LifeDocs Terms of Service

Effective Date: July 2026

Welcome to LifeDocs.

These Terms of Service (“Terms”) explain the agreement between LifeDocs (“Company,” “we,” “our,” or “us”) and individuals who visit our website, schedule consultations, purchase services, or use LifeDocs products (“Client,” “you,” or “your”).

By accessing our website or using LifeDocs services, you agree to these Terms.

1. Our Services

LifeDocs provides personal document organization, information management, and legacy preparedness services designed to help individuals and families organize important life information.

LifeDocs services may include:

• Personal information organization
• Document categorization and preparation
• Estate document organization
• Financial information organization
• Insurance information organization
• Important contact organization
• Family information planning
• Digital document organization
• Personalized LifeDocs binders and organizational systems

LifeDocs helps organize information provided by clients. We do not create, modify, validate, or legally review client documents.

2. Client Responsibility

Clients are responsible for providing accurate, current, and complete information.

You understand and agree that:

• You control what information you choose to provide
• You are responsible for verifying accuracy of your information
• You are responsible for updating information as circumstances change

• LifeDocs is not responsible for outdated, incomplete, missing, or inaccurate information provided by clients

A LifeDocs system is only as accurate as the information provided during the organization process.

3. No Legal, Financial, or Tax Advice

LifeDocs is not a law firm, financial advisory firm, accounting firm, insurance agency, or estate planning provider.

LifeDocs does not provide:

• Legal advice
• Estate planning recommendations
• Tax advice
• Investment advice
• Financial planning advice
• Insurance recommendations
• Document interpretation
• Legal document preparation

Any questions regarding trusts, wills, taxes, investments, insurance, or estate planning decisions should be directed to qualified licensed professionals.

LifeDocs organizes information but does not evaluate whether your plans, documents, accounts, or decisions are appropriate for your personal situation.

4. No Fiduciary Relationship

Using LifeDocs services does not create a fiduciary, advisory, attorney-client, financial planning, or professional representation relationship.

LifeDocs does not act as:

• Trustee
• Executor
• Power of attorney
• Financial representative
• Legal representative
• Healthcare representative

Clients remain responsible for all personal, financial, medical, and estate decisions.

5. Privacy and Confidentiality

Protecting client privacy is an essential part of LifeDocs.

We take reasonable steps to safeguard client information and handle documents responsibly.

Our collection, storage, and handling of information is described further in our Privacy Policy.

While LifeDocs follows reasonable security practices, no physical or digital storage method can guarantee absolute protection.

6. Third-Party Services

LifeDocs may use trusted third-party technology providers, software platforms, storage services, or vendors necessary to provide our services.

LifeDocs is not responsible for disruptions, security incidents, availability issues, or policy changes caused by third-party providers.

7. Client Access and Document Storage

Clients remain responsible for maintaining original copies of important legal, financial, medical, and personal documents.

Unless specifically agreed otherwise, LifeDocs is not intended to replace:

- Original document storage
- Attorney document retention
- Financial institution records
- Government records
- Secure estate storage solutions

LifeDocs provides organization and accessibility support.

8. Passwords and Digital Accounts

If clients choose to organize digital account information, passwords, or access instructions, they do so voluntarily.

Clients are responsible for:

• Maintaining account security
• Updating changed passwords
• Following account provider requirements
• Determining who may access information after death or incapacity

LifeDocs does not guarantee access to third-party accounts.

9. Payment and Refund Policy

Payment is required according to the selected LifeDocs package or service agreement.

Because LifeDocs provides customized organization services, completed work, personalized materials, consultations, and prepared documents may not be refundable.

Specific refund terms may vary based on the service purchased.

10. Limitation of Liability

LifeDocs exists to help families become more organized and prepared.

However, LifeDocs cannot guarantee specific outcomes related to estate administration, financial matters, family decisions, legal processes, emergencies, or end-of-life situations.

To the fullest extent allowed by law, LifeDocs shall not be responsible for losses, damages, claims, or expenses resulting from:

• Incorrect information provided by clients
• Missing or outdated information
• Client decisions
• Third-party actions
• Unauthorized access beyond reasonable company control
• Reliance on LifeDocs as a substitute for professional advice

11. Changes to Services or Terms

LifeDocs may update services, policies, pricing, or these Terms periodically.

Updated Terms will be posted with a revised effective date.

Continued use of LifeDocs services after updates indicates acceptance of revised Terms.

12. Contact Information

Questions regarding these Terms may be directed to:

LifeDocs
[Business Email]
[Business Address, if applicable]

LifeDocs was created to bring organization, clarity, and confidence to life's most important information.

Organized today. Protected tomorrow.