

Terms & Conditions

Effective Date: January 1st, 2023 | Updated: August, 1st, 2026

SuccessWithKaylee™ (Legal DBA: **SWK**) Private Wealth & Insurance Advisory

SPECIAL NOTICE: RETIREMENT OF DIGITAL PRODUCTS & UNAUTHORIZED RESELLERS

Please be advised that SuccessWithKaylee™ (Legal DBA: SWK) no longer provides digital business services such as online courses, memberships, or digital products. All legacy digital business products and services ceased operation as of August 1st, 2026.

- **Official Book Availability:** The official SWK book remains actively available for purchase exclusively through its official listing on Amazon.
- **Unauthorized Third-Party Sellers:** SWK has been made aware that unauthorized third-party sellers are attempting to resell legacy SWK digital products and physical materials, including the official SWK book, at inflated rates. Amazon is the sole authorized marketplace for the official SWK book. SWK does not honor, support, or verify products purchased through unauthorized third-party resellers.

1. Scope of Financial Services & Multi-State Licensure

SuccessWithKaylee™ operates exclusively as a Private Wealth & Insurance Advisory firm providing Life Insurance, Annuity, and Asset Protection solutions.

- **Licensed States:** SWK is officially licensed to conduct insurance and annuity business in the following six (6) states: Missouri, Michigan, Ohio, Kansas, Colorado, and Maine.
- **Carrier Partnerships & State Availability:** SWK partners with multiple top-rated insurance and financial carriers to deliver customized strategies. However, carrier availability varies by region, and not every carrier or product line is offered in every state. Coverage and product availability are subject to local state regulations and carrier approval.

2. Operational & Communication Policies

- **Support Operating Hours:** SWK Support channels operate during standard business hours, Monday through Friday. Support is strictly closed on weekends and U.S. federal holidays.
- **Official Contact Channels:** All inquiries must be directed to our official administrative channels listed below. Automated system notifications, no-reply portal messages, or third-party platforms are unmonitored and do not constitute official correspondence.

3. Limitation of Liability & Terms Modification

SWK shall not be liable for any losses, delays, or damages resulting from third-party carrier decisions, unmonitored communications, or reliance on retired legacy product content. SWK reserves the right to modify these Terms and Conditions at any time. Continued engagement with SWK services constitutes acceptance of the updated terms.

4. Not Financial, Tax, or Legal Advice

All content published on the SuccessWithKaylee™ (SWK) website, including blog posts, educational materials, and marketing communications, is provided strictly for general informational and educational purposes. Information provided by SWK does not constitute professional investment, tax, accounting, or legal advice. Financial protection strategies and annuity products vary based on individual circumstances and state regulations. You should consult with a qualified tax professional, CPA, or estate planning attorney regarding your specific financial situation before making any decisions.

5. Past Performance & Market Index Disclosure

Past performance is no guarantee of future results. Any historical performance data, market indices, or statistical projections referenced by SuccessWithKaylee™ (SWK) are provided for illustrative and educational purposes only. Market indices are unmanaged, do not reflect performance fees or expenses, and cannot be invested into directly. Guarantee projections associated with annuity and asset protection products are backed solely by the financial strength and claims-paying ability of the issuing insurance carrier.

6. Guaranteed vs. Non-Guaranteed Elements Disclosure

Policy illustrations, proposals, and projected growth schedules provided by SuccessWithKaylee™ (SWK) contain both guaranteed and non-guaranteed elements. Non-guaranteed elements—including projected crediting rates, index cap rates, dividends, and non-guaranteed interest rates—are based on current assumptions utilized by the issuing insurance carriers and are subject to change over time. Actual policy values may be higher or lower than non-guaranteed projections. All fixed and index-based guarantees are contingent upon the client maintaining the policy terms and are backed solely by the financial strength and claims-paying ability of the issuing carrier.

7. Variable Universal Life (VUL) Market Risk Disclosure

Variable life insurance policies are subject to market risk, including the potential loss of principal. Unlike fixed or indexed options, cash values and policy benefits tied to variable sub-accounts will fluctuate based on the market performance of the underlying investment options. Past performance of any underlying fund is no guarantee of future returns. Clients should carefully consider the investment objectives, risks, charges, and expenses of the policy and its underlying investment options before purchasing.

8. Annuity Specific Disclaimers & Disclosures

Annuities are long-term insurance contracts designed for retirement planning and asset protection; they are not bank deposits, certificates of deposit (CDs), or FDIC-insured products.

- **Guarantees & Carrier Solvency:** All annuity guarantees, including fixed interest rates, lifetime income payments, and principal protection features, are subject to the financial strength and claims-paying ability of the issuing insurance carrier. Annuities are not guaranteed by any federal government agency or bank.
- **Surrender Charges & Withdrawal Limits:** Early withdrawals, full surrenders, or contracts terminated prior to the expiration of the surrender charge period may incur surrender charges, market value adjustments (MVA), and tax penalties. Taxable distributions taken prior to age 59½ may also be subject to an additional 10% IRS penalty tax.

- **Index-Linked Annuities (Fixed Indexed Annuities - FIAs):** Fixed indexed annuities do not directly invest in stock markets or equity indices. While interest crediting rates are linked to the performance of an underlying market index, cap rates, participation rates, and spread fees applied by the issuing carrier will limit total potential growth. Past index performance does not guarantee future interest crediting.
- **State & Carrier Availability:** Annuity products and optional income riders offered through SuccessWithKaylee™ (Legal DBA: SWK) are subject to carrier approval and vary by state. Not all annuity products, features, or riders are available in every licensed jurisdiction.

9. Regulatory & Legal Structure Disclaimers

- **Entity Identification:** SuccessWithKaylee™ (Legal DBA: SWK) operates as an independent insurance agency and financial services advisory firm specializing in Life Insurance, Annuities, and Asset Protection. SWK is a legally registered entity and operates under applicable state insurance laws and regulations.
- **Licensing Limitations:** SWK and its designated agents maintain active insurance producer licenses exclusively in the following jurisdictions: Missouri, Michigan, Ohio, Kansas, Colorado, and Maine. Services, consultations, and product distributions are strictly limited to residents of these licensed states. Nothing on this site or within SWK communications shall be construed as a solicitation, offer, or sale of insurance products in any jurisdiction where SWK is not properly licensed.
- **Independent Brokerage & Carrier Relationships:** SWK is an independent agency and is not an owner, subsidiary, or direct representative of any single insurance carrier, bank, or government agency. Product recommendations are distributed through third-party insurance companies. SWK does not issue insurance policies or guarantee carrier underwriting decisions.
- **Separation of Legacy Business:** SWK operates strictly in financial, insurance, and asset protection services. All legacy digital business coaching, courses, and digital marketing services have been permanently discontinued as of August 1st, 2026. SWK maintains no legal or operational affiliation with unauthorized third-party brokers, resellers, or platforms attempting to market or distribute legacy digital materials.

10. Client Reviews & Individual Premium Rates Disclosure

Client testimonials and reviews featured across SuccessWithKaylee™ (SWK) platforms represent the real, voluntary experiences and opinions of past clients. Previous customers may share individual results, approved insurance coverage, or policy premium rates, but these will vary for every client.

Insurance and annuity rates are individualized and dependent on unique underwriting factors—including state of residence, age, tobacco use, overall medical history, product selection, and carrier approval limits. Testimonials regarding past policy performance, savings, or strategy outcomes do not guarantee that prospective clients will receive the same rates, terms, or results.

Contact SWK Support

- **Admin Staff Email:** success@successwithkaylee.com

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