

Eirloom Client Program Terms and Conditions

Effective date: March 2026

Version: 5

These Client Program Terms and Conditions apply between:

****Eirloom AB****

Organisation number: 559528-6757

Company form: Swedish limited company

Registration date: 24 April 2025

Email: customerservice@eirloom.life

referred to as "Eirloom", and the individual identified during enrollment, referred to as the "Client."

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1. The agreement

The agreement consists of:

1. The Client's initial invoice and program confirmation
2. These Client Program Terms and Conditions
3. Eirloom's Privacy Notice
4. Any additional written terms expressly accepted by both Eirloom and the Client

The initial invoice or program confirmation will identify, where applicable:

- The program purchased
- The total program fee
- The payment schedule
- The length of the program
- The services included
- Any additional costs not included in the program fee

If the initial invoice or program confirmation conflicts with these Terms regarding the program, price, payment schedule or services included, the initial invoice or program confirmation takes priority.

2. Fixed-term program

The Client is purchasing one complete, fixed-term Eirloom program.

The agreement and fixed program term begin when the Client electronically accepts these Terms and Conditions. The Client will receive a confirmation of acceptance by email.

The length of the fixed term is the length stated in the Client's initial invoice or program confirmation.

The Client may choose to begin actively using the program services at any time after accepting these Terms. However, choosing to delay onboarding, assessments, sessions or other services does not postpone or extend the fixed program term.

The program is not a month-to-month subscription, even where Eirloom permits the Client to pay the program fee in monthly installments.

Sessions, assessments, consultations and other program services must normally be completed during the fixed program term. Unused services expire at the end of the fixed program term

unless Eirloom agrees otherwise in writing.

The agreement ends automatically when the fixed program term ends. It will not automatically renew unless the Client and Eirloom enter into a new agreement.

3. Total fee and payment commitment

The total fee for the program is the amount indicated in the Client's initial invoice.

The Client agrees to pay the entire program fee according to the payment schedule stated in the initial invoice.

Where monthly or installment payments are offered, those payments are only a method of paying the total program fee. They do not create a monthly membership, monthly subscription or right to cancel from month to month.

After the statutory withdrawal period has expired, the Client remains responsible for paying the entire program fee even if the Client:

- Stops participating
- Chooses not to continue
- Misses sessions
- Does not complete assessments or agreed activities
- Does not use the Eirloom platform or advisor support
- Delays beginning the program
- Loses interest or motivation
- Experiences a change in work, travel, family or personal circumstances
- Does not achieve the results the Client hoped to achieve

A decision to stop participating does not cancel the agreement, shorten the fixed program term or reduce the total amount owed.

All installments remain payable according to the agreed payment schedule.

This payment obligation does not apply where:

- The Client validly exercises a mandatory statutory right
- Eirloom materially breaches the agreement and fails to remedy the breach within a reasonable period after receiving written notice
- Eirloom ends the program without the Client having materially breached the agreement
- Applicable mandatory law requires another outcome

Eirloom may, at its discretion, approve a temporary pause, transfer or other accommodation in exceptional circumstances, including where the Client experiences a serious medical condition or injury that prevents participation. Any pause, transfer or accommodation must be confirmed by Eirloom in writing and does not remove or change the Client's payment obligation unless Eirloom expressly confirms this in writing.

4. Statutory right of withdrawal

A Client who enters into the agreement online or through another distance-selling method normally has the right to withdraw from the agreement within 14 days from the date the Client accepts these Terms.

The Client does not need to provide a reason.

To exercise the right of withdrawal, the Client must send a clear written notice to customerservice@eirloom.life. The notice must clearly identify the Client and state that the Client wishes to withdraw from the agreement.

Where the Client chooses to begin using Eirloom's services during the 14-day withdrawal period and subsequently exercises the right of withdrawal, Eirloom may charge a reasonable and proportionate amount for services provided before the withdrawal notice was received.

Once the statutory withdrawal period has expired, the fixed-term payment commitment described in Section 3 applies.

Nothing in these Terms limits any mandatory consumer right available to the Client under applicable law.

5. Eirloom's responsibilities

Eirloom commits to delivering the agreed services with full professional attention for the duration of the program term.

Depending on the program purchased, services may include:

- Onboarding and baseline assessments
- Biomarker or wearable-data analysis
- Physical performance assessments

- Longevity and performance planning
- Individual advisory sessions
- Digital guidance and accountability
- Educational materials
- Progress reviews and reassessments

Eirloom may replace an assigned advisor with another suitably qualified advisor where reasonably necessary.

Eirloom will not materially reduce the core services included in the Client's program without the Client's agreement.

6. Client responsibilities

The Client agrees to:

- Provide accurate and complete information
- Inform Eirloom about relevant health conditions, symptoms, injuries, medications and medical restrictions
- Attend scheduled sessions or provide reasonable notice when rescheduling
- Complete agreed assessments and check-ins
- Communicate honestly about progress, difficulties and concerns
- Use Eirloom's services responsibly
- Seek appropriate medical care when needed
- Avoid giving platform access, materials or personal reports to unauthorised third parties

The Client remains responsible for the Client's personal decisions, actions and implementation.

Failure to participate or complete agreed activities does not remove the Client's payment obligation.

7. Sessions and rescheduling

Sessions may be rescheduled by providing Eirloom with at least 24 hours' notice, subject to advisor availability.

A session cancelled with less than 24 hours' notice, or missed without notice, may be treated as delivered.

Eirloom may make reasonable exceptions in cases of illness, emergency or exceptional circumstances.

Eirloom will make reasonable efforts to reschedule sessions, but cannot guarantee availability outside the original fixed program term.

If Eirloom cancels a session, the Client will be offered a replacement session.

8. Health and medical disclaimer

Eirloom provides longevity, performance, education, behaviour-change and advisory services.

Unless expressly stated in a separate written agreement, Eirloom does not provide:

- Medical diagnosis
- Emergency medical care
- Medical treatment
- Prescription services
- Psychological or psychiatric treatment
- Physiotherapy or rehabilitation services

Eirloom's reports, recommendations, assessments and discussions are not replacements for advice, diagnosis or treatment from a physician or other appropriately licensed healthcare professional.

The Client should consult an appropriate healthcare professional before making significant changes to medication, treatment, supplementation, nutrition or physical activity, particularly where the Client has an existing medical condition, injury, symptoms or risk factors.

The Client must stop an activity and seek appropriate assistance if the Client experiences significant pain, dizziness, chest discomfort, difficulty breathing, loss of consciousness or other concerning symptoms. In a medical emergency, contact the appropriate emergency services immediately.

9. Tests, laboratories and third-party services

Some programs may involve laboratories, clinics, wearable providers, testing facilities, technology platforms or other third-party providers.

Unless the initial invoice or program confirmation states otherwise:

- Third-party services may be subject to separate terms and conditions
- Eirloom does not control the third party's scheduling, systems or operations
- Test and wearable results may contain measurement variation
- Additional tests or services requested by the Client may involve additional costs

Eirloom remains responsible for Eirloom's own analysis, advisory services and contractual obligations.

10. No guaranteed result

Health, performance, longevity and behaviour-change outcomes differ between individuals.

Eirloom does not guarantee:

- A particular biological age
- Weight loss
- Improved biomarkers
- Increased fitness
- Prevention or treatment of illness
- A particular medical outcome
- A particular professional, leadership or personal outcome

Results depend on factors including the Client's participation, implementation, health status, lifestyle, genetics, environment and circumstances outside Eirloom's control.

A lack of a particular result does not entitle the Client to a refund or release the Client from the payment obligation, provided Eirloom has delivered the agreed services with reasonable care.

11. Personal information and Privacy Notice

Eirloom processes personal information in accordance with its separate Privacy Notice, which is provided to the Client at enrollment.

The Privacy Notice explains what personal information Eirloom collects, why it is collected, how it is used, the legal basis for processing, who may receive it, how long it may be retained, the Client's data-protection rights, and how to contact Eirloom regarding personal information.

The Client will be asked to confirm separately that the Client has received and read the Privacy Notice.

12. Confidentiality and recordings

Eirloom will treat the Client's personal program information as confidential, subject to Eirloom's Privacy Notice, the Client's instructions, necessary disclosures to approved service providers, legal or regulatory obligations, and situations involving a serious and immediate risk of harm.

Sessions will not be recorded without the Client's knowledge and agreement.

Where the Client participates in group sessions, the Client agrees to respect the privacy and confidentiality of other participants.

The Client may not record a group or individual session without the prior agreement of Eirloom and everyone participating in the session.

13. Intellectual property

Eirloom retains ownership of its program structures, frameworks, assessments, reports and report formats, training materials, videos, templates, methods, branding and platform content.

The Client receives a personal, limited, non-transferable right to use materials provided as part of the program for the Client's own private use.

The Client may not reproduce, sell, publish, distribute, sublicense, train others using, or commercially exploit Eirloom materials without Eirloom's prior written permission.

The Client retains ownership of the Client's original personal information and materials provided to Eirloom. Upon request at the end of the program, the Client may receive a copy of their personal reports and data in a portable format.

14. Late or failed payment

If a payment is late or unsuccessful, Eirloom may:

- Contact the Client regarding payment

- Retry an authorised payment method
- Temporarily suspend sessions, services or platform access
- Charge legally permitted reminder fees and interest
- Refer the unpaid amount for collection
- Take other proportionate steps available under the agreement or applicable law

Temporary suspension does not convert the fixed-term program into a monthly agreement or remove the Client's obligation to pay the total program fee.

Where reasonably possible, Eirloom will restore access after overdue payments have been resolved, provided the fixed program term has not expired.

A suspension caused by the Client's failure to pay does not automatically extend the fixed program term.

15. Discontinuing participation and ending the agreement

The Client may inform Eirloom at any time that the Client no longer wishes to participate.

Except where the Client exercises a mandatory legal right, this will be treated as a decision to discontinue participation and not as cancellation of the agreement or payment obligation.

Eirloom may suspend or terminate the Client's participation where the Client repeatedly fails to pay, seriously misuses the service, threatens, harasses or abuses staff or other participants, provides materially false information, seriously breaches confidentiality, uses Eirloom materials commercially without permission, creates a material safety risk, or materially breaches these Terms.

Where reasonably appropriate, Eirloom will provide the Client with notice and an opportunity to remedy the breach before terminating participation.

Where Eirloom ends the agreement without a material breach by the Client, Eirloom will refund or cancel the portion of the program fee reasonably attributable to services Eirloom will no longer provide.

16. Liability

Eirloom is responsible for providing its services with reasonable care and in accordance with the agreement.

To the extent permitted by law, Eirloom is not responsible for losses or harm caused by inaccurate or incomplete information provided by the Client, the Client's failure to disclose relevant health information, the Client's failure to follow appropriate medical advice, independent decisions made by the Client, the Client's use of the services contrary to Eirloom's instructions, third-party systems, laboratories or providers outside Eirloom's reasonable control, or events Eirloom could not reasonably prevent.

Nothing in these Terms excludes or limits liability where such exclusion or limitation is prohibited by applicable law.

17. Events outside reasonable control

Neither party is responsible for a delay caused by an event outside that party's reasonable control.

The affected party must notify the other party and take reasonable steps to reduce the disruption.

Eirloom will make reasonable efforts to reschedule affected services or provide an appropriate alternative.

18. Changes to these Terms

The version of the Terms accepted by the Client applies throughout the Client's fixed program term.

Eirloom will not materially change the Client's price, payment obligation, fixed term or included core services without the Client's agreement.

Eirloom may make minor administrative, technical or legally required changes that do not materially reduce the Client's rights or services.

19. Complaints and disputes

The Client should first raise any complaint directly with Eirloom at customerservice@eirloom.life, describing the complaint and providing information reasonably necessary for Eirloom to

investigate it. Eirloom will attempt to respond and resolve the complaint within a reasonable period.

Swedish law applies to the agreement, without limiting any mandatory consumer protection available to the Client under the law of the country where the Client resides.

A consumer dispute may be referred to the Swedish National Board for Consumer Disputes (Allmänna reklamationsnämnden) or to a competent court.

20. Electronic acceptance

By selecting the acceptance checkbox and submitting the enrollment, the Client confirms that the Client has received and reviewed the initial invoice or program confirmation, has read and accepted these Terms and Conditions, understands that the agreement and fixed program term begin immediately upon acceptance, understands that any monthly payments are installments toward the total program fee and that the program is not a month-to-month subscription, understands the statutory withdrawal right, and understands that after the statutory withdrawal period the Client remains responsible for the entire program fee even if the Client stops participating.

Eirloom will provide the Client with a copy of the accepted Terms and relevant program information in an electronic format that the Client can retain.

Checkbox

This checkbox must not be preselected.

I have read and accept the Eirloom Client Program Terms and Conditions. I understand that my fixed program term begins when I accept these Terms, that the total program fee is stated in my initial invoice, and that after the statutory withdrawal period I remain responsible for paying the entire program fee even if I stop participating.

Enrollment button

Accept Terms and confirm enrollment