

Document 11 — Earnings & Testimonial Disclaimer

ClarityCommand Classes™ · JoMar Business Solutions™

Effective Date: May 14, 2026 · Version 1.0

FTC REQUIRED DISCLAIMER.

This disclaimer is intended to comply with the Federal Trade Commission's Endorsement Guides (16 C.F.R. Part 255) and related FTC guidance on earnings and results claims.

1. Educational Use Only

ClarityCommand Classes™ is educational software. Nothing on the Platform or in our marketing constitutes a guarantee of financial, business, credit, funding, contracting, educational, emotional, or personal results. All content is for informational and educational purposes only.

2. No Guarantees of Earnings, Income, or Results

We do not guarantee that you will earn money, increase income, obtain financing, qualify for credit, win contracts, eliminate debt, grow a business, or achieve any other outcome by using the Platform. Any reference to potential earnings, growth, credit improvement, funding, contract awards, or business results is illustrative only and is not a promise or guarantee of future performance.

3. Examples Are Examples

Any case studies, screenshots, dashboards, simulations, sample approvals, sample contract awards, sample funding outcomes, or examples shown on the Platform, in marketing materials, in social media, or during webinars or live events are:

- Examples only
- Not representative of typical results
- Not guarantees of future performance
- Dependent on facts, circumstances, and effort unique to each individual

4. Testimonials

Testimonials, reviews, and endorsements shared on the Platform or in marketing reflect the individual experiences of those users. They are not typical, not guaranteed, and not promises of similar results for any other user. Testimonials may be edited for clarity, length, or grammar without altering substantive meaning.

Where required by FTC guidelines, we will disclose any material connection between us and an endorser (e.g., free or discounted access, compensation, employment relationship, contest entry, affiliate relationship, or family relationship).

5. Factors Affecting Results

Individual results vary significantly based on factors outside our control, including but not limited to:

- Effort, time, and consistency of implementation
- Existing credit history, financial position, and business experience
- Market conditions and timing
- Lender, bureau, agency, and third-party decisions
- Compliance with applicable laws and program requirements
- Quality and accuracy of information you provide
- Personal decisions you make based on Platform content

6. Forward-Looking Statements

Any statements describing potential outcomes, opportunities, or projected results are forward-looking. Actual results may differ materially from those projected or implied. We do not undertake any obligation to update forward-looking statements.

7. Average / Typical Results

We do not currently publish average or typical results. Any specific results described in marketing or testimonials should not be considered average or typical. If you require average or typical results for a particular feature before purchasing, contact us at leslie@jomarbusinesssolutions.com.

8. Affiliates and Partners

If we use affiliates, ambassadors, or referral partners to promote the Platform, they are required to disclose their material connection to us in their promotional content. We are not responsible for unauthorized claims made by third parties that violate these requirements. To report a suspected unauthorized earnings claim by a third party, contact leslie@jomarbusinesssolutions.com.

9. CROA Educational Positioning

Where credit-related results are referenced, the educational positioning described in the Educational Services Agreement (Document 7) and AI Disclaimer (Document 9) governs. The Company is not a credit repair organization and does not guarantee any credit outcome.

10. Acceptance

By using the Platform or relying on marketing material, you acknowledge that you have read and understood this Earnings & Testimonial Disclaimer.