Premed Strategy Diagnostic Client Agreement Packet

Draft 0.1 for review

October 30, 2026

This packet identifies the service, payment obligations, delivery limits, cancellation rules and information handling for one adult advising engagement. Complete the Enrollment Schedule and read all documents before acceptance.

Key terms before signing

$295 introductory fee, paid in full before personalized work, for one of the first five paid Diagnostics.

One 60-minute strategy meeting, with essential intake already reviewed beforehand. The two-page roadmap and visual timeline are due within two business days after the completed meeting. The question window runs for seven calendar days after complete delivery. Timely questions still receive their promised reply afterward.

Cancellation before the meeting provides a full refund without preparation deductions. Voluntary cancellation during an unfinished meeting also provides a full refund under the stated rules. After a completed meeting but before complete roadmap delivery, voluntary cancellation returns $147.50. The full Service Terms describe missed appointments, advisor inability and follow-up remedies.

Replies to in-scope questions are due within two business days. The Service Terms define preparation, review and delivery deadlines. All clocks use the stated Eastern Time and Day 0 conventions.

No automatic card charges, interest, installment surcharge or late fees apply. An owed refund requires funded submission and Client confirmation within three business days of the applicable trigger. Bank posting is separate.

This is adult educational advising, with no guaranteed admission or score outcome. Client-record review is manual, and external AI processing of those records is disabled. A payer has no automatic access to advising information.

These highlights help you review the complete packet. They do not replace its Service Terms, Scope or Privacy Notice. Read all applicable documents and ask questions before accepting. Mandatory legal rights remain unaffected.

Enrollment Schedule

Complete every applicable field before acceptance. This Schedule selects one service and identifies the documents incorporated into the agreement.

Selected service: Premed Strategy Diagnostic

Packet ID: CME-DIAGNOSTIC-0.1-20261030. Client engagement ID: _____

Client legal name: _____

Client notice email: _____

Client state and country of residence: _____

Client confirms age 18 or older: Yes / No

Company: CHARTERED MEDICAL EDUCATION LLC, a Florida limited liability company

Assigned advisor: Omar Jean-Baptiste, MD, MSCR

Company notice and privacy email: hello@charteredmeded.com

Business phone: (813) 768-4058

Company fallback notice method and destination: _____

Client fallback notice method and destination: _____

Notice and fallback delivery verification dates: _____

Payment provider and method shown on invoice: _____

Payer if different from Client and permitted billing contact: _____

Any separate Client authorization for payer or advisor access: None / attached authorization identified here _____

Meeting format and scheduling channel: _____

Private record submission and written-advising channel: _____

Actual hosting storage submission and payment providers with account and handling terms: _____

Agreed Client prerequisites and exact due dates: _____

Total fee: $295 introductory price for one of the first five paid Diagnostics. Introductory place number: _____ of 5

Full-payment due date and Eastern Time cutoff before personalized preparation: _____

Session date and Eastern Time start and end: _____

Essential-intake cutoff at least two business days before session: _____

Roadmap and visual-timeline due date after completed session: _____

Record complete delivery date and time, then seven-calendar-day question cutoff:

_____

External AI processing of client records: Disabled. Manual review only. No AI consent collected

Optional academic-profile statistics: Allow / Exclude. A blank means Exclude

Academic-file end trigger and scheduled 90-day deletion date, updated at closeout:

_____

Final-work and minimal-note purpose and retention date, no later than 12 months after completed engagement: _____

Agreement and financial-record retention triggers and dates: _____

Completed-copy delivery email or other retainable channel: _____

Packet register

This packet contains the Enrollment Schedule, Core Agreement, Premed Strategy Diagnostic Service Terms, Premed Strategy Diagnostic Service Scope and Client Privacy Notice. Every component is Draft 0.1 dated October 30, 2026. Packet ID CME-DIAGNOSTIC-0.1-20261030 identifies this version. Identify any expressly agreed amendment or additional authorization below. No unrelated service scope is incorporated.

Additional agreed documents and versions, or None: _____

Core Agreement

The parties and the agreement

CHARTERED MEDICAL EDUCATION LLC, a Florida limited liability company, is the Company and Advisor under this agreement. The adult named in the completed Enrollment Schedule is the Client. The Company provides the service, issues invoices, receives fees and is

responsible for service and refund obligations. Omar Jean-Baptiste, MD, MSCR is the assigned advisor. The authorized representative signs for the Company.

This packet governs one selected advising engagement. The completed Enrollment Schedule, Core Agreement, selected Service Terms, selected Service Scope and Client Privacy Notice identified in the packet register are part of the agreement. Both parties shall receive the same complete, retainable accepted packet. A public webpage or later webpage change does not replace an attached version. A later change affecting either party's duties or rights requires their written agreement.

The parties shall complete the service, total fee, payment dates, service dates, document versions, notice destinations and applicable delivery fields before accepting the packet. An inquiry or free fit call does not enroll the Client, reserve a place or start personalized work. Enrollment begins after fit and availability are confirmed, both parties accept the completed packet and the first required payment is received.

Educational advising and client responsibilities

Advising supports the Client's educational planning and preparation. It is not medical care and does not establish a physician-patient relationship. Admission, interviews, scores, scholarships and other outcomes are not guaranteed. Institutional affiliations describe experience and do not imply endorsement or admissions influence.

The Client supplies accurate information, completes agreed intake, writes and revises their own application materials, observes each school's requirements and makes all final submission decisions. The Advisor provides feedback rather than ghostwriting, accessing the Client's application account or submitting materials. No confidential admissions information or

fabricated experiences will be used. School restrictions on updates, assistance, AI use and length take precedence.

The Client confirms that they are at least 18 years old. A parent or other payer receives no advising information or authority to make the Client's decisions merely by paying. Any permission to share advising information must be separately specified by the Client.

Meetings written support and delivery clocks

Meetings and reviews have the limits in the selected Service Scope. Unlimited written advising means unlimited questions within that scope and support period. It does not add meetings, document reviews, services or emergency availability. Replies are due within two business days. The selected Service Terms and Service Scope state the deadlines for deliverables and document reviews.

For every two- or three-business-day delivery, reply, review or refund duty, the date of receipt or the triggering event is Day 0. Performance is due by 11:59 p.m. Eastern Time on the second or third following business day, as applicable. Business days exclude Saturdays, Sundays and observed US federal holidays. Calendar-day and 24-elapsed-hour periods remain separate. A stated exact calendar date and Eastern Time cutoff controls the applicable notice or service window. A complete, eligible submission received by a service cutoff remains timely even when its reply or feedback is due afterward.

Work beyond the purchased scope requires a separate written description and price agreed before that work begins. Additional work is subject to availability.

Payments and third party payers

The Enrollment Schedule states the total price, required payments, actual due dates and Eastern Time cutoffs. Payment is made to the Company through the agreed provider and method shown on its invoice. The service-specific payment and renewal provisions govern. There are no automatic card charges, installment surcharges, interest or late fees.

Payment collected in advance is not automatically earned. On voluntary cancellation, stop undelivered work and apply the selected service's earning and refund rules. Completed work is not repriced at an invented hourly rate or cancellation penalty. Advisor inability is governed by its separate remedy.

If another person pays for the Client, payment alone does not make that person a client, guarantor or party to this agreement. The Client's payment obligations remain those stated in this agreement. Record the payer and permitted billing contact in the Enrollment Schedule. Advising records and detailed service-settlement statements go to the Client unless the Client separately authorizes sharing or disclosure is legally required. The payer may receive payment-processing records necessary to make or refund their payment. Refunds ordinarily return through the original payment route. The Company does not promise that a refund to another person's payment method will instead be paid to the Client.

Cancellation and refund processing

The Client may cancel through the contract-notice email or agreed fallback in the Enrollment Schedule. Cancellation is effective on receipt, without a reading, acknowledgement, internal approval or prior-payment requirement. It starts any applicable refund clock. Service-specific minimum commitments, available-paid-month continuation and remedies still govern. Cancellation does not by itself convert voluntary withdrawal into Advisor inability.

The Advisor shall submit an owed refund through the original payment route, with sufficient available funds, and send the Client confirmation of the amount and submission within three business days after the event creating entitlement under the applicable refund rule. For an eligible client-cancellation rule, the event is receipt of cancellation. The Service Terms identify other triggers. Internal review, calculation or acknowledgement does not restart the clock. Any mandatory shorter deadline takes precedence.

Refund submission is distinct from payment-provider processing and bank posting. Their completion time is not guaranteed by this deadline. The Advisor shall monitor pending or failed refunds, notify the Client promptly of a problem and arrange resolution, including a secure alternative if the original refund fails. A pending refund caused by insufficient Advisor funds is not bank-posting delay. Consumer rights remain unaffected.

Net payments means payments actually received less prior refunds and returned payments. Use cumulative adjusted earned fees so a payment, charge removal or refund is not counted twice. Record funded refunds already submitted but still processing and do not submit them twice. A failed refund remains outstanding and is not treated as completed merely because a request was attempted. Cash refunds cannot exceed actual net payments held for the engagement. A removed unpaid charge is not a cash refund. Any service-specific pending-unit reserve applies only while the corresponding work remains expressly owed and does not postpone an earlier cancellation or provider-failure refund.

Privacy and manual review

The attached Client Privacy Notice describes the selected service's information handling and retention. The Company collects only relevant redacted academic and application materials through the confirmed private channel and stated providers. Omar is the sole human advisor

initially. Service providers may process information under their disclosed terms. Parents, payers and future assistants have no automatic access. No routine meeting recording is used.

External AI processing of client records is disabled. This packet does not collect an AI opt-in or authorize transmission of client records to an AI service. Any future use requires verified controls, an updated specific disclosure and separate express permission. Declined or blank consent means manual review at the same purchased scope and fee. School restrictions continue to apply. The Client Privacy Notice contains the retained limits on any proposed future use.

Optional academic-profile statistics are excluded unless the Client affirmatively chooses them in the Enrollment Schedule. Essential operational and payment records remain. Separate permission is required for testimonials, photos and public application examples. No client-derived external dataset publication, licensing or sale is authorized.

Notices and governing law

Cancellation and other contractual notices use hello@charteredmeded.com for the Company and the Client notice email in the Enrollment Schedule, or the expressly agreed fallback destination recorded there. Privacy requests also use hello@charteredmeded.com. The parties shall verify these destinations before enrollment and agree any changes in writing.

A notice is received when it enters the designated retrievable system in a processable form. Human reading or acknowledgement is not required. A message known to have bounced, been rejected or otherwise failed delivery is not effective notice. The sender shall use the agreed fallback within one business day after learning of the failure. A failed nonpayment notice does not start a cure period. Reissue it with an exact cutoff at least 14 calendar days after effective delivery. Failure of delivery does not erase an earlier effective cancellation or refund entitlement. No third-party contact is authorized merely because delivery fails.

Florida law governs, subject to applicable rights and consumer protections that cannot be waived. This provision does not choose an exclusive court or remove mandatory protections elsewhere. No mandatory arbitration, class-action waiver, jury-trial waiver, liability waiver or damages cap is included.

The parties agree to electronic records and signatures for this engagement. Each shall receive a completed retainable copy of the agreement and all incorporated documents. Record the actual acceptance dates separately from the service start date. The acceptance page identifies the exact packet and document versions. The Company shall deliver the completed copy to the Client's agreed email or other agreed retainable delivery channel.

Premed Strategy Diagnostic Service Terms

Introductory fee and payment

The $295 introductory Diagnostic fee for the first five paid Diagnostics is paid in full before personalized preparation, document review, or advising begins.

Preparation alone earns no separate Diagnostic fee.

Normal work in progress is not cancellation, and the promised Diagnostic roadmap deadline remains in force.

Roadmap delivery

The Diagnostic roadmap, including the written plan and individualized visual timeline, is due within two business days after the completed meeting. The agreed essential intake is reviewed for completeness before that meeting. A missing prerequisite does not silently move the roadmap deadline afterward.

Essential intake and appointment readiness

The Client shall submit the agreed essential materials at least two business days before the meeting, by the actual calendar date and Eastern Time cutoff stated in the booking confirmation. If essential materials are missing, notify the Client and agree a replacement meeting date before holding the assessment, without an extra fee. Optional disclosures and AI consent are not prerequisites. A recorded MCAT status of not yet taken is valid. Missing intake does not automatically forfeit payment or count as a no-show. The Client may instead end the engagement under the pre-meeting refund rule.

The two-business-day complete-roadmap delivery clock still starts after the completed meeting with essential intake already in hand.

Included question window

The seven-calendar-day question window begins when the complete roadmap and visual timeline are delivered and closes at the same Eastern Time clock time seven calendar days later. The delivery message states that exact date and time. Timely in-scope questions remain owed a reply within two business days even after the cutoff. Replies do not restart the question window.

Rescheduling with notice

The Client may move the appointment without an extra fee by sending written notice through the contract-notice channel in the Enrollment Schedule at least 24 elapsed hours before the scheduled start time. Exactly 24 hours is timely. Weekends count and Eastern Time applies. Agree a new available appointment date. A request with shorter notice uses the one-courtesy-replacement policy. It does not create a new fee or deem the consultation delivered. Advisor-led changes, including pre-assessment moves for incomplete intake, do not consume that courtesy replacement.

The Client may instead end the engagement under the pre-meeting full-refund rule.

Late cancellation or missed appointment

After a late cancellation or no-show, offer one courtesy replacement meeting at no additional charge, requested within seven calendar days of the missed appointment and held on a mutually agreed available date. A missed meeting is not delivered work and earns no consultation or preparation fee. If the Client declines the replacement, makes no request within that window, or misses the replacement, end the engagement and refund the full $295 when neither the meeting nor roadmap has been delivered, even if preparation occurred. Remaining undelivered work and follow-up end. Privacy and record-handling duties continue.

The three-business-day funded refund submission and client-confirmation clock starts on receipt of the refusal, expiry of the replacement-request window without a request, or the missed replacement, respectively.

Client cancellation before the meeting

If the Client cancels before the meeting begins, the Advisor shall refund the full $295, even if personalized preparation or document review occurred. No preparation, booking or processing-fee deduction applies. Stop remaining work. Privacy and record-handling duties continue. The three-business-day funded refund-submission and Client-confirmation deadline starts on receipt of cancellation, without an acknowledgement or settlement-review condition.

Rescheduling that keeps the service active is separate. The Client need not accept a replacement meeting or wait through its request window when ending the engagement.

Client cancellation during an unfinished meeting

If the Client voluntarily ends the engagement before the assessment meeting is completed and before the complete written roadmap and visual timeline are delivered, the Advisor shall refund the full $295, retaining $0 and deducting no preparation or partial-meeting fee. Stop remaining work, roadmap/timeline delivery and follow-up. Privacy and record-handling duties continue. Submit the refund through the original payment route with sufficient available funds and send Client confirmation within three business days after receipt of cancellation, not acknowledgement or calculation approval.

Provider processing and bank posting are separate. A technical interruption or request to resume is not automatically termination. Advisor-caused inability remains subject to the separate remedies. Do not create a diagnostic roadmap from an assessment meeting that never occurred.

Client cancellation after the meeting and unused follow up

If the Client voluntarily cancels after the completed meeting but before complete roadmap and visual-timeline delivery, retain $147.50, refund $147.50 and stop the undelivered roadmap, timeline and follow-up. A draft or partial roadmap is not complete delivery. After complete delivery, unused follow-up that remained available creates no automatic refund. The question window and replies to timely questions remain owed. The Advisor's separate pre-meeting, roadmap and follow-up inability remedies apply when the Advisor cannot perform. Normal work in progress is not cancellation.

The first-five-paid-Diagnostics courtesy-replacement/no-show rule remains applicable when nothing was delivered. A technical interruption or request to resume is not automatically termination. Privacy and record-handling duties continue.

Advisor inability before meeting completion

If the Advisor cannot begin or complete the Diagnostic meeting, the Advisor shall promptly notify the Client and offer a specific replacement appointment at no additional charge if one is workable. The Client need not accept it. If the Client declines, or the Advisor states that no workable replacement can be offered, the engagement ends and the Advisor shall refund the full $295 without preparation or partial-meeting deduction.

The three-business-day funded refund-submission and confirmation deadline starts on receipt of the refusal or the Advisor's notification that no workable replacement is available, respectively. A previously established refund entitlement is not postponed by another proposed date.

Advisor inability to deliver the complete roadmap

If the Advisor cannot deliver the complete written roadmap and individualized visual timeline by the promised deadline after the completed Diagnostic meeting, while the complete package remains undelivered, the Advisor may offer a specific revised date at no additional charge. If the Client declines that date, or the Advisor cannot offer one, the Advisor shall refund the full $295, including the meeting portion. The remaining Diagnostic work and follow-up end. The Client is not required to accept a delay or substitute advisor. Privacy and record-handling duties continue.

Refund submission and client confirmation are due within the three-business-day deadline under the common refund-processing terms. Advisor-cancelled meetings are never charged as client no-shows.

Advisor inability to complete included follow up

After delivery of the complete written roadmap and visual timeline, if the Advisor cannot complete the included follow-up, the Advisor shall notify the Client promptly and may offer a

specific revised reply date or support extension at no additional charge. If the Client declines, or the Advisor cannot offer one, the Advisor shall refund $147.50 of the $295 pilot fee and retain $147.50. The Client keeps the delivered roadmap and timeline. Remaining follow-up ends, while privacy and record-handling duties continue.

The three-business-day funded refund submission and client-confirmation deadline starts on receipt of the Client's refusal or the Advisor's notification that no revised date or extension can be offered. Timely questions remain owed unless resolved or ended under this rule. Unused availability that was fully provided, or a reply after the question cutoff but within the promised two-business-day turnaround, does not trigger this remedy. An isolated delayed reply is a separate issue. This rule addresses inability to complete promised follow-up.

Roadmap delivery does not cancel the duty to provide its included support. A reply returned after the question cutoff but within its promised turnaround is not a failure.

Premed Strategy Diagnostic Service Scope

Premed Strategy Diagnostic

A focused assessment for early premed students, prospective applicants, and reapplicants who want to understand their current position and decide what to do next. Price: $295 introductory price for the first five paid Diagnostics, one time.

What you receive

Review of your structured intake, transcript, GPA and MCAT history, CV or activity inventory, timeline, and relevant existing application materials. Reapplicant review includes one prior primary application and up to three representative secondary applications.

One physician-led strategy session lasting 60 minutes, with a firm end time, to discuss strengths, risks, readiness, and priorities.

A two-page written roadmap covering strengths, risk flags, application readiness, your top three to five priorities, and immediate next actions. It includes an individualized visual timeline showing where you have been, where you are now, and proposed next milestones with target timing. Future steps reflect a plan that can change as your circumstances evolve.

The complete written roadmap and individualized visual timeline within two business days after the completed session, with the agreed essential intake already reviewed beforehand.

Unlimited written questions about your assessment, roadmap, and visual timeline for seven calendar days after complete roadmap delivery. The window closes at the same Eastern Time clock time seven calendar days later. Your delivery message states the exact closing date and time. Questions received within that window are answered within two business days, even if the reply falls after the window closes. Replies do not restart the window. New questions after the cutoff are not included.

What the service does not include

The Diagnostic does not include essay line editing, drafting application content, a customized school list, a fresh assessment of new materials, additional meetings, or written advising beyond the seven-day question window. The roadmap is an assessment rather than an iterative editing project. Revisions are limited to factual corrections.

The assessment does not assign or guarantee a probability of admission. Decisions and outcomes remain dependent on your application, school requirements, selection processes, and other factors.

Preparing for the session

Submit the agreed essential materials at least two business days before the Diagnostic session, by the exact date and Eastern Time cutoff stated in the booking confirmation. Optional disclosures are not prerequisites. If essential intake is missing, the Advisor shall identify it and agree a replacement appointment before holding the assessment, without an extra fee. Missing intake alone is not a no-show or payment forfeiture. The Client may instead cancel under the full pre-meeting refund rule. The roadmap delivery clock starts after the completed meeting with essential intake already complete.

What comes next

The roadmap may recommend independent next steps, Longitudinal Premed Mentorship while you build your candidacy, or Medical School Application Coaching as active application work begins. Each service is purchased separately.

Client Privacy Notice

Version 0.1 dated October 30, 2026

Who handles your information

CHARTERED MEDICAL EDUCATION LLC provides the selected service, with Omar Jean-Baptiste as the assigned advisor. This notice applies to the service identified in your Enrollment Schedule and is part of your agreement packet. Contact hello@charteredmeded.com for privacy questions, corrections, access or deletion requests. Paid services under this packet are for adults aged 18 or older.

What we collect and why

We collect contact details and application goals, relevant course-level academic history, available GPA values labeled by source, scored MCAT attempts and plans, activities and completed or projected hours, meaningful contributions, recommendation relationships, school plans and prior-cycle results. We collect only what is needed for your selected service. Optional writing is read only when useful for that service. You can reuse documents instead of repeating their contents.

For this Diagnostic, we use relevant information to prepare, assess readiness and priorities, produce the roadmap and timeline, and answer included questions.

Provide relevant redacted pages rather than an entire primary-application PDF by default. Unofficial transcripts should retain courses, terms, credits and grades while omitting unnecessary IDs, birth dates, addresses and other identifying fields. We do not request portal passwords, Social Security numbers, payment-card numbers, patient-identifying information or confidential recommendation letters. Sensitive conduct, eligibility, health or family concerns can be flagged for private discussion without a written account or case documents. We keep only notes needed for your plan. Do not submit another person's confidential information.

Access and service providers

Omar is the sole human advisor initially. Additional advisors, assistants, parents and payers have no automatic access to your advising records. Their access requires your separate authorization or an applicable legal requirement. Disclosed storage, submission and payment providers may process information through authorized personnel under their applicable terms and safeguards. Owner-only advising access does not mean that no provider processes data.

The Company shall disclose the actual hosting, storage, submission and payment providers, account and handling terms in the Enrollment Schedule before collecting your records. It shall verify the access and handling configuration before collection. Where the agreed channel uses Google Forms and Google Drive, file uploads require Google sign-in. Google records the uploader's account name, email and photo when files and the form are submitted, and may process stored information to provide its services under its terms.

For the agreed Google intake, the Company shall disable draft autosave, public response summaries and response editing, restrict form responses and upload folders to Omar, and verify the selected service's access and deletion workflow before collecting records. An earlier service's configuration does not establish that a new channel is ready. Your Schedule identifies the actual channel and account. Contact hello@charteredmeded.com before sending records if you need a private alternative.

Sensitive records belong in the confirmed private submission channel, not the public inquiry form. Payment-card information must not be entered in intake. The payment service and method will be identified separately on the Schedule and invoice. No automatic meeting recording or transcription is used.

Manual review and AI processing

Omar manually reviews your submitted materials. External AI processing of client records is disabled. This packet does not collect permission to send your records to Gemini or another AI service. AI may assist generic tasks or public-source research without receiving your records. The same purchased scope and fee apply to manual review.

Before any future use of client information with an external AI service, the Company must verify the specific product, account, privacy settings and record-handling workflow. For the previously

contemplated Gemini web-app route, history-off and a fictional-data workflow must first be verified. Technical verification alone does not authorize processing. You must receive an updated dated disclosure identifying the exact product and account, purpose, necessary redacted data categories and provider storage and deletion limits, followed by a separate opportunity to expressly opt in.

Any such future assistance remains limited to organizing academic and activity facts, drafting Omar's advisor roadmap and triaging follow-up questions, with Omar reviewing every client-facing answer. There are no full-file uploads by default, sensitive disclosures, essay ghostwriting, automatic replies or blanket personal-account, CLI or API authorization. Declining or leaving consent blank means manual review at the same scope and fee. Withdrawal stops future processing. School restrictions and your application authorship remain protected.

Internal business statistics

Operational totals, such as service purchases, fees and delivery time, help run the business. Academic-profile statistics are optional. Broad client-stage and GPA or MCAT categories may be combined into internal group totals to understand demand and improve services. Declining does not change your purchased service. A blank preference means exclusion from optional academic-profile statistics.

Longer-lived group summaries exclude names, client IDs and linkage keys, exact course histories and scores, essays, recommender details and sensitive personal narratives. Temporary client-linked inputs follow the personal-record schedule. We merge or withhold small or rare groups and avoid combinations that could identify someone. A coded row or identifying aggregate remains personal information. We retain non-identifying internal statistics only while useful for the stated purpose, with annual review.

When genuinely non-identifying totals no longer have a client link, an individual contribution may not be retrievable for removal. Exclude or change your preference before aggregation or ask about available options. No client-derived dataset release, external publication, licensing or sale is authorized. A future external-use plan requires a separate purpose and recipient decision, re-identification assessment, current legal and provider review, and appropriate notice and permissions before transfer. This notice is not blanket permission for unknown future uses.

Academic records and advising notes

Delete raw uploads, transcripts, applicant drafts and intermediate working copies 90 days after the selected engagement fully ends, including its question window and any timely replies or reviews still owed. The engagement ends after its included question window and resolution of timely replies still owed. Record the actual trigger and deletion dates in the Schedule or closeout.

Keep final roadmaps and timelines, final feedback summaries and minimal advising notes for up to 12 months after completed engagement where returning-client continuity remains a stated purpose. Delete earlier when that purpose ends. A genuinely new service requires a documented continuing purpose, updated notice and specific schedule. It does not silently restart older records' retention clocks.

A full payment pause does not prevent access to or export of your uploads, delivered work and receipts under these schedules. Previously owed work is resolved when delivered or expressly ended under the applicable cancellation or refund provision. The Company shall record that date and shall not keep an engagement open solely because an output is overdue. A continuing refund issue or dispute uses the separate minimal-evidence and hold rules and does not automatically extend the entire academic-file retention period.

Agreement and financial records

Retain agreements, attached scopes, amendments and minimal acceptance and closeout evidence for seven years after the later of service completion or termination and final payment or refund settlement. Retain invoices, receipts, refund records, expense records, bank and payment-processor statements and accounting ledgers for seven years after the latest of the relevant tax return's filing date, applicable due date or tax-payment date. A record serving both purposes uses the later deadline.

Preserve only relevant records longer when a documented dispute, audit, legal hold or longer applicable requirement applies. Release a hold only after checking remaining requirements. Later returns or amended claims, nonfiled returns and property or basis records require a separate check and are not overridden by the routine seven-year default. Record deletion dates, review expiring records annually and securely dispose of business-controlled copies when no hold or longer requirement remains.

Keep minimal contractual and financial evidence separate from transcripts, essays, drafts, sensitive narratives and complete advising email chains. The academic-file deadlines remain unchanged. Deletion covers business-controlled copies, including appropriate downloads, messages, working files and trash. Provider backups, immutable snapshots and recipients' copies may have different limits. Immediate erasure everywhere is not promised. Restoring a backup must not silently reintroduce expired records.

Your choices and requests

You may decline optional academic-profile statistics, flag a private discussion, identify missing documents, correct inaccurate information or request access or deletion through hello@charteredmeded.com. We explain any applicable retention exception or technical

limitation. No external AI processing is authorized by this packet. Separate permission is required for testimonials, photos or public application examples. Submission is not permission to contact recommenders, submit applications or publish your identity.

Acceptance and completed copy

We accept the completed packet identified as CME-DIAGNOSTIC-0.1-20261030, including the documents and versions in its packet register and any expressly identified amendment. We have had the opportunity to read the packet and ask questions. Actual signing dates below do not replace the service dates and payment conditions in the Schedule.

Client legal name: _____

Client signature and actual date: _____

For CHARTERED MEDICAL EDUCATION LLC, authorized representative name and title:

_____

Authorized representative signature and actual date: _____

Record of final completed-copy delivery date and agreed destination: _____