

Legal and Compliance Document

Effective Date: September 19, 2025

1. Legal Disclaimers and Notices

General Business Disclaimer

A&F Business Consulting Inc. provides general business consulting and marketing services. The information and advice provided through our services, website, and communications are for general informational purposes only and should not be considered as professional advice in specialized areas.

No Guarantee of Results: While we strive to provide valuable business insights and strategies, we cannot guarantee specific business outcomes, revenue increases, or success metrics. Business results depend on numerous factors beyond our control, including market conditions, implementation quality, and individual business circumstances.

Professional Advice Limitation: Our services do not constitute legal, financial, accounting, tax, or investment advice. Clients should consult with qualified professionals in these areas for specific guidance related to their business situations.

Industry and Regulatory Compliance

Business Classification: A&F Business Consulting Inc. operates as a business consulting and marketing services provider, serving small business owners and entrepreneurs across the United States.

Regulatory Compliance: We maintain compliance with applicable federal and state regulations governing our industry, including but not limited to:

- Federal Trade Commission (FTC) guidelines for business practices
- Massachusetts business licensing and registration requirements
- Professional service provider regulations
- Data protection and privacy regulations

2. Website and Digital Services Disclaimers

Website Content Disclaimer

Information Accuracy: While we make reasonable efforts to ensure the accuracy of information on our website, we do not warrant that all content is current, complete, or

error-free. Website content is subject to change without notice.

External Links: Our website may contain links to third-party websites for convenience and informational purposes. We do not endorse, control, or assume responsibility for the content, privacy policies, or practices of any third-party websites.

Technical Availability: We strive to maintain website availability but do not guarantee uninterrupted access. The website may be temporarily unavailable due to maintenance, updates, or technical issues beyond our control.

Digital Communication Disclaimers

Email Communications: Email communications are not guaranteed to be secure or confidential. Sensitive information should not be transmitted via standard email without appropriate security measures.

SMS Messaging: SMS messages are subject to carrier limitations and may not be delivered due to technical issues, network problems, or device compatibility. We are not responsible for failed message delivery.

3. Service Limitations and Boundaries

Scope of Services

Consulting Boundaries: Our consulting services are limited to general business strategy, marketing guidance, and operational recommendations. We do not provide services requiring specialized professional licenses unless specifically qualified and disclosed.

Implementation Responsibility: Clients are responsible for implementing recommendations and strategies provided through our consulting services. We are not responsible for implementation outcomes or results.

Confidentiality Limitations: While we maintain reasonable confidentiality practices, absolute confidentiality cannot be guaranteed, particularly for information shared through digital communications or in group settings.

Geographic and Jurisdictional Limitations

Service Area: Our primary service area is the United States. Advice and recommendations may not be applicable to businesses operating in other jurisdictions with different legal, regulatory, or market conditions.

Legal Jurisdiction: These disclaimers and our services are governed by United States federal law and Massachusetts state law. International clients should consider local law applicability.

4. Intellectual Property and Content Rights

Proprietary Information Protection

Our Intellectual Property: All methodologies, frameworks, templates, and proprietary business processes developed by A&F Business Consulting Inc. remain our intellectual property and are protected by applicable copyright and trade secret laws.

Client Confidentiality: We respect client confidentiality and do not disclose proprietary client information without authorization, except as required by law or with explicit consent.

Content Usage Rights: Clients may use materials provided through our services for their internal business purposes but may not redistribute, resell, or share our proprietary content with third parties without written permission.

Third-Party Content and Resources

Licensed Materials: Some content or resources provided through our services may be licensed from third parties and subject to additional usage restrictions.

Attribution Requirements: When using or referencing our content or methodologies, appropriate attribution to A&F Business Consulting Inc. is required.

5. Privacy and Data Protection Compliance

Data Handling Practices

Privacy Compliance: We maintain compliance with applicable privacy laws including the Massachusetts Data Protection Regulation (201 CMR 17.00), California Consumer Privacy Act (CCPA) where applicable, and federal privacy guidelines.

Data Security: We implement reasonable administrative, technical, and physical safeguards to protect personal information, but cannot guarantee absolute security against all potential threats.

Breach Notification: In the event of a data security incident, we will provide notification to affected individuals and regulatory authorities as required by applicable law.

Communication Privacy

Electronic Communications: Electronic communications including email and SMS are subject to interception and monitoring. Sensitive information should be shared through secure channels when possible.

Record Keeping: We may maintain records of communications for business purposes,

quality assurance, and legal compliance as permitted by law.

6. Limitation of Liability and Risk Allocation

Liability Limitations

Maximum Liability: Our total liability for any claims arising from our services or these terms shall not exceed the total amount paid by the client for services in the 12 months preceding the claim.

Excluded Damages: We shall not be liable for indirect, incidental, special, consequential, or punitive damages, including but not limited to lost profits, business interruption, or loss of business opportunities.

Force Majeure: We are not liable for delays or failures in performance due to circumstances beyond our reasonable control, including natural disasters, government actions, or technical failures.

Client Risk Acknowledgment

Business Risk: Clients acknowledge that business consulting involves inherent risks and that business success depends on factors beyond our control.

Implementation Risk: Clients assume responsibility for the implementation of recommendations and strategies, including any associated risks or consequences.

7. Dispute Resolution and Legal Procedures

Dispute Resolution Process

Initial Resolution: Parties agree to attempt good faith negotiations to resolve disputes before pursuing formal legal action.

Mediation: If direct negotiation fails, parties may agree to non-binding mediation through a mutually acceptable mediator.

Legal Action: Any legal disputes will be resolved in the courts of Massachusetts under Massachusetts law.

Legal Compliance and Cooperation

Regulatory Cooperation: We will cooperate with regulatory authorities and law enforcement as required by law.

Legal Process: We may disclose information when required by valid legal process,

including subpoenas, court orders, or other governmental requests.

8. Industry-Specific Compliance

Marketing and Advertising Compliance

Truth in Advertising: All marketing communications comply with FTC guidelines for truthful advertising and avoid deceptive or misleading claims.

Testimonial Guidelines: Client testimonials and case studies are used with permission and reflect genuine client experiences, though results may not be typical.

CAN-SPAM Compliance: Email marketing communications comply with the CAN-SPAM Act, including proper identification, opt-out mechanisms, and physical address disclosure.

SMS and Telecommunications Compliance

TCPA Compliance: SMS communications comply with the Telephone Consumer Protection Act (TCPA) and require explicit opt-in consent.

Carrier Guidelines: SMS practices follow carrier guidelines and industry best practices for message content and frequency.

A2P Registration: We maintain appropriate Application-to-Person (A2P) messaging registration and compliance as required by carriers and regulations.

9. Accessibility and Non-Discrimination

Accessibility Commitment

Digital Accessibility: We strive to make our website and digital communications accessible to individuals with disabilities in accordance with applicable accessibility guidelines.

Alternative Formats: Upon request, we will provide information in alternative formats to accommodate accessibility needs.

Non-Discrimination Policy

Equal Service: We provide services without discrimination based on race, color, religion, sex, national origin, age, disability, or other protected characteristics.

Accommodation: We will make reasonable accommodations for individuals with disabilities to access our services.

10. Updates and Modifications

Document Updates

Regular Review: This Legal and Compliance Document is reviewed regularly and updated as necessary to reflect changes in law, regulations, or business practices.

Notification of Changes: Material changes will be communicated through appropriate channels, including website posting and direct communication to active clients.

Effective Date: Updates become effective on the date specified in the revised document.

Compliance Monitoring

Ongoing Compliance: We maintain ongoing monitoring of legal and regulatory requirements affecting our business and services.

Professional Development: Our team participates in continuing education and professional development to maintain current knowledge of industry standards and legal requirements.

11. Contact Information for Legal Matters

For legal inquiries, compliance questions, or formal notices:

- **Email:** fernanda@afbusinessconsulting.com (Subject: "Legal Matter")
- **Phone:** 774-279-4400
- **Mail:** 21 Main St. Ste 103, Ashland, MA 01721

Legal Notices: Formal legal notices should be sent via certified mail to our business address.

Compliance Officer: Fernanda Nogueira, President

12. Acknowledgment and Agreement

By using our services or engaging with our business, you acknowledge that you have read and understood this Legal and Compliance Document and agree to be bound by its terms. This document supplements and works in conjunction with our Terms of Service and Privacy Policy to provide comprehensive legal framework for our business relationship.