

Terms and Conditions

www.apexlifeandlongevity.com

Effective Date: October 19, 2026

These Terms and Conditions (the “Terms”) govern the use of www.apexlifeandlongevity.com (the “Site”). The Site is owned and operated by Apex Life and Longevity LLC and provides information about and access to functional medicine programs and services.

By accessing or using the Site, you acknowledge that you have read and understood these Terms and agree to comply with them. If you do not agree, please do not use the Site.

Intellectual Property

All content published on or made available through the Site is owned by Apex Life and Longevity LLC, the Site’s creators, or the applicable rights holders. This includes, but is not limited to, images, text, logos, documents, downloadable files, and other material forming part of the Site. You may not copy, reproduce, distribute, modify, or otherwise use Site content without prior authorization, except as permitted by applicable law.

Acceptable Use

You agree to use the Site lawfully and not to use it for illegal purposes. You agree not to:

- Violate the intellectual property rights of the Site owner or any third party;
- Attempt to access another user’s account without authorization;
- Engage in conduct that is fraudulent or deceptive; or
- Post or transmit material that is unlawful, threatening, abusive, or otherwise inappropriate or offensive.

If we reasonably believe you are using the Site unlawfully or in violation of these Terms, we may limit, suspend, or terminate your access and take other lawful steps to protect the Site, its users, and our rights.

Accounts

If you create an account on the Site, you agree that:

1. You are responsible for maintaining the confidentiality and security of your account credentials and for activity occurring through your account, to the extent permitted by law; and
2. The personal information you provide is accurate, current, and truthful, and you will update it when it changes.

We may suspend or terminate an account if we reasonably believe it is being used unlawfully or in violation of these Terms.

Sale of Goods and Services

These Terms apply to goods and services offered through the Site. Goods listed may include:

- Nutritional supplements; and
- Books.

Services listed may include:

- Weight Loss / Body Optimization;
- Energy Maximization;
- Male and Female Hormone Correction;
- Cognitive and Neurological Enhancement;

- Allergy Cessation;
- Longevity Enhancement;
- Apex Life and Health Coaching; and
- Peptide Therapy

Unless otherwise stated at checkout or in a separate written agreement, payment for services is due in full when the service is ordered.

These Terms apply to goods and services displayed on the Site at the time you access it, including products marked out of stock where applicable. We make reasonable efforts to ensure that descriptions, information, and images are accurate; however, errors or omissions may occur, and images may differ from the actual product. Nothing in these Terms excludes rights or remedies that cannot be excluded under applicable law.

We reserve the right to refuse, modify, or cancel an order when reasonably necessary, including where an item is unavailable, information is inaccurate, or a transaction appears unauthorized. If we cancel an order after payment has been processed, we will refund the amount paid for the cancelled order. You are responsible for checking your payment account for the refund.

Third-Party Goods and Services

The Site may refer to or offer goods or services provided by third parties. Unless expressly stated otherwise, we do not control and cannot guarantee the quality, availability, accuracy, or performance of third-party goods or services. Your dealings with third parties may be subject to their own terms and privacy policies.

Subscriptions

Subscriptions do not automatically renew under the current subscription arrangement. We will notify you before the next payment is due, and you must authorize that payment for the subscription to continue. Any subscription-specific terms presented at purchase will also apply.

Payments

Payment methods accepted through the Site may include:

- Credit card;
- PayPal;
- Debit card; and
- Apple Pay.

When you provide payment information, you authorize the applicable payment processor to process the transaction and authorize us to charge the payment method for the amount disclosed at checkout. We may cancel or reverse a transaction where we reasonably believe it violates applicable law or these Terms, subject to applicable payment rules and consumer rights.

Shipping and Delivery

Physical goods purchased through the Site may be shipped using delivery options presented at checkout, which may include next-day delivery, 2–3 business days, or 5–7 business days, depending on availability and destination.

Delivery estimates are provided in good faith and may vary due to carrier delays, weather, or other circumstances outside our reasonable control. Delivery estimates generally exclude weekends and applicable public holidays.

Shipping and delivery charges, if any, will be disclosed at checkout and are in addition to the price of the goods.

Orders shipped outside the United States may be subject to import duties, taxes, or other charges imposed by the destination country. You are responsible for those charges. Please check with your local customs office before placing an order.

You must provide a complete and accurate delivery address and recipient name. Please contact us promptly if you notice an address error. To the extent permitted by law, we are not responsible for delivery failures caused by inaccurate or incomplete information provided by you.

Refunds

Refunds for Goods

The Site's current policy is that goods sold through the Site are non-refundable, except where a refund, replacement, or other remedy is required by applicable law or expressly stated at the time of purchase.

Refunds for Services

The service refund terms provided in the original policy are:

- A full refund may be available if a service is cancelled at least 24 hours before the program's scheduled start time.
- A partial refund may be considered if a participant has failed to comply with program commitments on three occasions. The application of this provision and any refund amount should be confirmed in the applicable program agreement.

Any service-specific agreement or written program policy provided to the customer may contain additional terms. Mandatory rights under applicable law are not waived by this section.

Consumer Protection Laws

Where consumer protection legislation applies and cannot lawfully be excluded, these Terms do not limit your rights or remedies under that legislation. Any mandatory provisions of applicable law will prevail over inconsistent provisions in these Terms.

Limitation of Liability

To the maximum extent permitted by applicable law, Apex Life and Longevity LLC and its directors, officers, agents, employees, subsidiaries, and affiliates will not be liable for indirect, incidental, special, consequential, or punitive damages arising from or related to your use of the Site. Nothing in these Terms excludes or limits liability that cannot be excluded or limited under applicable law. Any additional limitations should be reviewed by legal counsel for enforceability under Illinois law.

Indemnity

To the extent permitted by applicable law, you agree to indemnify and hold harmless Apex Life and Longevity LLC and its directors, officers, agents, employees, subsidiaries, and affiliates from third-party claims, losses, liabilities, and reasonable expenses arising from your unlawful use of the Site or your material violation of these Terms. This section does not apply to the extent a claim results from our own conduct or where indemnification is prohibited by law.

Medical and Health Information Disclaimer

Information on the Site is provided for general informational purposes and is not a substitute for professional medical advice, diagnosis, or treatment. Website content alone does not establish a provider-patient relationship. Do not disregard professional medical advice or delay seeking it because of information on this Site. For medical concerns, consult an appropriately qualified healthcare professional. In an emergency, contact emergency services.

Descriptions of functional medicine programs and services are not guarantees of specific results. Individual outcomes vary, and any treatment or program should be discussed with an appropriately qualified healthcare professional.

Text Messaging Program

Apex Life and Longevity LLC

1. By opting in, you may receive text messages about appointment bookings, reminders, confirmations, inquiries, your account, and services you requested. If you separately opt in to marketing messages, you may also receive occasional promotions and important updates.
2. You can cancel the SMS service at any time. Simply text "STOP" to the number that sent you a message. Upon sending "STOP," we will confirm your unsubscribe status via SMS. Following this confirmation, you will no longer receive SMS messages from us. To rejoin, sign up as you did initially, and we will resume sending SMS messages to you.
3. If you experience issues with the messaging program, reply with the keyword HELP for more assistance, or reach out directly to office@apexlifeandlongevity.com.
4. Carriers are not liable for delayed or undelivered messages.
5. As always, message and data rates may apply for messages sent to you from us and to us from you. Message frequency varies. For questions about your text plan or data plan, contact your wireless provider.
6. For privacy-related inquiries, please refer to our Privacy Policy: [Apex Life and Longevity Privacy Policy](#)

Applicable Law

These Terms are governed by the laws of the State of Illinois, without regard to conflict-of-law principles, except where applicable law requires otherwise.

Severability

If any provision of these Terms is found to be unlawful, invalid, or unenforceable, that provision will be limited or removed only to the extent necessary. The remaining provisions will remain in effect to the fullest extent permitted by law.

Changes to These Terms

We may update these Terms from time to time to reflect changes in applicable law, our Site, our services, or our practices. We will post the revised Terms on the Site and update the effective date. Where required by law, we will provide additional notice. We encourage users to review these Terms periodically.

Contact Details

If you have questions or concerns about these Terms, please contact us:

- Phone: (309) 444-9015
- Email: office@apexlifeandlongevity.com
- Address: 27575 Ferry Rd, Suite 20, Warrenville, IL 60555

You may also contact us through the feedback form available on the Site.