

Financial Coaching Participant Agreement

Everence offers a community opportunity called the Financial Coaching Program ("Program"). The Program is designed to provide information and training to volunteer coaches who work with people to attain their financial goals and commit to financial wellness. In this agreement, the coach will be referred to as the "Volunteer Coach" and the individual in the Program will be referred to as the "Participant."

By signing up for the Program as a Participant, I, _____, agree to all of the following:

1. I will attend the scheduled financial coaching sessions. If I must cancel a session, I will provide my Volunteer Coach with advance notice of at least 24 hours.
2. In order to address my financial goals, it is my responsibility to communicate honestly, to be open to my Volunteer Coach's feedback and assistance, and to participate fully in the coaching sessions.
3. My Volunteer Coach is obligated not to retain or use any information that I give to him or her about my financial situation. While I may provide my Volunteer Coach with an overall picture of my financial situation, which may include sharing documents and information that is sensitive in nature, I am solely responsible to collect any documents from my Volunteer Coach containing my financial, health-related, or otherwise confidential information (including documents, correspondence, or notes) after each meeting. Additionally, I will NOT disclose certain private and sensitive pieces of information to my Volunteer Coach, such as my (or any family member's) Social Security number, any bank, brokerage or other financial account numbers, protected health information, passwords for any accounts and other such information.
4. The Program and Volunteer Coach are intended to provide only coaching, support, guidance and encouragement, and help me to identify available resources and options that may help me to make good decisions and meet my goals. The Program is not a debt management or credit counseling activity. My Volunteer Coach is not a financial educator, financial advisor, attorney-in-fact, credit or debt counselor or educator, or in any professional or fiduciary relationship with me as it pertains to the Program. As such, I understand that any information I receive from my Volunteer Coach does not constitute financial or legal advice, and I will not engage my Volunteer Coach in discussions on any investment product or service.
5. I will not ask my Volunteer Coach to make any financial decisions for me, nor will I ask him or her to contact my creditors or take any other financial actions on my behalf.
6. I will not use the Program or any of the materials from the Program for my own business endeavors.
7. Either my Volunteer Coach or I may choose at any time to withdraw from the Program. Everence may also terminate my participation at any time for any reason, without notice.

Release of liability

1. I release Everence from any and all liability for any loss, damage, or injuries (whether personal or economic), arising from my participation in the Program, unless such loss, damage, or injury arises from gross negligence or recklessness by Everence.
2. I release my Volunteer Coach from any and all liability for any loss, damage, or injuries (whether personal or economic), arising from my participation in the Program, unless such loss, damage, or injury arises from my Volunteer Coach’s gross negligence or recklessness.
3. I waive any right to sue or litigate any claims or causes of action against Everence for anything arising from the Program. If there is a dispute, I agree to be subject to mediation and arbitration under dispute resolution procedures chosen by Everence.
4. If any provision of this Agreement is determined to be unenforceable or invalid, then such provision will be modified to preserve the intent and effectiveness of that provision or deleted if necessary to preserve the remainder of the Agreement. All remaining provisions of this Agreement shall remain in full force and effect.

Date

Signature

Printed name

Address

Email address