

Terms and Conditions

The Art of Wealth Subscription

Operated by Touchstone Wealth Limited, a Cell of Duneira Enterprises Limited PCC

Last Updated: August 2026

1. DEFINITIONS

1.1 Definitions

When the following terms are used in these Terms and Conditions, they shall have the meanings set out below:

- **“Subscription”** means the Art of Wealth subscription membership product made available through any associated platform operated by Touchstone Wealth.
- **“Content”** means all videos, interviews, articles, commentary, downloads, templates, educational materials, behind-the-scenes content, audio content, written materials, graphics, resources, community materials, and any other digital materials provided through the Subscription.
- **“Platform”** means any associated third-party platform, software, website, community platform, Discord server, application, or service used to deliver the Subscription.
- **“Community Features”** means any commenting systems, community areas, live chats, Discord servers, forums, member groups, or interactive features which may be made available from time to time.
- **“We”, “Us”, “Our”, “Touchstone”, “Touchstone Education” and “Touchstone Wealth”** means Touchstone Wealth Limited, a Cell of Duneira Enterprises Limited PCC at Industriering 3, 9491 Ruggell, Principality of Liechtenstein. References throughout these Terms to “Touchstone”, “Touchstone Education” or “Touchstone Wealth” shall be deemed references to Touchstone Wealth Limited, a Cell of Duneira Enterprises Limited PCC.
- **“You”** means the subscriber, member, or user accessing the Subscription.
- **“Terms”** means these Terms and Conditions.

2. ABOUT US

2.1 Company Information

We are Touchstone Wealth Limited, a Cell of Duneira Enterprises Limited PCC, a Protected Cell Company pursuant to Art. 243 et seq. of the Liechtenstein Persons and Companies Act, registration number FL-0002.703.0751.

Correspondence Address:

Touchstone Wealth Limited
Industriering 3
9491 Ruggell
Principality of Liechtenstein

2.2 Contact

You may contact us at:

Email: office@touchstonewealth.li

Telephone: +41 43 588 1287

3. EDUCATIONAL PURPOSE ONLY

3.1 No Financial Advice

All Content is provided strictly for educational, informational, and entertainment purposes only.

We are not acting as your investment adviser, financial planner, fiduciary, broker or agent.

Nothing contained within the Subscription constitutes:

- financial advice;
- investment advice;
- legal advice;
- tax advice;
- regulated investment recommendations; or
- personalised professional advice of any kind.

3.2 No Reliance

You acknowledge that:

- all investments and business activities involve risk;
- past performance does not guarantee future results;

- wealth creation strategies may not be suitable for your personal circumstances; and
- you remain solely responsible for all decisions, actions, investments, and outcomes.

You should seek independent professional advice before acting upon any information contained within the Subscription.

3.3 No Guaranteed Results

We do not guarantee:

- profits;
- investment returns;
- wealth creation outcomes;
- financial success;
- business success; or
- any specific result whatsoever.

Any examples, case studies, commentary, opinions, projections, interviews, or personal experiences shared within the Subscription are illustrative only. Individual results vary significantly depending upon experience, effort, financial circumstances, market conditions and numerous other factors outside our control.

4. SUBSCRIPTION ACCESS

4.1 Access

Your Subscription grants you a limited, personal, non-exclusive, non-transferable, revocable licence to access the Content for your own private use only.

4.2 Platform Dependency

The Subscription is delivered via HubSpot and/or associated third-party platforms.

You acknowledge and agree that:

- Platform functionality may change at any time;
- certain features may become unavailable;
- third-party providers may experience downtime or interruptions; and
- we are not responsible for outages, disruptions, billing errors, platform removals, or technical failures caused by third-party platforms.

4.3 Changes to Content

We reserve the right to modify, replace, update, suspend, or remove Content, features, benefits, formats, release schedules, or other aspects of the Subscription, provided that such changes do not materially diminish the core value of the Subscription. Where a change materially reduces the Subscription offering, we shall provide reasonable advance notice and, where practicable, offer affected subscribers the option to cancel without penalty.

We may also amend these Terms from time to time in accordance with clause 12.4.

4.4 Community Features

From time to time, we may provide optional Community Features, including Discord access, commenting functionality, live chats, or member communities.

Community Features:

- are discretionary and may be modified or withdrawn at any time;
- may be subject to additional rules or guidelines;
- may be operated by third-party providers; and
- do not form a guaranteed part of the Subscription unless expressly stated.

5. SUBSCRIPTION TERMS

5.1 Billing

Subscriptions are billed on a recurring basis unless otherwise stated. Billing will occur annually.

Unless you cancel before the end of your current subscription period, your Subscription will automatically renew for successive annual periods and the payment method used when purchasing will automatically be charged at our then-current annual subscription price.

We will send you a renewal reminder approximately 20-30 days before each annual renewal. The reminder will include the renewal date, renewal price, details of any pricing changes, and clear instructions explaining how you may cancel before renewal.

5.2 Cancellation

You may cancel your Subscription at any time through your online account using the cancellation function provided within your account or through any other online method by which we permit subscriptions to be purchased. You may also contact us using the contact details in clause 2.2.

Cancellation may include an optional retention offer, however a clearly identified "Cancel Subscription" option will always remain immediately available without unnecessary delay.

5.3 No Refunds

Subject to any mandatory withdrawal or cancellation rights under applicable law (including, where applicable, the right of withdrawal under the Liechtenstein Consumer Protection Act implementing EEA distance selling rules), Subscription payments are non-refundable.

5.4 Immediate Access to Digital Content and Withdrawal Rights

5.4.1 EEA/UK Consumers

By purchasing a Subscription, you expressly request and consent to immediate access to the Subscription and all associated digital Content before the expiry of any applicable statutory withdrawal period.

You acknowledge and agree that the Subscription consists of digital content and/or digital services supplied electronically.

Where permitted by applicable law, by requesting immediate access to the Subscription, you acknowledge that your statutory right to withdraw from the contract during any applicable cooling-off or withdrawal period may be lost once performance of the Subscription has commenced.

Nothing in these Terms shall affect any mandatory consumer rights that cannot be excluded under applicable law.

5.4.2 US Consumers

U.S. consumers acknowledge that access to the Subscription and digital content begins immediately following purchase. Except where required by applicable law, Subscription fees are non-refundable following commencement of access to the Subscription.

5.5 Free Trials

Where any free trial or promotional access period is offered, additional terms may apply and will be stated at the point of offer.

5.6 Price Changes

We may change Subscription pricing from time to time.

Where a price increase applies to an automatically renewing Subscription we will provide notice between 20 and 30 days before the renewal date.

Where required by applicable law, we may request your affirmative consent before charging any increased renewal price.

If you do not consent (where required) your Subscription will not renew at the increased price.

6. INTELLECTUAL PROPERTY

6.1 Ownership

All Content, materials, branding, systems, videos, commentary, graphics, templates, downloads, and intellectual property made available through the Subscription remain our property or the property of our licensors.

6.2 Prohibited Conduct

You must not:

- copy;
- reproduce;
- redistribute;
- republish;
- upload;
- sell;
- sublicense;
- share;
- screen record;
- stream;
- broadcast;
- scrape;
- extract;
- commercially exploit; or
- otherwise distribute

any Content without our prior written consent.

6.3 AI and Machine Learning Restrictions

You must not use any Content:

- for artificial intelligence training;
- machine learning model training;
- dataset creation;
- automated scraping;

- data extraction;
- language model input datasets; or
- any similar technological purpose.

6.4 Account Sharing

Your Subscription is personal to you.

You must not:

- share login credentials;
- allow access by third parties;
- redistribute Content privately or publicly; or
- permit any unauthorised use of the Subscription.

6.5 Enforcement

We reserve the right to suspend or terminate access immediately where we reasonably suspect unauthorised sharing, copying, redistribution, scraping, or misuse of Content.

6.6 Copyright Complaints (U.S. DMCA)

We respect the intellectual property rights of others and expect users of the Subscription to do the same.

If you believe that any content available through the Subscription infringes your copyright, you may notify us by providing sufficient information to identify the copyrighted work, the allegedly infringing material, your contact details, a statement that you have a good faith belief that the use is unauthorised, and a statement that the information provided is accurate.

Where appropriate, we may remove or disable access to allegedly infringing material while investigating a complaint.

We reserve the right to suspend or terminate the accounts of repeat copyright infringers where appropriate.

7. COMMUNITY RULES

7.1 Conduct

Where Community Features are available, you agree to:

- act respectfully toward other members;
- avoid abusive, defamatory, discriminatory, threatening, or offensive conduct;

- avoid spam, harassment, or promotional abuse; and
- comply with any additional community guidelines issued by us.

7.2 Moderation Rights

We reserve the right, at our sole discretion, to:

- remove comments;
- restrict participation;
- suspend access; or
- terminate memberships

where we reasonably believe behaviour breaches these Terms or negatively affects the community.

7.3 User Generated Content

Where Community Features allow you to submit, post or upload comments, messages, images, videos or other content ("User Content"), you retain ownership of your User Content.

By submitting User Content, you grant us a worldwide, non-exclusive, royalty-free licence to host, store, reproduce, display, distribute and otherwise use that User Content solely for the purpose of operating, administering, improving and promoting the Community Features and the Subscription.

You warrant that:

- you own or have the necessary rights to submit the User Content;
- your User Content does not infringe any third party intellectual property rights;
- your User Content is not unlawful, defamatory, abusive, misleading or otherwise objectionable.

We reserve the right (but are not obliged) to remove any User Content which we reasonably believe breaches these Terms or applicable law.

8. TERMINATION

8.1 Our Right to Terminate

We may suspend or terminate your Subscription immediately where:

- you breach these Terms;
- payment fails;
- we reasonably suspect misuse of Content;

- you engage in abusive conduct;
- you infringe intellectual property rights; or
- we reasonably determine that your continued access poses a material risk of harm to our business, reputation, community, or other members, and we have notified you in writing of the grounds for such determination.

8.2 Effect of Termination

Upon termination:

- all licences granted to you immediately end;
- your right to access the Subscription ceases; and
- previously downloaded or copied Content must not be further used or distributed.

9. LIMITATION OF LIABILITY

Warranty Disclaimer

The subscription is provided “as is” and “as available”.

To the maximum extent permitted by law, we disclaim all warranties whether express, implied or statutory, including implied warranties of merchantability, fitness for a particular purpose and non-infringement.

9.1 General Limitation

To the fullest extent permitted by law, we shall not be liable for:

- indirect losses;
- loss of profits;
- loss of business opportunity;
- investment losses;
- financial losses;
- reputational damage; or
- consequential losses,

arising from your use of the Subscription or reliance upon any Content.

Nothing in these Terms excludes or limits liability for: (a) death or personal injury caused by negligence; (b) fraud or fraudulent misrepresentation; (c) intentional misconduct or gross negligence; or (d) any other liability which cannot legally be excluded or limited under applicable law.

9.2 Liability Cap

Our total liability arising under or in connection with these Terms shall not exceed the total amount paid by you to us during the preceding 12-month period.

9.3 Nothing Excluded

Some jurisdictions do not permit certain exclusions or limitations of liability and accordingly some of the above limitations may not apply to you.

10. DATA PROTECTION

We will process your personal data in accordance with applicable data protection laws, including the General Data Protection Regulation (GDPR) as applicable in Liechtenstein and the EEA, and our Privacy Policy.

Our Privacy Policy explains the categories of personal data we collect, the purposes and legal bases for processing, your rights as a data subject (including rights of access, rectification, erasure, restriction, objection, and data portability), and details of any international transfers of personal data where applicable.

Where access to any part of the Subscription requires you to register with, access, or use a third-party platform or service provider, your personal data may also be processed in accordance with that third party's privacy policy and terms. We encourage you to review the applicable privacy policies and terms when registering for or using any such third-party platform or service.

11. EVENTS OUTSIDE OUR CONTROL

We shall not be liable for delays, interruptions, outages, or failures caused by events outside our reasonable control, including:

- platform outages;
- internet failures;
- cyber attacks;
- illness;
- technical failures;
- third-party provider interruptions; or
- force majeure events.

12. GENERAL

12.1 Entire Agreement

These Terms constitute the entire agreement between you and us regarding the Subscription.

12.2 Severability

If any provision of these Terms is found unenforceable, the remaining provisions shall remain in full force and effect.

12.3 Waiver

Any delay or failure to enforce rights under these Terms shall not constitute a waiver of those rights.

12.4 Electronic Communications

You agree that we may provide all notices, disclosures, confirmations, renewal reminders, receipts, amendments to these Terms, and other communications relating to your Subscription electronically, including by email, through your online account, or via the Platform.

You agree that electronic communications satisfy any legal requirement that such communications be provided in writing. You are responsible for ensuring that your contact details remain accurate and up to date.

12.5 Changes to these Terms

We may amend these Terms from time to time.

Where changes are material we will provide advance notice.

Continued use of the Subscription after the effective date constitutes acceptance of the revised Terms unless applicable law requires additional consent.

12.6 Assignment

We may assign, transfer, novate or otherwise deal with any of our rights or obligations under these Terms as part of a business reorganisation, merger, sale of business, transfer of assets or similar corporate transaction, provided that doing so does not materially reduce your rights under these Terms.

You may not assign, transfer or otherwise dispose of your rights or obligations under these Terms without our prior written consent.

12.7 Survival

Any provisions of these Terms which by their nature are intended to continue after termination or expiry shall remain in effect, including (without limitation) those relating to intellectual property, acceptable use, community rules, limitation of liability, governing law, dispute resolution and any accrued rights or obligations.

13. GOVERNING LAW AND JURISDICTION

These Terms and any dispute or claim arising out of or in connection with them, including any non-contractual dispute or claim, shall be governed by and construed in accordance with the laws of the Principality of Liechtenstein.

Subject to any mandatory rights available to consumers under applicable law, the courts of Liechtenstein shall have jurisdiction over any dispute arising out of or in connection with these Terms.

Nothing in these Terms limits or excludes any mandatory rights available to consumers under the laws of their state or country of residence where such rights cannot legally be excluded.

13.1 US Consumers

If you are a consumer residing in the United States, the following applies to you notwithstanding anything else in these Terms:

- a. Governing law.

These Terms are governed by the laws of Liechtenstein, except that the laws of your state of residence — including its consumer-protection, automatic-renewal, and unfair-or-deceptive-practices statutes — will apply to you with respect to any rights, remedies, or protections that those laws grant you and that either cannot be limited or waived by agreement or apply notwithstanding a contractual choice of foreign law. Nothing in these Terms limits, waives, or requires you to give up any such right, remedy, or protection.
- b. Where claims may be brought.

Clause 13.(exclusive-jurisdiction provision) does not apply to you. You may bring any claim arising out of or relating to these Terms or the Services in any state or federal court of competent jurisdiction located in the state where you reside, or in small claims court, and we consent to the personal jurisdiction of those courts for those claims. Any claim we bring against you will be brought only in the courts of the state where you reside. The courts of Liechtenstein will have non-exclusive jurisdiction over any claim you elect to bring there.
- c. Government agencies.

Nothing in these Terms limits your right to file a complaint with, or seek relief from, the Federal Trade Commission, the attorney general or consumer-protection agency of your state, or any other governmental authority.