

LONGEVITY REACH PARTNERS

EXPERTE MEMBERSHIP TERMS

Effective Date: December 2025

Version: 1.1

WELCOME TO THE EXPERTE COMMUNITY

By joining as an EXPERTE Member, you are entering a curated global community of professionals, consultants, researchers, and longevity enthusiasts committed to advancing healthspan and lifespan innovations.

These Terms are intended to be clear, enforceable, and aligned with applicable German and EU law, while providing robust protection for KOMPASSIUM GmbH and the integrity of the Longevity Reach Partners ecosystem.

IMPORTANT: These Terms apply to EXPERTE Membership only. Other membership tiers (e.g., SEED, INNOVATORS, INVESTORS, KOMPASS, KAPTÄN) are governed by separate terms and/or agreements.

1. WHO WE ARE

KOMPASSIUM GmbH

Niedernhausener Str. 13

60326 Frankfurt am Main, Germany

Commercial Register: HRB 136747

VAT: DE450387328

Contact: contact@kompassium.com

We operate the Longevity Reach Partners platform (the "**Platform**")—a curated ecosystem connecting innovators, distributors, investors, and knowledge experts in the longevity sector.

2. WHAT YOU GET AS AN EXPERTE MEMBER

2.1 Core Benefits (EXPERTE)

Subject to these Terms and operational availability, EXPERTE Membership includes access to:

Knowledge Sessions

- Up to eight (8) structured knowledge sessions per membership year covering business best practices to improve capabilities of companies and their teams in areas such as:

- Systems Thinking
- Branding
- Commercial Effectiveness
- Post-Sales & Service Models
- Strategic Finance
- Talent Management & Leadership
- Data Privacy Laws Updates
- Targeted Regulatory Intelligence

Quarterly Strategic Meetings

- Three (3) quarterly strategic meetings (typically Jan, Apr, Jul), which may include:

- Pitch Hour (companies showcase solutions and fundraising opportunities)
- Best practices and technology trends from mapped events (ARDD, CES, WHX Dubai, MEDICA, CMEF China, Medtec Japan, etc.)
- Innovation hubs and ecosystem updates
- Networking with distributors, innovators, and investors
- Strategic discussions and collaboration

LONGITUDE Event Invitation

- Invitation to LONGITUDE (location to be defined and typically October annually):

- Our flagship global longevity distribution event
- Networking with industry leaders
- Innovation exhibitions and keynotes

Important: Separate registration is required. Travel and accommodation are at your expense.

Market Intelligence Access

- "Always Preliminary Innovations Report" covering major industry events (ARDD, CES, WHX, MEDICA, etc.)
- Regulatory intelligence and trend analyses
- Curated innovation reports

Global Community Platform

- Access to the community platform to connect with partners across countries
- Digital collaboration tools
- Peer learning and knowledge sharing

2.2 What's NOT Included

EXPERTE Membership does not include:

- Personalized consulting or advisory services
- Direct business introductions or deal-making
- Guaranteed commercial opportunities
- Access to THE MERIDIAN exclusive event (KAPTÄN members only)
- Category exclusivity or first rights (KAPTÄN members only)

3.1 Payment Options

You may pay your EXPERTE annual membership fee using either payment method below:

Option A: Annual Payment (Pay Full Year in Advance)

- Pay once annually
- Lowest total cost
- Membership begins immediately upon payment
- Automatic annual renewal unless you cancel per Section 8

Option B: Monthly Payment (12 Monthly Installments)

- Pay in 12 monthly installments over 12 months
- Higher total cost (see pricing comparison below)
- Flexible payment structure
- 12-month commitment with early cancellation provisions
- Automatic monthly billing on the same date each month

3.2 Pricing & Early Bird Discounts

PRICING COMPARISON TABLE

Pricing Period	Annual Payment	Monthly Payment	Total if Monthly	You Save with Annual
Early Bird 1 (Dec 19-23, 2025)	€800	€70/month	€840	€40 (5%)

Early Bird 2 (Dec 24, 2025 - Jan 10, 2026)	€900	€83/month	€996	€96 (11%)
Standard Price (After Jan 11, 2026)	€1,000	€93/month	€1,116	€116 (12%)

All prices exclude VAT (Value Added Tax), which will be added at checkout where applicable.

Important Understanding:

By selecting **monthly payment**, you acknowledge that:

- The total amount paid over 12 months is higher than the annual payment option
- You are committing to a 12-month payment structure
- Early cancellation provisions apply if you cancel before completing 12 months (see Section 3.6)
- You have read and understand Section 3.6 (Monthly Payment Terms)

Early Bird Discount Eligibility:

- Early Bird pricing applies based on the date of your **first payment**
- If you pay your first monthly payment during Early Bird 1 period, you lock in Early Bird 1 monthly rate for all 12 months
- Early Bird rates are locked for your full 12-month term (they do not increase mid-term)

3.3 Payment Processing

Annual Payment:

- Membership begins upon successful payment completion
- Payment via bank transfer or credit card
- Full year access activated immediately

Monthly Payment:

- First payment due immediately upon signup
- Membership begins upon successful first payment
- Subsequent payments automatically charged on the same calendar date each month
- Example: First payment on June 15 → Month 2 due July 15, Month 3 due August 15, etc.

VAT (Value Added Tax):

- VAT will be added at applicable rate where required by law
- Standard rate in Germany: 19% for B2B services
- EU B2B transactions: Reverse charge may apply if you provide valid VAT number
- Currency: EUR (euros)

3.4 Automatic Renewal

Annual Payment Members:

- Your membership automatically renews annually unless you cancel per Section 8.3
- Renewal occurs 12 months from your original payment date
- You will receive renewal notice 30 days before renewal date
- Standard pricing applies at renewal (early bird rates do not carry forward)

Monthly Payment Members:

- After you complete 12 monthly payments, you will receive notice regarding continuation options
- We will contact you 60 days before Month 13 to discuss:
 - **Option A:** Continue with month-to-month payments (standard monthly rate applies)
 - **Option B:** Convert to annual billing (and save on total cost)
 - **Option C:** Let membership expire (no renewal)
- **No automatic renewal** after Month 12 without your explicit confirmation
- This allows you to decide whether to continue after experiencing the full year

Important Note on Auto-Renewal: We provide clear advance notice and **do not automatically renew monthly payments** beyond the initial 12-month term without your explicit opt-in. This ensures transparency and gives you full control.

3.5 Refund Policy

14-Day Money-Back Guarantee (All Members)

We offer a 14-day money-back guarantee to all EXPERTE members, regardless of location or payment method:

For Annual Payment Members:

- Request full refund within 14 days of payment by emailing contact@kompassium.com
- Full refund of annual fee

- No questions asked

For Monthly Payment Members:

- **First payment only:** Request full refund within 14 days of first payment
- If approved, first monthly payment is fully refunded
- Membership access terminates
- No questions asked

This evaluation period applies to all members worldwide.

After the 14-Day Period:

After 14 days from payment, no refunds are provided for the current membership term, **except:**

- **If we terminate without cause:** Pro-rata refund for unused full months (both annual and monthly members)
- **As required by mandatory law:** We comply with all applicable legal requirements

For Monthly Payment Members Specifically:

After the 14-day evaluation period:

- **Months already paid:** No refunds for monthly payments already made
- **Future months:** You may cancel future monthly payments per Section 3.6.3 (early cancellation provisions apply if canceling before Month 12)
- **If you upgrade tiers:** Credit for months already paid applied to new tier

Important Note: This is a B2B (business-to-business) commercial agreement. EU consumer protection laws generally do not apply to purchases made for business purposes. However, we provide the 14-day guarantee to all members as our standard business practice.

3.6 MONTHLY PAYMENT TERMS

This section applies only if you selected monthly payment.

3.6.1 How Monthly Payment Works

Billing Cycle:

- First payment due immediately upon signup (charged to your payment method)

- Subsequent 11 payments due on the same calendar date each month
- Example: First payment December 20, 2025 → Payments due on the 20th of each subsequent month

Automatic Billing:

- Payments are automatically charged to your provided payment method
- You authorize recurring monthly charges for 12 months
- You must maintain a valid payment method on file at all times

Payment Notifications:

- Confirmation email sent after each successful payment
- Advance notice (5 days) before each upcoming monthly charge
- Invoice provided for each payment (for your accounting records)

Your 12-Month Commitment:

- By selecting monthly payment, you commit to 12 monthly payments
- This totals to the amount shown in the pricing table (Section 3.2)
- Early cancellation is permitted but subject to early termination provisions (Section 3.6.3)

3.6.2 Payment Failure & Account Status

If any monthly payment fails, the following process applies:

Day 0 (Payment Due Date):

- Automatic payment attempt fails
- Immediate email notification sent to you
- Your access continues (grace period begins)
- Subject line: "URGENT: EXPERTE Membership Payment Failed"

Days 1-10 (Grace Period):

- You have **10 business days** to update your payment information
- **Your access remains fully active during this grace period**
- How to resolve:
 - Log into your account and update payment method, OR
 - Email contact@kompassium.com for assistance
- We will send reminder emails on Day 3 and Day 7

Day 11 (Account Suspension):

- If payment still not resolved, your access is **SUSPENDED** (not terminated)

- Suspension notice email sent
- What suspension means:
 - You cannot access Platform sessions or materials
 - Your account remains in our system
 - No refunds for suspended period
- You still have opportunity to reinstate (see below)

Days 11-30 (Reinstatement Period):

- You have an additional 20 days to resolve payment and reinstate
- **Reinstatement requirements:**
 - Pay all missed monthly payments
 - Update payment method for future charges
 - Any payment processing fees (if applicable)
- **Upon reinstatement:** Full access restored immediately for remainder of your 12-month term

Day 31 (Membership Termination):

- If still unresolved after 30 days, membership automatically **TERMINATES**
- Termination notice sent via email
- What happens upon termination:
 - All Platform access ends permanently
 - All amounts owed remain due and payable
 - Early termination fee applies (see Section 3.6.3)
 - Collection action may be initiated for unpaid amounts
- You may reapply for membership after settling all outstanding amounts

Important Notes:

- Payment failure does not cancel your 12-month commitment
- You remain responsible for all committed monthly payments
- We reserve the right to deny future membership applications if payments remain outstanding

3.6.3 Early Cancellation & Termination Fee

You may cancel your monthly payment membership **before completing 12 months** by providing written notice to contact@kompassium.com with subject line: "Cancel EXPERTE Monthly Membership."

Cancellation Notice Period: 30 days

Early Termination Fee:

If you cancel before completing 12 monthly payments, you agree to pay an early termination fee calculated as the **LESSER** of:

- (a)** All remaining monthly payments through Month 12, **OR**
- (b)** 50% of remaining monthly payments

Calculation Examples:

Example 1: You cancel after 3 months (Standard pricing: €93/month)

- Remaining payments: 9 months × €93 = €837
- Early termination fee options:
 - Option (a): €837 (full remaining amount)
 - Option (b): €418.50 (50% of remaining)
- **You owe:** €418.50 (the lesser amount)

Example 2: You cancel after 9 months (Standard pricing: €93/month)

- Remaining payments: 3 months × €93 = €279
- Early termination fee options:
 - Option (a): €279 (full remaining amount)
 - Option (b): €139.50 (50% of remaining)
- **You owe:** €139.50 (the lesser amount)

When You Owe NO Early Termination Fee:

- You complete all 12 monthly payments (full term)
- You cancel during the 14-day money-back guarantee period (Section 3.5)
- We terminate your membership without cause (Section 8.6)
- You upgrade to a higher membership tier (credit applied to new tier)

Payment of Early Termination Fee:

- Due within 30 days of your cancellation notice
- Invoiced separately
- Failure to pay may result in collection action

Rationale for Early Termination Fee:

The early termination fee balances flexibility with fairness:

- You get flexibility to cancel if circumstances change
- KOMPASSIUM recovers partial costs for ecosystem infrastructure and planned services
- The fee is reasonable (maximum 50% of remaining commitment)
- This is standard practice in B2B subscription services

3.6.4 What Happens After 12 Months

No Automatic Renewal Beyond Month 12:

Unlike annual memberships, monthly payment memberships **do not automatically renew** after you complete 12 payments. This gives you maximum flexibility and control.

60 Days Before Month 13:

You will receive an email outlining your continuation options:

Option A: Continue Month-to-Month

- Continue with monthly payments at standard monthly rate
- No long-term commitment required
- Cancel anytime with 30 days' notice (no early termination fee after Month 12)
- Ideal if you want ongoing flexibility

Option B: Convert to Annual Billing

- Switch to annual payment and **save money** (no monthly premium)
- Lock in full year at annual rate
- Example savings: €1,116 (monthly total) vs €1,000 (annual) = save €116
- Receive all benefits of annual membership

Option C: Let Membership Expire

- Take no action and membership ends after Month 12
- Access terminates on the last day of Month 12
- No further charges
- You may rejoin anytime in the future

How to Choose:

- Simply reply to our email with your chosen option
- If you take no action, we will contact you again at 30 days before Month 13
- **Default:** If we receive no response, membership expires after Month 12 (no further charges)

Why We Don't Auto-Renew: We believe in transparency and giving you control. Rather than auto-renewing and requiring you to cancel, we ask for your explicit decision to continue. This respects your autonomy and ensures you only pay for membership you actively want.

3.6.5 Switching Payment Methods

From Annual to Monthly:

- Available at renewal only (after your annual term completes)
- Cannot switch mid-term from annual to monthly
- At renewal, simply select "Monthly Payment" option

From Monthly to Annual:

- Available anytime after completing Month 3
- Email contact@kompassium.com with subject: "Switch to Annual Payment"
- **Calculation:**
 - Credit for months already paid (at monthly rate)
 - Pay balance to reach annual rate
 - Membership extended to complete full year from your original Month 1 start date

Example Calculation:

- You've paid 6 months \times €93 = €558
- Annual standard rate: €1,000
- **You pay:** €1,000 - €558 = €442
- **Benefit:** Your membership is extended to complete 12 full months from original start, and future renewals are at annual rate (saving you money long-term)

3.6.6 Monthly Payment Summary

Quick Reference:

Item	Details
Commitment Period	12 monthly payments
Payment Day	Same date each month (from first payment)
Grace Period (Failed Payment)	10 business days
Suspension	After Day 11 if payment unresolved
Termination	After Day 31 if payment unresolved
Early Cancellation	Permitted with 30 days' notice + early termination fee
Early Termination Fee	Lesser of: (a) remaining payments OR (b) 50% of remaining
Auto-Renewal After Month 12	NO - you choose whether to continue
Refund	14 days for first payment only; no refunds for months 2-12
Switch to Annual	Available after Month 3

4. YOUR RESPONSIBILITIES

4.1 Professional Participation

You agree to:

- Participate professionally and respectfully.
- Provide accurate information about yourself and your organization (if applicable).
- Update us if your contact details change.

4.2 Prohibited Conduct

You agree not to:

- Share your login credentials.
- Record sessions without prior written permission.
- Use member information for spam or unsolicited marketing.
- Misrepresent your credentials, affiliations, or identity.
- Engage in illegal, harmful, or disruptive conduct.

4.3 Enforcement

We may suspend or terminate your membership if you violate these Terms or if we reasonably determine your conduct harms the Platform, the ecosystem, or KOMPASSIUM's reputation.

5. CONFIDENTIALITY & PRIVACY

5.1 Confidential Information

"**Confidential Information**" includes information shared during private sessions, innovator details, business strategies, materials marked confidential, and non-public information disclosed through the Platform.

5.2 Exceptions

Confidentiality does not apply to:

- Publicly available information (through no breach by you).
- Information you lawfully possessed prior to disclosure.
- Information independently developed without use of Confidential Information.

- Disclosures required by law or court order (to the extent legally permitted, you will provide notice and cooperate on protective measures).

5.3 Term

Your confidentiality obligations continue for five (5) years after your membership ends.

5.4 Privacy / GDPR

We process personal data in compliance with GDPR. We may process data such as name, email, professional information, and participation records to:

- Provide membership services
- Facilitate networking and community functions
- Send invitations, updates, and operational communications
- Improve the Platform

Your rights may include access, correction, deletion (subject to legal requirements), objection, portability, and related rights under GDPR.

Privacy contact: contact@kompassium.com (Attention: Privacy Team)

Privacy Policy: available on our website (link to be provided).

6. INTELLECTUAL PROPERTY

6.1 Our IP

All Platform content, methodologies, materials, and KOMPASSIUM branding remain our property (or the property of our licensors). We grant you a limited, non-exclusive, non-transferable, revocable license to access and use such materials during your active membership solely for your own professional development.

6.2 Your IP

You retain ownership of your own knowledge, insights, and contributions.

6.3 Other Members' IP

You agree to respect the intellectual property and confidential information of other members, innovators, and speakers.

7. MEMBERSHIP TIER STRUCTURE, NO COMMERCIAL RIGHTS, AND NO-CIRCUMVENTION

7.1 Tier Structure and Reservation of Rights

KOMPASSIUM operates multiple membership tiers designed for different levels of engagement. Rights and privileges are limited to those expressly granted under the applicable tier and (where relevant) separate written agreements. KOMPASSIUM retains sole discretion regarding tier eligibility, upgrades, approvals, and the scope of permitted activities.

7.2 No Commercial, Exclusivity, or Priority Rights Under EXPERTE

EXPERTE Membership does not grant any commercial rights, including but not limited to:

- Distribution rights or sales representation
- Investment mandates or fundraising authority
- Category exclusivity, rights of first refusal, priority placement, or veto/approval rights over solutions, partners, or innovations

Any such rights require the applicable tier and a separate written agreement.

7.3 Understanding EXPERTE Membership

EXPERTE Membership is designed for discussions, collaboration, networking, and professional development. Active commercial engagement such as distribution partnerships, investment activities, and fundraising services require different membership tiers with specific agreements, including (illustratively):

- **Distribution & Commercial Partnerships** → KOMPASS or KAPTÄN membership
- **Investment & Fundraising Activities** → INNOVATORS or INVESTORS membership • **Early-Stage Ventures** → SEED membership (subject to approval)

7.4 Non-Circumvention and Ecosystem Protection

If we make a documented and identifiable introduction between you and a specific company or opportunity through EXPERTE activities, you agree not to intentionally circumvent KOMPASSIUM for the purpose of avoiding applicable membership tiers, commercial agreements, or ecosystem rules.

Intentional circumvention constitutes a material breach and may result in termination without refund, without prejudice to any other rights available under applicable law.

Duration: This applies during your membership plus eighteen (18) months after, with respect to introductions made in your last six (6) months of membership.

8.1 Membership Term

Annual Payment Members:

- **Term:** One (1) year from your payment date
- **Example:** Payment on March 15, 2026 → Term ends March 14, 2027

Monthly Payment Members:

- **Initial Term:** 12 months from your first payment date
- **Calculated month-by-month** (not calendar months)
- **Example:** First payment on June 15, 2026 → Month 12 ends June 14, 2027

8.2 Auto-Renewal

Annual Payment Members:

- Your membership automatically renews each year unless you cancel per Section 8.3
- You will receive renewal notice 30 days before your renewal date
- Standard pricing applies at renewal (early bird discounts do not carry forward)

Monthly Payment Members:

- **No automatic renewal** after completing 12 monthly payments
- You will receive notice 60 days before Month 13 with continuation options (see Section 3.6.4)
- You choose whether to continue, convert to annual, or let membership expire
- **Default if you take no action:** Membership expires after Month 12 (no further charges)

8.3 How to Cancel

Annual Payment Members:

Email contact@kompassium.com at least **30 days before your annual renewal date** with:

- Subject: "Cancel EXPERTE Annual Membership"
- Your name and email address used for membership

We will confirm your cancellation in writing within 5 business days.

Monthly Payment Members:

Option A - Cancel Before Completing 12 Months:

- Email contact@kompassium.com with subject: "Cancel EXPERTE Monthly Membership"
- Provide at least **30 days' notice**
- Early termination fee applies (see Section 3.6.3 for calculation)
- We will confirm cancellation and send invoice for early termination fee

Option B - Do Not Renew After Month 12:

- Simply reply "Do Not Continue" to our 60-day or 30-day notice before Month 13
- Or take no action (default is no renewal)
- No early termination fee (you completed 12 months)
- Access continues through end of Month 12

8.4 Refunds Upon Cancellation

Annual Payment Members:

- No refund for the current membership year (except during 14-day evaluation period per Section 3.5)

Monthly Payment Members:

- No refunds for months already paid (except first month during 14-day evaluation period)
- Early termination fee applies if canceling before Month 12 (Section 3.6.3)
- No fee if completing 12 months and choosing not to continue

Exception - We Terminate Without Cause:

- If we terminate your membership without cause, you receive pro-rata refund for unused full months
- Applies to both annual and monthly members

8.5 14-Day Evaluation Period with Refund

All Members (Annual and Monthly):

We offer a 14-day money-back guarantee:

- Request full refund within 14 days of payment (annual) or first payment (monthly)
- Email: contact@kompassium.com
- No questions asked - we'll process your refund promptly
- Applies to all members worldwide

After 14 Days:

- Refunds as specified in Section 8.4 above
- As required by mandatory law, we comply with all applicable legal requirements

8.6 We Can Terminate If

We may terminate your membership immediately if you:

- Materially breach these Terms and don't remedy within 30 days of written notice
- Violate confidentiality obligations (Section 5)
- Fail to pay membership fees (annual fee or monthly payments)
- Engage in illegal or reputationally harmful conduct
- Provide materially false information
- Persistently engage in prohibited conduct (Section 4.3)

If We Terminate Without Cause:

- You receive pro-rata refund for unused full months (both annual and monthly members)

If We Terminate for Cause:

- No refunds provided
- All amounts owed remain due (including early termination fee for monthly members who haven't completed 12 months)

8.7 Effect of Termination

Upon termination or expiration:

- Platform access ends immediately
- You must cease using KOMPASSIUM's name and branding
- Confidentiality obligations survive for 5 years (Section 5.4)

- Provisions intended to survive (IP rights, dispute resolution, liability limitations) remain in effect

9. DISCLAIMERS & LIMITATIONS OF LIABILITY

9.1 Service Standard

We will provide Platform services with reasonable care and diligence.

9.2 Important Disclaimers

The Platform is provided for general information, enable discussions, and networking purposes. We do not guarantee:

- Specific business outcomes or commercial opportunities
- The completeness or accuracy of all information shared (including guest speaker content and member contributions)
- Uninterrupted or error-free service
- That every session will meet your particular expectations

9.3 Limitation of Liability

To the maximum extent permitted under German and applicable EU law:

- We are not liable for indirect or consequential losses (including lost profits, business opportunities, or data).
- Our aggregate liability for direct losses is limited to the membership fees you paid in the twelve (12) months before the claim arose.

This limitation does not apply to:

- Death or personal injury caused by negligence
- Fraud or fraudulent misrepresentation
- Gross negligence or willful misconduct (*grobe Fahrlässigkeit* or *Vorsatz*)
- Any liability that cannot be excluded or limited under mandatory law

9.4 Your Responsibility

You remain responsible for your own due diligence, business decisions, and professional conduct when engaging with opportunities or relationships developed through the Platform.

10. GENERAL TERMS

10.1 Governing Law

This Agreement is governed by the laws of the Federal Republic of Germany.

10.2 Jurisdiction

Subject to mandatory consumer protection provisions, disputes shall be resolved in the courts of Frankfurt am Main, Germany.

10.3 Good Faith Discussions; Mediation

Before initiating legal proceedings, the parties agree to attempt good faith discussions to resolve disputes. If discussions do not resolve the dispute, the parties may consider mediation before litigation.

10.4 Changes to Terms

We may update these Terms with thirty (30) days' notice for material changes.

If a material change adversely affects your rights, you may terminate your membership before the effective date of the change without penalty. Continued membership after the effective date constitutes acceptance.

10.5 Assignment

You may not transfer your membership. We may assign or transfer our rights and obligations to an affiliate or as part of a corporate transaction, provided that your mandatory rights are not reduced.

10.6 Severability

If any provision is held invalid or unenforceable, the remaining provisions remain in effect.

10.7 Entire Agreement

These Terms, together with the Privacy Policy, constitute the entire agreement between you and KOMPASSIUM regarding EXPERTE Membership.

10.8 Language

The English version prevails in the event of any translation.

10.9 Hierarchy of Documents (Marketing Materials)

Any website content, benefit tables, brochures, summaries, presentations, or promotional materials are provided for convenience only and do not form part of this Agreement. In the event of any inconsistency, these Terms control.

10.10 No Partnership or Agency

Nothing in these Terms creates any partnership, joint venture, agency, fiduciary, employment, or representative relationship between you and KOMPASSIUM. You have no authority to bind or represent KOMPASSIUM.

11. IMPORTANT NOTICES

11.1 Refund Guarantee & Consumer Rights

All Members: We offer a 14-day money-back guarantee to all members worldwide, as described in Section 3.4.

EU Consumers: If you qualify as a consumer under EU law, your 14-day refund right is additionally protected as a mandatory statutory right of withdrawal (*Widerrufsrecht*). Nothing in these Terms limits your mandatory consumer rights under EU law.

11.2 Platform Changes & Pricing Updates

Platform Features:

- We may update session formats, scheduling, or Platform features with reasonable notice when practicable
- Material reductions in benefits will be communicated with at least 30 days' notice

Pricing at Renewal:

Annual Payment Members:

- Standard pricing applies at renewal (early bird discounts are one-time offers)
- If standard rate increases, you will receive 30 days' notice before renewal
- You may cancel before renewal if you don't accept new pricing

Monthly Payment Members:

- Your monthly rate is locked for your initial 12-month term
- If you choose to continue after Month 12, standard monthly rate applies
- Any rate changes will be communicated 60 days before Month 13
- You may decline to continue if you don't accept new pricing

11.3 Force Majeure

We are not liable for delays or failures due to circumstances beyond our reasonable control (including pandemics, natural disasters, war, labor disputes, failures of telecommunications or hosting providers, or government actions).

12. CONTACT & SUPPORT

Questions about these Terms:

Email: contact@kompassium.com
Phone: +49 172 2503337

Technical support:

Email: contact@kompassium.com

Data protection inquiries:

Email: contact@kompassium.com
Attention: Privacy Team

Monthly Payment Support:

- Payment failure assistance: contact@kompassium.com (Subject: "Payment Issue")
- Early cancellation inquiries: contact@kompassium.com (Subject: "Cancel Monthly Membership")
- Switching payment methods: contact@kompassium.com (Subject: "Switch Payment Method")
- Billing questions: contact@kompassium.com (Subject: "Billing Inquiry")

ACCEPTANCE

By clicking "I Agree" and completing payment, you confirm that:

- You have read and understood these Terms, including:
 - Pricing options and early bird discount periods (Section 3.2)
 - **If selecting monthly payment:** 12-month commitment, early termination provisions, and total cost comparison (Section 3.6)
 - Auto-renewal terms specific to your payment method (Section 8.2)
 - Refund policy and 14-day evaluation period (Section 3.5)

- You agree to be bound by these Terms
- You are authorized to enter into this Agreement (if representing an organization)
- The information you provided is accurate
- Your membership begins immediately upon successful payment (annual) or first payment (monthly)

For Monthly Payment Members - Additional Acknowledgment:

By selecting monthly payment, you specifically acknowledge:

- Total cost over 12 months is higher than annual payment (see pricing table, Section 3.2)
- You commit to 12 monthly payments
- Early cancellation permitted but subject to early termination fee (Section 3.6.3)
- You have read Section 3.6 (Monthly Payment Terms) in full

Your payment confirmation email serves as proof of contract formation and membership commencement.

Document Version: 1.0

Last Updated: December 2025

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QUICK REFERENCE SUMMARY (NON-BINDING)

Item	Annual Payment	Monthly Payment
Annual Fee	€800-€1,000 (depending on timing)	€70-93/month (depending on timing)
Total Cost	€800-€1,000	€840-€1,116 (5-12% more than annual)
Early Bird 1	€800 (Dec 19-23, 2025)	€70/month = €840 total
Early Bird 2	€900 (Dec 24, 2025-Jan 10, 2026)	€83/month = €996 total
Standard Price	€1,000 (After Jan 11, 2026)	€93/month = €1,116 total
Commitment	1 year	12 monthly payments
Evaluation Period	14 days full refund	14 days full refund (first payment only)
Cancellation	30 days' notice before renewal	30 days' notice + early termination fee (if before Month 12)
Auto-Renewal	Yes (with 30-day notice)	No (you choose after Month 12)

Term	1 year, auto-renewable	12 months, optional continuation
Confidentiality	5 years post-termination	5 years post-termination
What You Get	8 knowledge sessions + 3 quarterly meetings + LONGITUDE invitation + Market intelligence + Community access	

DOCUMENT VERSION CONTROL

Version	Date	Changes
1.0	December 2025	Original EXPERTE Terms
1.1	December 19, 2025	Added monthly payment options (Sections 3.1A, 3.6); Updated auto-renewal terms; Added payment failure provisions

Questions? We're here to help: contact@kompassium.com

END OF AMENDMENTS