transfer, delegate, or sublicense any rights or obligations under this Agreement without prior written consent of IQONIC.

IQONIC may assign, transfer, or delegate its rights and obligations without restriction.

This Agreement shall be binding upon and inure to the benefit of the parties and their respective successors and permitted assigns.

## 24. NOTICES

Notices to IQONIC shall be sent to:

Icon Academy LLC  
3500 South Dupont Hwy  
Dover, Delaware 19901  
United States

Notices may also be sent electronically to the designated support email address.

IQONIC may provide notices to you via:

- Email
- Website posting
- Customer portal notification
- Regular mail

Reports may also be submitted through any official compliance reporting channel designated by the Company, including anonymous reporting portals if established.

Electronic notices shall be deemed effective upon transmission.

### **Compliance Reporting and Anonymous Submissions.**

IQONIC maintains a compliance program designed to monitor adherence to Company policies and applicable laws. Suspected violations of Company policies, marketing standards, earnings representations, trading-related communications, or regulatory requirements may be reported to:

[\*\*compliance@iqonic.life\*\*](mailto:compliance@iqonic.life)

Reports may be submitted anonymously. While anonymous submissions are permitted, providing sufficient detail will assist the Company in conducting a reasonable review.

Reports will be reviewed by the Company's compliance function and addressed in accordance with Company procedures. Submission of a report does not create a fiduciary relationship, special duty, contractual obligation, or guarantee of a specific investigative outcome. The Company reserves discretion regarding the scope and manner of any review.

The Company prohibits retaliation against any individual who submits a report in good faith.

## **25. ADDITIONAL TERMS AND PROGRAMS**

IQONIC may from time to time introduce additional programs, tools, educational modules, artificial intelligence features, or optional services.

Such offerings may be subject to supplemental terms.

In the event of a conflict between this Agreement and supplemental terms, the supplemental terms shall govern solely with respect to the specific offering.

## 26. NO PARTNERSHIP OR AGENCY

Nothing in this Agreement creates any partnership, joint venture, employment, agency, franchise, or fiduciary relationship between you and IQONIC.

You have no authority to bind IQONIC in any manner.

## 27. HEADINGS

Headings are for reference purposes only and do not define or limit the scope of any provision.

## 28. FORCE MAJEURE

IQONIC shall not be liable for delay or failure to perform resulting from causes beyond its reasonable control, including but not limited to:

- Acts of God
- Natural disasters
- Government actions
- Regulatory changes
- War
- Terrorism
- Internet outages
- Platform disruptions
- Cybersecurity incidents
- Power failures

Performance shall be excused for the duration of such events.

## 29. ELECTRONIC SIGNATURE AND CONSENT

By enrolling and accessing the Services, you consent to electronic communications and agree that electronic signatures, records, and agreements have the same legal effect as physical signatures.

You consent to receive disclosures electronically.

## 30. ACKNOWLEDGMENT

BY ENROLLING, ACCESSING, OR USING THE SERVICES, YOU ACKNOWLEDGE THAT:

- You have read this Agreement;
- You understand it;
- You agree to be bound by it;
- You understand that IQONIC provides educational services only;
- You understand that no investment advice is provided;
- You accept full responsibility for your financial decisions.

## LEGAL ENTITY

IQONIC LIFE is operated by **Icon Academy LLC**, a Delaware limited liability company, located at:

3500 South Dupont Hwy  
Dover, Delaware 19901  
United States

E-Mail: [support@iqonic.life](mailto:support@iqonic.life)

All references to “IQONIC,” “IQONIC LIFE,” or “Company” mean Icon Academy LLC.