Member Consent and Acknowledgment

Invest With Colby

By agreeing electronically, including tapping I Agree inside your Financial Freedom Dashboard or signing wherever this agreement is presented to you, you confirm each of the following.

1. I read the Education Disclaimer and I agree to it

I understand that everything Invest With Colby provides is education only, not personal financial, investment, tax, or legal advice, and that no adviser, broker, or fiduciary relationship is created between me and Invest With Colby or Colby Hill.

2. Every decision I make is solely my own

Colby provides education only. He does not make decisions for me, he does not manage money for me, and he does not tell me what to buy, sell, or hold in my own accounts. Every financial decision I make, including buying, selling, holding, contributing, following an example plan, or choosing not to, is made by me alone, and every outcome of those decisions, gain or loss, is solely my responsibility. To the fullest extent allowed by law, I will not hold Invest With Colby or Colby Hill responsible for my decisions or their results.

3. My accounts stay mine

My Financial Freedom Dashboard is built and runs on my own Muse account. If I choose to connect financial accounts, I connect them inside my own Muse, through Muse and Plaid. Invest With Colby is not part of that connection. Colby does not see, receive, store, or have access to my account logins, passwords, account numbers, or live account data, and he cannot move money, trade, or withdraw funds from my accounts. I will never give Colby my passwords or account credentials, and I understand he will never ask for them.

4. What Colby does receive

My dashboard emails my monthly Report Card and my Accountability journal to Colby, automatically on the 5th of each month unless I turn the automatic send off inside my dashboard. Those reports contain the summary figures shown in them, and nothing beyond them. Colby uses them to coach me and to track my progress.

5. Community averages

The summary figures from my reports (such as savings rate, monthly investing, and net worth) may be included in average figures shown to other members. Averages never include my name and never identify me. If I want my figures left out, I will tell Colby in writing at investwithcolby@gmail.com, and they will be removed from future averages.

6. Program basics

I am 18 or older. I keep my own Muse account, and any platform subscriptions I use, in my own name. My dashboard unlock code is mine alone: I will not share my code, and I will not pass the dashboard prompt on to anyone else, because the dashboard is licensed to me as part of my purchase. I understand the materials, plans, and dashboard features may be updated over time.

7. Electronic signature

This agreement is signed electronically. Tapping I Agree inside my Financial Freedom Dashboard, or signing electronically wherever this agreement is presented to me, counts as my legal signature, the same as signing on paper. My full name, the date, and the time of my agreement are recorded with it.

Questions: investwithcolby@gmail.com