



ULTIMATE GUITAR PERFORMER MASTERMIND

### Refund Policy for - Ultimate Guitar Performer Program by Al Joseph

Clients are encouraged to make a one-time deposit to hold their space in the Ultimate Guitar Player ("UPG") Program. This deposit amount will be verbally agreed upon by the client and Al Joseph during the exploratory call and paid within 24 hours. The deposit guarantees the client's placement in the UPG program once they complete their payment in full or their Initial Payment in accordance with a signed 3 Month Payment Schedule agreement. This deposit guarantees an available spot in the UPG program and is non-refundable at any point as holding a space may prohibit Al Joseph from assigning that space to another prospective client. The deposit is deductible from the total cost of the UPG program, and the amount of the deposit will be subtracted from any payment made in full or from the Final Installment payment of a 3 Month Payment Schedule agreement.

Al Joseph provides a 30 Day Money Back Guarantee for all clients if the UPG Program does not satisfy their expectations. Refund requests must be submitted as written electronic communication to [aj@aljosephmusic.com](mailto:aj@aljosephmusic.com) within the first 30 days after the client has paid in full (if applicable). For clients who have elected to enjoy the flexibility of the 3 Month Payment Schedule, refund requests will be accepted within 30 days of their Initial Payment. Refunds will not be issued after 30 days and are thereby not applicable to Second Installments or Final Installments. Clients who wish to cancel beyond the 30 day refund request deadline may ask for their accounts to be deactivated, but they will still be financially responsible for any outstanding future Installments as outlined in their 3 Month Payment Schedule. Refunds will be issued on a pro-rated basis, and clients will be reimbursed for services not yet rendered. Please see example refund breakdown at the bottom of the page detailing pro-rated refunds.

Al Joseph proudly backs all products under his 30 Day Money Back Guarantee, and welcomes all feedback from unsatisfied clients to improve the learning experience for all current and future members. Clients who believe their concerns can be rectified prior to cancelling their memberships are encouraged to contact Al Joseph directly to seek resolution. Once a qualified refund request (any request made within 30 days as outlined above) is accepted, the client will be refunded within the next 30 days (less any amounts paid as a non-refundable deposit).

Please note that there is a separate return policy for Al Joseph's ShredFest Academy ("SFA"). Clients who purchase any level of access to the SFA will also enjoy a 30 Day Money Back Guarantee, subject to terms and conditions outlined in the posted return policy on the SFA platform.

#### Example Refund Breakdown

EXAMPLE 1: Client A submitted a \$500 deposit on 11/30/23 and paid in full for a 12 Month Full Access Membership to the UPG Program on 12/1/23. Client A requested a refund via written electronic communication to Al Joseph on 12/12/23. The sum of payment for the UPG Membership was returned to Client A less \$500 (any amounts specified as deposits are exempt from refunds) and less the prorated amount for services rendered between 12/1/23-12/12/23. If Client A paid a \$500 deposit and \$2,700\* for 12 Month Full Access Membership, their total refund would be  $\$2,700 - \$500 (\text{deposit}) - \$105.21 (\$3,200/365 \text{ days} \times 12 \text{ days}) = \$2,094.79$

\*Total membership price will vary, Example 1 uses the sum \$3,200 which is a promotional Decision Makers Discount subject to sales and promotions decided by Al Joseph

EXAMPLE 2: Client B submitted a \$500 deposit on 11/30/23 and paid an Initial Installment of \$1,066 per their 3 Month Payment Schedule agreement for a 12 Month Full Access Membership to the UPG Program on 12/1/23. The sum of the payment for the UPG Membership was returned to Client B less \$500 (any amounts specified as deposits are exempt from refunds) and less the pro-rated amount for services rendered between 12/1/23-12/12/23. If Client A paid a \$500 deposit and \$1,066\* Initial Payment for 12 Month Full Access Membership, their total refund would be  $\$1,066 - \$500 (\text{deposit}) - \$426.40 (\$1,066/30 \text{ days} \times 12 \text{ days})^{**} = \$139.60$

\*Installment Payment price will vary, Example 2 uses the figure \$1,066 which is a promotional Decision Makers Discount subject to sales and promotions decided by Al Joseph

\*\*Clients who do not pay in full will be subject to a pro-rate based on a 30 day period vs clients who do pay in full who will be subject to a pro-rate based on a 365 day period. The latter pro-rate is intended to incentivize clients who are ready to take action and immediately begin their training. The 30 day pro-rate is assigned to clients who elect the 3 Month Payment Schedule option to protect Al Joseph against bad actors who would otherwise begin an installment plan with intent to cancel after maximizing 29 days of product access.

