

TRANSCRIPT

On Your Terms



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Episode 200:

WEBINAR RECORDING: HOW TO LEGALLY PROTECT YOUR ONLINE BUSINESS IN 2024

Sam Vander Wielen:

Hey, hey, and welcome to this very different replay podcast episode for you. I've never done something like this before, and I'm really excited to share this with you because I always think that I know you're busy and I have a lot going on. I know at the end of a long workday, you probably, like me, don't want to sit in front of a computer for like another hour, especially if you can listen to it on the go or like listen to it while you're walking or cooking or helping your kids.

So whatever it is, I hope that this makes it a little bit easier. You'll have to let me know whether or not you like this format or something, because I would love to do this for you again in the future, but I only know if it's helpful if you reach out and tell me. So welcome to this replay of my brand-new training called How To Legally Protect Your Online Business, five simple steps that every entrepreneur must take before it's too late. I'm so excited to be here with you today. So let's get started.

I'm Sam Vander Wielen. I'm an attorney turned entrepreneur. I get the question all the time like, are you a lawyer? Yeah. I was a corporate litigator for nearly five years. That means I was like one of those lawyers in little suits in the courtroom, arguing with judges, filing motions, writing briefs, doing all that kind of stuff. I represented all business owners my whole time.

In 2016 though, I left the law, have a very dramatic leaving story. That's like on my podcast, On Your Terms, that you can listen to some other time. But I left to start my own online health coaching business. I wanted nothing to do with being a lawyer. I wanted away from this. Does anybody here want to get like away from their corporate job, away from the nine to five? Maybe you want to do something totally different than what you've been doing in your life. That was me. Yeah.

But apparently the universe kind of had other plans for me. Oh, by the way, this is my son, Hudson. He's the love of my life. In addition to my husband, of course, but I'm very honest with Ryan that Hudson comes first. So when I left the law in 2016, my online phone rang off the hook with questions about legal stuff for online business, even though that's not what I was doing at all.

In early 2017 though, I decided to follow the signs and I shut down my health coaching business about a year after I started it. And I launched Sam Vander Wielen LLC, the very business you see today to help you legally protect your business online.

Now, it's been over seven years, which I cannot believe. I've helped over 150,000, like just let that sink in. I can't let it sink in, but maybe you can. I've helped over 150,000 online business owners learn how to get paid, get legit contracts in place, form their businesses, protect their content, so much more, right? We talk about everything to do with legally protecting their business. So I have been very grateful, very like surprised about how fast word of mouth has spread about my Ultimate Bundle® in particular, about how well we treat our customers. We kind of are known for that.

So I started my online business. I started as a online health coach. Then I decided to start a legal business, right, in 2017. And I'm hoping you can relate. So let me know in the comments, because I remember this day, like it was yesterday, but when I started my own online business, I had no clue what I was doing when it came to like the online side or the marketing side, right.

So I Googled every single thing. Like I literally still remember Googling what is a landing page? What is a email list? Right. It was just, I remember being so overwhelmed. I remember being so tired at the end of every day because there was so much to learn. Can you relate to this? Yeah. Thanks, Chris. So I would also remember being buried in free guides and checklists and webinars like this one, except I was taking them about Pinterest and YouTube and funnels and all kinds of things that I didn't need yet. I didn't even have a business yet. I just remember being super overwhelmed.

So I decided pretty early on instead to focus on my business foundation. And this is what I'm going to recommend to you as well. I recommend building a simple, straightforward product suite, not having a lot of offers, just having a couple of offers, creating a consistent marketing systems. A lot of actually what I'm writing about in my book is about creating a product suite like this and a marketing system like this, evergreen content, not creating a lot of what I call toilet content and doing so all without cold calls, like DMs, like Hey girl, DMs, or any kinds of lots and lots of discounts and launches and live launches and all that kind of stuff. It's like, nobody has time for all that.

So I built my multi-seven figure business on a very simple evergreen platform. And the whole time I could do so knowing that I had focused on a solid legal and financial foundation for my business. Right. And yes, I said, I have a multi-seven figure business, selling two things. I have sold two things since 2017. One of my products is netted nearly \$8 million. The system works. And I am telling you that the core of it was knowing that my legal and my financial foundation was rock solid, right? I wanted to do that so that I could help you. Keeping things very simple was important to me. So I could help you focus on doing what I love, right? I could just help you legally protect your business so that you could go out and focus on doing what you love. It's like very circuitous in that in a way.

So I unfortunately have to take it to a negative place for a moment, if you guys give me your attention for one minute. Before I share all this knowledge with you, we're going to go into the five steps that you have to learn. I have to tell you about one of the worst moments of my life, let alone as an entrepreneur, right? So I have to paint this picture for you.

I was sitting at a WeWork in Philly back when they were still operating and not claiming bankruptcy. And I was sitting on an SEO meeting with my contractor, Melissa. And Melissa says, you're getting -- we're talking about where I'm getting traffic from on my website. And Melissa says, you're getting all this traffic from somebody who is called like something basically that stood out to me as maybe being a business coach. So it got my attention. I thought it was interesting. And I was like, yeah, let's go check out her website.

So I like pop in her URL. Imagine how surprised I was when I popped in this person's URL and up pops literally my website with her face on it. I'm not just talking about my website design. I'm talking about my words, my blog posts, my products, my clients' pictures. We're in -- yes, yes, Carrie. Yes. It was literally a nightmare. Literally, she took my testimonials and where my name would be like, I love Sam. Like I love working with Sam. She literally popped out my name. Like let's say her name was Sarah to put her name in it. Right? Crazy. She stole the product. She stole my blog post. Literally, oh my gosh, Melanie, you had the same thing. That is terrible.

So get this. She even had a link. This is like my favorite part because this is like criminals are lazy, right? So she even had a link and a call to action, encouraging people to join my Facebook group because she didn't change the link. So she was sending traffic to my Facebook group. It was hilarious. It turns out another lawyer that was trying to start an online legal templates business, very similar to mine, stole my website. The whole thing about like how and why she did it, that's a whole separate situation.

But you can imagine what happened next. There was a whole lot of crying. Yes, I get ripped off by lawyers all the time. I can't even tell you how many DMs we get every single week telling me other lawyers are copying my content, my style, my product. It's like, it's crazy. So you have to pay attention to who you buy from, honestly. So because I'm an attorney, obviously, within an hour I had the entire site taken down. Within a few hours, I had a letter to her out the door, a demand letter. I had even her on the phone begging me not to sue her and asking me to explain to her why it was a problem. I kid you not, I kid you not. I can't even, like I still remember to this day.

I know what you're thinking though. You're like, okay, but you're an attorney. So like you knew what to do, but what would I do? Like you probably want to puke, right? And you're like, what would I do in that situation? That's why it's my mission, it has been my mission ever since then, honestly it was before, to teach you how to legally protect your business, but also to learn how to respond quickly to any kind of scenario, whether it's that much of a nightmare scenario, or it's just like the client who emails you.

Tell me if this has happened to you because this happens to people all the time. The client who emails you, who signed up for the six-month coaching package and they're like, thanks so much. I'm good. I'm all done. Like I don't want to work with you anymore. Right. That's a horrible feeling to not only get that email, it's pretty enough, but to not know what to do in that moment, I really exist to help you in those moments. I want to give you the day-to-day basics of protecting your money, your sanity, your boundaries, so many things, because I don't ever want, I can't really prevent that stuff from happening to you, but I can prevent you being in that situation and feeling alone. And that's really why I exist so that you are at least are empowered to know what to do. Sounds good. Right?

This stuff definitely does not just happen to me. By the way, you can hear some of the scary scenarios that have happened to some of my customers before they became customers. Annie Miller, who you would see the beautiful picture of here if you could see my slides. Annie was done with clients, pushing boundaries, asking for refunds and worrying that they were getting inspired by her content, right? So it's super frustrating. She was super frustrated.

Chloe had grown her money coaching business. This is Chloe Elise from Deeper Than Money. She's an Ultimate Bundle® member. But she quickly realized that she wasn't super confident that what she had built so quickly was legally protected. Christina Gabalto is a famous blogger and influencer. Christina watched somebody she was friendly with steal parts of her course and then claim it as their own.

These are all real situations that have happened not only to my customers and me, as I said, but colleagues and friends, but maybe you could tell me in the comments, are you worried about any of these kinds of things happening to you too? I've already seen a couple of you or have said that you've had these things happen to you. Yeah. Rebecca and Kristen said that they are worried about this stuff happening. Absolutely. Makes sense. Right.

So luckily for you, the five steps and the online update that I'm about to teach you now will help you set the legal foundation for your business to protect yourself. Really my goal is for you today are to learn how to

protect yourself, to protect your business money, whether you have it now or in the future, by the way, your sanity, and your future. All right. So let's hop in. Here are the five steps. If you want to jot this down, you don't need to. You don't need to take any notes today, you can just listen and learn. And like I said, you'll get the replay plus the slides.

But the five things that you are going to learn today is number one, the mindset shift that you have to make when it comes to legally protecting your business, because you're focused too much on where you are now versus where you're going.

Step number two, we'll talk about how registering the right business entity, the right way, and acting like a business online properly will actually protect your personal assets. You're going to want to pay attention in step number two, even if you've already registered your business because a lot of people register their business, but then don't act like a business online. So they're not actually getting the protection from it.

Step number three, we're going to talk about what you have to get in place ASAP, so you don't owe a dime if you got sued or threatened to be sued. So we're going to learn how to protect your business bank account. Step four, we'll talk about how proper contracts and policies will totally save your vegan bacon. Step five, we'll talk about the real key to staying legally protected, which is knowing what you can legally do in your business. In other words, scope of practice. We'll talk about scope of practice.

And then last but not least, I'm going to do a little State of the Union update of what's going on in the online business world. We'll talk about the online changes and laws that are upcoming that you need to know about, some of the trends that I see that I want to give you a heads up you need to know about.

So tell me in the comments, if you've been listening to these stories and you're really here because you want to get this like over with, you want to move forward. How would your life change? How would your business change if you knew your content and your business were legally protected? I want you

to imagine that feeling that you have in the future. I mean, maybe a couple of days from now.

When your legal foundation is rock solid and you can finally just focus on building and serving your community, how amazing would it feel to have the confidence? Like, how amazing would it be to like, you could just have the confidence to go out and create the programs, the content, the videos, work with the clients, right? Yes, prepare. I see prepared, freedom, peace of mind. I mean, peace of mind is what I hear all the time. People really want to have more peace of mind.

I want you to tell me too, what could you focus on instead? Like, it's just one of those things where this might be taking up so much mental energy. I'm going to have some tea, and in the meantime, I want to know, what would you focus on instead if you knew you had the legal piece taken care of? Yeah. So Eliana says, it's kept her from starting. Right.

So it's like, even this can be the thing that's getting in your way. You can't even move forward. You can focus on your content. I see a lot of people saying content, your business, actually starting and creating, client relationships. A lot of people want to focus on actually doing the work. Like you probably want to start a business or have a business because you want to do the work. You don't want to like worry about the legal stuff, right? Yeah.

So let's talk about it. All right. So where do we start? Step number one, the very first thing I've learned after seven plus years in online business, the very first thing that you should always do is some kind of mindset shift. It's usually like, we want to jump to the thing of checking something off a list or whatever. It's always mindset at first. Okay. So who's ready for a mindset tip? This has been like the number one thing that has helped me grow my business is going to be a tip that you can use in so many areas, I think of your life, let alone your business.

All right. So let's talk about step number one, mindset shift you have to make when it comes to legally protecting your business. So we have to understand how the legal system works first and foremost. Remember that in America, just like a lot of other industrialized countries that we live in

a very litigious society. And I think what a lot of people misunderstand about the legal system, especially here in America. is that there's no like check on truth when you file a lawsuit. So anybody can sue anybody for anything, right? We can't control that. We can't control whether people sue us. We can instead put ourselves in the best position possible to respond to things, to defend ourselves. We'll talk about that in a sec.

First, I want to tell you a little story. Okay. So if you follow me on Instagram, you know I absolutely love going to the gym. I love working out so much. I know I'm one of those weird people. So I have wanted to do an unassisted pull up for a while at the gym. I want to do a pull up without any bars, without bands, all this kind of stuff. I'm strong enough to do it. I just got to like work towards it.

Now, I could, in theory, if I wanted to like, let's just say the goal is to do an unassisted pull up, I could in theory wait until I'm strong enough to do a pull up to start training for it because that's how a lot of people think, right? People are like, once I'm strong enough to do a pull up, I'll attempt a pull up. But instead, I could just start doing them now, even if they're not that good, right, even if I can't complete it, even if I can't pull myself all the way up, I'm not waiting until I can do a pull up to try to do a pull up.

Do you know what I mean? Do you see where I'm going with this? Your thoughts impact your actions. We have to stop believing that this might not work out. Tell me in the comments, if this is how you're operating, because I certainly operated this way, not necessarily because the legal stuff, but other stuff, right? You have to stop believing that this might not work out and start planning for it to work out.

You've got to start planning for this thing to work out. You're just playing it safe. You're playing it small because you're worried that this thing might not work. You have to act like the business that you envision in order for it to become your reality. That's a quote from me. That's from my own email. I pulled that out of my email. So I'll say it again. You have to act like the business you envision in order for it to become your reality.

When it comes to legally protecting your business, we are setting ourselves up for future success and current success, right? We are putting ourselves in the best position possible. Remember again, knowing that the U.S. legal system, we cannot like control who sues us. We're protecting where you're headed, not necessarily where you are today. That's the big mistake that a lot of people make when they say, I'm not ready. I don't need legal yet. In other words, we are future proofing your business. We're future proofing it.

To get where you're headed, you need legal protection. You need legal protection for that kind of business. In fact, legal protection is how you get there. How? Well, there are immediate benefits to getting your business legally protected, legally set up, further protected. For one, you're going to look and be professional. You're going to get paid on time because you're going to have a way to enforce it. You're going to protect your content, set clear boundaries and attract and work with the right clients.

Yes, Rachel, I completely agree with you that this is exactly like building a house. The space that I'm in right now, I built this past year. And I will tell you, I use this analogy all the time. I was so excited to get to this part where it looked pretty, and we could paint and put art and do all this stuff. But it was the foundation part that was the most important. That was not the funnest and that took the longest, right? It was super, super important. And I had to do all that in order to put all this. Right. So we are getting there. We are going to wherever you want to go, but in order to get there, you need the strong foundation.

So now let's go into step number two, registering the right business entity will protect your personal assets. Who's ready to talk about registering their business? And remember, I told you earlier, if you heard me, even if you've already registered your business, you need to pay attention because a lot of people don't actually act like a business properly.

So the real point with legally forming your business, I always like to talk about like, what's the goal? What are we really trying to do here? Right? We want to separate you as a person from your business. We want to do that so that if, and when something happens, like you got sued or threatened to be sued, or you owe money or something like that, only the businesses

assets are at risk, right? We don't want you to personally be liable for what happens in your business. So that's the point of registering your business because a lot of people are like, what's the point or whatever. I also want to tell you that because when you throw up a lot of these like roadblocks and these myths of like, I'm going to wait until I'm bigger online, I'm going to wait till I make more money, I'm going to wait till I have clients. That doesn't make sense when you now know the goal. Because like, even if you only had one client or even if you're not profitable, we still don't want you to be legally liable for your business.

So this concept that I'm talking about of you separating you from your business, you not personally being liable for your, what happens in your business, this is called personal liability protection. That's what that's called. Okay. So that concept, personal liability protection, you're going to want to pay attention because that is super important.

Now, let's talk through the steps to register your business. How do you register an online business or really a business of any kind? The very first thing that you do is that you're going to look at your state where you live and work. You're going to find out what kind of options your state has, right? It's like picking from a menu. There are different business entity types, like an LLC, corporation, partnership, S Corp, like all these different kinds of business entity types, proprietorship. So you need to know what your state offers. You need to know what they call them, and you need to know what your state offers in terms of benefits, pros, cons, how much they charge for them, all kinds of things.

I see a lot of people in the comments mentioning things about DBAs. It's really important that you know that DBAs are not a business type. If you only have a DBA, you have not registered a business and you have not legally protected yourself. So that's really important. A DBA is something you do in addition to registering your business, but we can talk about that later.

So to register your business, we're going to start where you live and work, right? And we're going to look at the options, look at the pros and cons. And then we're going to, based on that, and like based on what's the best for you, like if you determine that an LLC is best for you, or if you seek

legal advice from your own lawyer that says that, then you can register in the state where you live and work. I would ask, by the way, that this, since we're getting into the meat of the presentation, I'll also tell you, please don't post legal tips or advice to other people in the comments. Please do not post links in the comments. We spend an insane amount of money to put this on and a lot of time and effort and I don't want that in the comments. So thank you.

Okay. So we want to stay here, stay focused. So we're going to register in the state where we live and work. And then the very next thing we're going to do is do that by choosing the business entity type because you're going to follow the instructions that your state has to follow that type, right? So if it was like an LLC for example, they have a couple of steps, you fill out forms, you submit the forms, you get that back and bada bing, bada boom, you've filed your LLC.

So there are always fees. Of course, we want to look at in your state, what are the pros and cons in terms of fees? Because some states it's actually not that different when you have an LLC versus a sole proprietorship, for example. Some states are very different. Some states it's much more expensive. So you never know. The DBA is never required.

This is an example of not giving out legal advice in the comments. By the way, I don't want to do that because this is where bad rumors get spread. DBAs are not required. What is required is that if you're going by a name other than your own, in your marketing or in your business. Then yes, you are legally required to form a DBA and to register a DBA, but no, that is not legally required. That's not true.

So when you register your business, you will get official documentation usually by email nowadays. And most of these things can be done online, and then your business is registered. It's super, super easy. So really a lot of people in online business, they're deciding whether they should register as a sole proprietor or an LLC. Is that why you're here? Or maybe is that the split that maybe you're choosing between? Or maybe you're a sole proprietor and you're deciding whether to upgrade to an LLC? Yeah. Okay. Thanks, Eliana. That sounds good. All right. Yeah. So that seems like the split that a lot of people are thinking about.

So let's start with a sole proprietorship. A sole proprietorship is just a type of business entity that a lot of solo entrepreneurs start with because it's easy, it's faster, it's cheaper, all the things. Some states don't even require that sole proprietors register. Some states do, right? Here's the deal with sole proprietorships, though. Sole proprietorship can only ever be owned by one person, right? So that's important to know. You can't have a business partner, in other words.

A sole proprietorship offers you zero personal liability protection. So that means that there is literally no protection for you as a person, so that if something happens in your business and you've registered it as a sole proprietorship, you're on the hook, you're totally liable. So any of your assets are fair game.

Let's talk on the other hand, what is an LLC, right? And we'll talk about S Corps later because S Corp is actually a taxation status. It's not a type of business. So we'll talk about that in a sec. But so when people say they have an S Corp, it's like, really, you have an LLC that files taxes as an S Corp. It's complicated, but we can get there later. Let's stick with the easy stuff right now.

So an LLC on the other hand, which by the way, it stands for limited liability company, not corporation. So it's a limited liability company. It's just another kind of business entity. So remember when I was talking about how like business entities are like menu choices of the types of businesses that you're going to form, it's just one of the menu options, right? It's like a hamburger versus a cheeseburger, or a veggie burger, a turkey burger in my example, in my case.

So you can own an LLC by yourself or you can have business partners. So LLCs offer more flexibility in terms of ownership. So I've seen a bunch of people mentioning in the comments about single member. When we call something single member LLC, that just means that you're the only owner of the LLC. You're the only member. You're the only owner, right? So that's a term that's just used to refer to people who own an LLC by themselves. And sometimes, in some states, there are designations like where it will actually require you to pick from a dropdown menu. Like you have a single

member LLC versus a multimember LLC. If you own the business by yourself, you have a single member LLC. That's all it is.

So with an LLC, you actually do get what's called limited personal liability protection. There is no business entity type that provides you absolute personal liability protection, that separation from your business. Because technically speaking, if you do something really bad and really wrong, you're still going to be legally liable, right? If you mistreat your business, if you abuse your business power to do something illegal, you're not going to be immune from that, right? If the client sues you though for the very thing that you're like doing the work, that's the kind of stuff that's typically included. So that's really important to know.

The idea with an LLC and the big, big benefit to having an LLC is that technically speaking, only the company's assets are fair game if there's a problem. Now, some states in America, they don't protect single member LLCs as much as they do multimember, which just to me makes no sense, but I guess it's because some people misuse LLCs to like hide things. I don't know and avoid legal liability. But some states don't offer as great of protection. It's still the only like, no, only people can be members. I saw that, Brittany. I wish otherwise Hudson would be my CEO. Trust me. But you don't want -- like you -- there's no other better option. Let's just put it that way. So I always say like, it's just something to be aware of, but it's not like you can really do any better.

Okay. Now, when you have an LLC, this is where it's really important for everybody to pay attention if you already have one. Everything that you do in your business is now has to be between your LLC and like your client or your LLC and your customer, your user, audience member. So like your contracts, for example, have to be in the name of your LLC. They should be between your LLC and whoever you're sending the contract to.

Your website policies, which you should have all three of, which we'll talk about in a minute, they should all be in the name of your LLC. Your insurance policy, your business insurance policy should be in the name of your LLC, cover your business, and then you would be added as what's called an additional assured, insured. And then all your transactions should be between an LLC and your client. Like they should be paying through a

business PayPal account. And then that money goes into your business PayPal account, which then goes into your business bank account. Like everything's done in the name of your LLC and through your LLC, getting slammed by the sun over here.

Okay. So now by forming an LLC, we are building a barrier between you personally and your business. That's how we build up. If you saw, I have this really cute animated brick wall, you maintain that personal liability protection that the LLC entitles you to, right? It's really important. So having an LLC is not the end of the legal story though, as I mentioned earlier. If you have an LLC, you have to then actually act like an LLC to actually get the protection from it. You have to maintain really good personal and business separation carefully and in an organized way.

So here are a couple of examples. For one, you have to have your personal money and your business money separate. Right? Your contracts have to be in the name of your LLC. Like I mentioned, you have to have detailed and clean financial records. They have to be available for someone to look at them at any time, pretty much. And you have to make it clear that you're an LLC. You should use your LLC, what's called a moniker, wherever you need to, unless you formed a DBA without it. But if you have an LLC on your business name, it should be like on your website header or on your documents. Like here, well, you can't see my slide, but on the bottom of the slide, it says copyright 2024, Sam Vander Wielen LLC, because this presentation is in the name of my business. It's not me personally, I'm just the owner of it.

Okay. Now, tell me in the comments, are you getting a little excited at least about how simple it can be to grow a legally protected business? And thank you so much again for being so understanding and so kind and patient. Thank you. There are hundreds of you here live. Thank you for being here and understanding that I can't have these slides, but don't worry.

Lindsay says that you're terrified about doing something wrong. Do not worry, Lindsay. Honestly, with this stuff, it's so much about just knowing and then doing better or knowing and doing differently. It's okay. Like it's okay. I'm not one of these, you know, one of my Ultimate Bundle® members actually messaged me the other day on Instagram. And she was like, one of the things she got targeted with like another lawyer's ad. And she

was like, one of the things I really appreciate about you is you don't use scare tactics for this stuff. And I wish I could read you my response to her right now, but I said to her, people don't go around getting sued left and right in online business. Like it happens. And I have to tell you as a lawyer, like, of course it's possible because it would be irresponsible for me to tell you it's not, right. So it's possible.

It's just like people aren't getting sued left and right. You know what does happen left and right? The annoying day to day stuff, the annoying day to day stuff. People don't pay their bills, people cancel their cards, they issue chargeback threats, they try to stretch their coaching package, people don't know how to pay themselves, right? Like, that's the stuff that happens day to day.

So I hope that by being here, you will feel calmer actually because it's just not my style. And if you like this, then you're really going to like, what else I offer, but it's really okay. I swear. It's just that you're already ahead of the game because you're here, right? Honestly, you're already doing it. Like you're a hundred steps ahead of everybody else. Yeah.

So, okay. Step three, what you must get in place ASAP so we can make sure you don't owe a dime if anything ever did happen because remember, what did we talk about in step number one, you can't control what happens to you in life in general, let alone with getting sued. Let's talk about business insurance. Who's ready to talk about business insurance? Okay. Yeah. And I see there are lots of really, really good questions about DBAs. I will definitely address them at the end.

No, do not be nervous about business insurance. Business insurance is awesome. Business insurance is easy. So easy. We can get this done. Okay. Here's what business insurance is. Business insurance is what financially protects you in a lawsuit by providing you with a lawyer, paying the lawyer's legal fees, and then paying for the settlement or judgment that's found against you. Or that's usually some sort of settlement, right?

So business insurance is just what financially protects you from a lawsuit or even the threat of a lawsuit, right? There are many, many different

kinds of business insurance. What you need depends on what you do. It depends on how you do it and how much coverage you want. Like it's just like car insurance, right, where you -- I mean a lot of states have requirements for like minimum coverage, but we don't have that for business insurance. But really, it's like you can have as much or as little as you want, and business insurance is optional. I just don't recommend taking the option not to have it. I recommend having it.

So, okay. So I see a very good question. Is business insurance is the same as liability insurance? Liability insurance is a type of business insurance, right? So I'm going to go over the two major types, including liability insurance. Okay. So some people call this professional liability insurance. Some people just call it liability insurance. Some people refer to this as E&O, E&O, which stands for errors and omissions. Okay. It's all the same thing.

Professional liability meets all, like that all falls under that same umbrella. I do think that business insurance is necessary before you start working with people. What I teach you in the bundle is kind of like how to time this stuff, especially budget wise. The registering your business and like getting all that stuff set up is the earliest thing you do. And then right before you're about to work with people, I recommend business insurance.

So professional liability insurance, otherwise known as E&L, that's the kind of insurance that covers mistakes or alleged mistakes. Remember, you don't actually have to have done something wrong, but somebody's just saying you did something wrong, covers mistakes in your services or in your offers, right. Another kind of business insurance is called commercial general liability insurance. Not everybody needs this kind. So like I said, it really depends, right?

So that, commercial general liability insurance, that covers bodily injury, property damage to somebody else, not to yourself, but bodily injury or property damage to someone else. It also covers things like libel and slander. Right. So it really depends on like what you do, how you're seeing clients. Do you have an in-person business? Do you have a virtual? Even if you have a virtual business, do you host like workshops in person? A lot of

my customers do a bit of mix of both, or they have like primarily virtual businesses, but they do marketing events in person. So I have it all. I slap it all on there. Why not? It's not nearly as expensive. Commercial general liability is pretty cheap compared to professional liability. Professional liability doesn't have to be that expensive.

I see that Leanne's saying that she's been looking for a referral. I actually have a bunch of referrals inside of the Ultimate Bundle® of people that I like and that have been really good to my customers. So we include those for you in there.

Okay. Let's talk about contracts. Who's ready to talk about contracts? I love contracts. I know I'm a lawyer, so I'm a dork. So I like contracts because they just like set it all out for us. I mean, there's no like, what did you mean? Did you mean this? It's like, it's all right there. It's in a contract, super easy. So let's talk about how contracts and policies can totally save your vegan bacon.

Now, attorney prepared contracts and policies. Notice I said attorney prepared, not just any old prepared, not copy and pasted, but they prevent the wrong kind of people from working with you in the first place. So you might be here because you've been kind of freaked out about what somebody is going to do with like, if you send them your contract and then they bounce because they're nervous that you've sent them this contract, do not be scared.

Let me tell you as your big sister in business, do not be scared because that means that that person intended to do something wrong because you're not sending them a contract that's like, you're not taking their firstborn, you're not asking for anything you're not owed. All you're doing in a contract, it's literally -- what they taught us in law school was that contract's a meeting of the minds, right? You think this, they think this, and this is the memorialization of what you guys think that you're agreeing to so that you know that there's clarity. That's all it is. There's no scary stuff.

I can tell you I've written all my contract templates, nothing scary in there. They are straightforward. They're not nearly as long as other

people's that I've seen, but it's really not. If they want to walk away, let them walk away. That is okay. They are doing you a favor.

Contracts set clear boundaries more than anything, right? And actually, something I want to mention really quickly, I just saw a comment about this. Contracts work both ways. Something I don't think that people think about a lot is that, because we're very focused on ourselves, it's just human nature, but we're concerned about what things mean for us. Like, is somebody not going to pay us and they're not going to show up, guess who else is worried about that? Your client. Your client's worried that you might not sign up. Right?

Your client just met some random person on Instagram, and they're not sure that you're going to show up. And they're about to hand over a lot of money, but they're like, I certainly hope I'm getting what I think I'm getting. If that person goes to hand you over money, this has actually happened to me before, tell me if this has happened to you. I've gone to sign up for things and saw that there was no contract and decided not to do it because I'm like, well, I'm handing over all this money. I don't really know this person. I don't know like where they live. I don't have any information about them. I wouldn't be able to do anything about it. I'm bouncing. I'm not going to sign up for this thing.

So contracts work both ways. They protect you, but they also are going to give your customers the confidence that they need to sign up to work with you, right? It's very important. And if we're putting on this business, how we're becoming an entrepreneur, you have got to start centering the customer. I was just talking to my husband about this this morning, about people who pass on credit card fees. And I was saying how that is centering yourself as the business and not the customer.

I center the customer. You guys are first, right? You are first. If I have credit card fees, that is built into my price and I've got to deal with it, right? And I can raise my prices if I want, or if I need to. I sent her the customer. And I want you to think the same way, even when it comes to contracts. You're also doing this for them because you're telling them what you're promising and you're following through on it. And you're asking them to step up and do the same.

Now, after having thousands and thousands of customers, I can tell you that, as I said earlier, people aren't getting sued left and right. What actually is happening is that contracts are what they are using to set clear boundaries. I've seen a lot of you sharing in here about how you really want to set clear boundaries, right?

So contracts are preventing awkward conversations, creating rules on the fly. Like it's so annoying to have to be like, oh, I don't know. Do I accept refunds? Do I do this? And even not knowing how to navigate a sticky situation. Like when you get a tough email and someone's asking you to get out of something, you don't have to decide. It's so much mental drain. Like so much energy that's given to having to decide on the fly for every single contract issue or request that comes through. And it might not seem like a lot now, but I'm telling you one day you look back like me and I'm like, I can't believe how many people we have, how many requests there are. It's a lot, right?

I like the fact that with contracts, the terms of your work together with the other person, and they're laid out nice and neat and an easy-to-read contract that's specific to what you do. So depending on what you do, here are a couple of examples of what contract you might need. So for one, like if you're working with clients one-to-one, like doing coaching or consulting, you need a client contract. Pretty self-explanatory.

If you're going to run a group program, you need a group program contract. If you want to sell, this is one that people get confused about a lot because they might be like need to include something at checkout versus sending a client a contract, right? If you sell a membership, does anybody here sell one or want to sell one, like a membership, a digital product, a course, something like that, right? Then you use something -- yeah.

So I see a lot of people saying that they do or want to. If you sell a membership, a digital product or something like a course, then you need what's called terms of use because that's a contract that you include at checkout as something that people agree to. So they'll check a box and say, I agree to it. Yeah. These contracts are all beautifully laid out on the

slides, Diana. I'm sorry. If you want to offer like an affiliate agreement, all this kind of stuff, you would have an affiliate contract.

Now, who here has a website or intends to have a website? Does anybody? Does anybody? Yeah. Okay. So the three kinds of policies that your website needs are as follows. Number one, you need a website terms and conditions. I'll go over each of these in turn. So number one, terms and conditions. Two, you need a website disclaimer. Three, you need a website privacy policy. That one is actually legally required to be on your website if you collect people's personal information. So we'll talk about that in a sec.

All right, so number one is terms and conditions. Terms and conditions is kind of more of a catch all policy where we include the rules of your site, of consuming your content, of navigating your site, so that you can't be legally blamed for the person's use of it or the consumption of your content. Yes, consumption of free content still puts you at legal risk. People in America can get sued for just putting out content. You don't need to get paid by somebody or have them be your client in order for there to be an issue. So that's a problem if you just want to have a website.

Number two is a website disclaimer. I would say that to me, this one's the legally like most important, whereas number three that we'll talk about in a sec is the legally required one. But the website disclaimer is legally most important because they're your disclaiming liability. So this is kind of your one shot, your one chance, get people to agree by using, just by using your website because you just have this like plopped on the bottom of your website that you can't get sued for anything that they're seeing, finding, trying, implementing from your website, your content, or the use of any of your products, right? That one's really legally important.

Last but not least, the third website policy that you need is a privacy policy. That's actually legally required not only by the federal government here in America, but also thanks to certain laws internationally, like the GDPR for example, that's come out of the European Union that we're all subject to have an extensive training for you in the Ultimate Bundle® on it. It could have its own training into itself. But the privacy policy is the one that's going to tell people like how you're collecting their information, what you're doing with it, all that kind of stuff.

So those are the three website policies that we need, we have to have. They are just stuff that you would just get quickly done and put them up. Do not waste a lot of time on them. So as we've talked about, contracts are the written proof that you're going to need to collect missed or skipped payments, to defend yourself if you're accused of doing or not doing something because you're going to need proof. Like, I didn't promise her my car, so you want that in writing. And you're also going to set clear boundaries with your clients when they ask for something that wasn't promised at the outset or they try to stretch your boundaries.

You need to make sure more than anything that your contracts are enforceable. Just having contracts like cruddy contracts, they're not going to help. You actually need to make sure your contracts are legally enforceable. That's the key. Copy and pasted contracts are usually not enforceable because they're usually missing key provisions, or they're not sent or signed correctly. You didn't follow the right steps and then they're not enforceable. So it's like not having them anyway.

Okay. Tell me in the comments, are you seeing how having these simple legal pieces in place would make you feel so clear, protected and confident? Give me a yes in the comments. All right. Good, good, good. So many. That's awesome. So the very last thing we're going to talk about before we do a little state of the online business union here is that I'm going to do step number five, the real key to staying legally protected is knowing what you can legally do in your business. And for those of you saying you still have questions, don't worry, because we have a Q& A coming at the end.

So the real key to staying legally protected is knowing what you can do with scope of practice. Scope of practice is what you can and can't do, teach, talk about, sell, et cetera based on how you're qualified, educated, certified, licensed, et cetera. Will a few of you tell me in the comments what you do? Like what kind of business you have? Does anybody have a coaching business? Do you have a consulting business? Are you selling digital products? Parent coach, health coach, fertility consulting, pelvic floor PT. Yeah. Okay. I'm seeing a ton and I'm also seeing so many that are already like people I, that I know have in my community and all of that.

It's amazing. Yeah. I see RDs here. We have lots and lots of RDs, tutoring. Awesome. Product design, coaching. Okay. This is super helpful.

So for basically all of you that I'm seeing coming through, Sonya's a plant based chef, we need to know what we can do and not do, say and not say, what we can offer, all that kind of stuff. Has that been something that you're concerned about? Is it something you've thought about? Like, am I allowed to say that? Am I allowed to do that? Sell that? All that kind of stuff?

Yeah. So I see that a lot of you are very concerned about this. And rightfully this is actually the part that you should be very concerned about to be honest. And I don't lay on the fear very often, but I actually think this is the part to worry about. So a lot of people worried about getting sued and doing this and that and the other thing, it's really scope of practice. I honestly think this is the key.

So every state defines what professions can do but what I was saying was that your state probably doesn't define what you do unless you're like an RD for example. I saw some of you are an RD. Every state defines that. But if you're like a parenting coach, a money coach, a mindset coach, they don't define that, at least not now. Right. What they do define are what I call umbrella professions. So if you imagine yourself holding the umbrella, you're the mindset coach or the parenting coach or consultant or some other thing, right, music coach, yeah, any of these relationship coaches.

If you're that, so you're holding the umbrella, you want to think about the professions that are above you, right? An RD is a registered dietitian. So you want to think about the professions that are above or around. I don't mean above, by the way, in terms of like higher, like better than you. I'm not making a qualitative statement. I'm just talking about how they are defined by your state and what you do just might not be defined by your state yet.

So if you were, let's take a health coach as an example. If you're a health coach, a registered dietitian would be one of those umbrella professions, a doctor, a nutritionist, right, all of these kinds of things, they would all be the umbrella profession. If you're a mindset coach, maybe a therapist or

yeah, like a therapist, a social worker, anything like that would be an umbrella profession, right? So those are your umbrella professions. Those are the things that are defined by your state. And those are the things that you want to use as a guide of what you can't do, right? You can't do any of those things.

So what's really important though, more than anything with scope of practice is that you do what you say and you say what you do, right? You do nothing else. So you tell people like exactly like, hey, I'm a health coach and I'm not a doctor. Therefore, you can't do things that only a doctor can do. If you say I'm a money coach, I'm not a financial planner. You can't now just go give financial planning advice just because you qualify it by saying I'm not a financial planner.

A lot of people think that the point with scope of practice or with any kind of disclaimer is like, oh, if I just tell people I'm not a doctor, lawyer, nurse, accountant, whatever, then I can go out and give that kind of advice. No, no. If you say that, then you also need to make sure you're actually not giving that information. That's really important. Legal documents, having a contract, having somebody sign a contract saying I know that Susie's not a doctor, that will not get you out of legal trouble if you actually acted like a doctor and you're not a doctor. If you did things that only a doctor can do as defined by your state, that's who sets your scope of practice, then that's when you're in legal trouble. Right? That's the point.

If you have a professional license, yeah, life coach for sure, because you're like, you've got therapists, you've got doctors, you've got all kinds of things above you that those things are defined and you can't give legal advice, medical advice, all that. So you need to make sure when you're going out and working with people, you're not giving that kind of advice. You can't just say, I'm not a doctor, but here's some medical advice. Right? We can't do that.

So if you have a professional license, right, and you're trying to start a coaching business, that means that you can only do what a coach does. Does anybody here, like I get a lot of people who are doctors, lawyers, even RDs who want to start a coaching business, therapists, I get lots and lots of

therapists. If you're trying to start a coaching business instead, because you want to be online, you want to be able to work with people anywhere, do all that kind of stuff, that means you can only do what a coach does and you have to protect your license, which means not relying on it. And so it's a very complicated thing. It's something I teach a lot about in the Ultimate Bundle®. It's obviously something I navigate every day because I'm a lawyer who's not giving legal advice.

So yeah. Robert says the architect, starting his own firm. Would that be the same situation? No, Robert. I assume you're starting an architect firm, right? But if you were, let's say you're an architect and then you were starting like, I know someone actually who's an architect who does design planning, virtual design planning online. That person can be promoting themselves as an architect because they're licensed in their state and they're working with people outside their licensure. And so then they're just kind of marketing themselves as like a designer, essentially. Right. So that's kind of, yeah.

So let's get into -- I'm going to answer any more of those scope of practice questions at the end. Let's get into the online business updates. I know a lot of people were very excited about this part. So I want to talk about some of the updates. The first thing you need to know, I saw somebody had just posted about it called the BOI requirement, the beneficial ownership information requirement.

So this is a law that just went into effect on January 1st this year, just a month and three weeks ago. So the BOI requirement is basically the gist of it that you need to know without wasting your time is that it's registering your ownership information with the government. A lot of people get all confused about this and they get all pissed off. It's really not something to waste even a moment of your energy on. There are like way more important things in life. It's super fast. It takes five minutes and it's free. Just registering your contact info with the government. It's fine. Right?

Essentially, they want to increase transparency on who owns what business. Obviously, they're probably not really concerned about our kinds of businesses. It's like more of the big, big businesses. And then a lot of

those people were excluded from the law, but that is a separate training for a separate day. And so all you need to know about this one is that you're required to comply with it if you have a -- if you've had to register your business, then you're required legally to comply with it. I have a free guide for you. I have information about it inside the bundle. So don't worry, we can get you all tucked in and it's super easy, but I just mostly wanted to bring it up to bring it to your awareness, but also to tell you this is nothing to sweat about.

When you need to comply with this by depends on when you've registered your business. If you registered your business before January 1st of this year, then you have until the end of this year to do it. If you register your business in 2024, however, you have a much tighter deadline. So you can get my guide. If you're in the bundle, you'll have all the information in there, but that is something you need to know about.

Okay. The second thing you need to know about is that the email authentication requirements that have just gone into effect. This is mostly from Google and Yahoo, as far as I know. There are three very annoying acronyms that you need to know about. One's called DMARC, one's called DKIM, and one's called SPF. Like, the kind of thing you put on your skin. So DMARC is D-M-A-R-C. Again, you're going to get this by the slides. You don't need to know what all these are. The point is that there are DMARC, DKIM, and SPF that your provider might be requiring you to comply with.

Essentially what these three things are, and what this email authentication requirement change is, is that email providers are making sure that whoever's getting your emails can trust the source. They're trying to get rid of spammy emails. Right. So it's basing it on -- they're delivering your emails based on your trustworthiness, but you kind of have to jump through a few hoops in order to make sure your emails actually get delivered. Right.

So you need to check with your email provider. This is something that's more like a tech issue than a legal issue per se, other than the fact that they've announced these kinds of big, like more privacy concerns, but you want to check with your provider. If you're using Google, if you're using Yahoo, even if you're using with a service like ConvertKit like what I use,

you want to check with them to see, is there anything that you need to do on their end?

Now, last but not least, the third major change that you need to know of is that there's been an FTC crackdown on online businesses and creators, especially in the coaching space. If you could see my slide, you would see that I've included all these screenshots of these headlines from the FTC website. Like one of them says when a business offer or coaching program is a scam. Second one is FTC acts to stop online business coaching scheme, learn from deceiving customers about money making potential. And the third one is FTC warns to trade associations and dozen influencers about social media posts, promoting consumption of aspartame or sugar. That one had to do with letting the audience know that the post was promoted. It was a sponsored ad.

So basically, what you need to know is that I have seen an uptick, I mean, I think as there's just been an uptick in online businesses and more people in the online space and there's an increased awareness about it. There has been an uptake and an increase in scrutiny over things like false advertising, false promises, making guarantees and warranties that you know aren't true, and even scope of practice issues. People offering information and advice on things that they're not qualified to talk about. Right?

And I think what's really important here is one, I wanted to include this because I always want you to be a better consumer too. Like I'm not really super afraid of you doing this because you're here and I just don't think you're that kind of person. But I'm also afraid of like, I know what it's like to be earlier on in online business and fall prey to some of these things from some business coaches. There are a lot of good ones out there. Don't get me wrong. But some business coaches and you'll get better at knowing what to spot as baloney and what's not baloney. If you're in my community long enough, you'll hear a lot about what's baloney and not baloney. And if you read my book next year, you definitely will, but I want you to know it for that reason.

The other thing, the other reason I wanted to bring this to your attention is because you might take a business coaching course, or a program and they might actually encourage some of these tactics. I remember in 2017, I was

in a coaching program with a very then famous business coach was since like disappeared and left the industry. She would tell us to always fudge numbers and money claims, and amount of clients, and false scarcity over how many people or like how many spots are left in your coaching program when there really are a lot. This was very common at the time, right? And I watched as she built her business, and I could tell she wasn't being truthful about a lot of the claims.

At that time, I think you could get away with it a little bit more. The reason I'm bringing it to your attention is because there is a crackdown in this area, right? So we need to be better about making sure that we are not also taking things that are being passed down to us that aren't good for us and are not good for the industry and that aren't okay. And they are getting more serious about this. The name of my book is When I Started Business, I'll Be Happy and Other BS I Told Myself About Online Entrepreneurship. It comes out January 28th next year. Okay.

So let's review. You have just learned so much, I think in my opinion. So you have focused, you've learned to focus on where you're headed and not necessarily maybe where you are right now when it comes to legal protection. We talked about registering the right business entity, protecting your personal assets, and what your website needs in order to be legally protected. We talked about how to know what you can teach and not teach and talk about, and what legal changes are happening in 2024.

You don't want to go, by the way, you want to make sure you hear this all the way to the end because I got some goodies for you. I know you're here today because you've tried figuring out the legal, financial, and insurance set up for your business on your own, but you want a step by step plan. I know because you told me in the beginning. I know you wish you could get the legal piece taken care of so you could just focus on doing what you love because you told me. And I also know you want to grow an amazing business without wasting time googling answers to legal questions that are totally freaking you out.

And I could not be happier to tell you that now is the time, my friend. So, it's your time to stop hoping that the universe will protect your business just because you have good intentions, which I know you do. It's time to

stop the Google and cross my fingers charade for good. And it's your time to get legally protected and stop looking over your shoulder, wondering if anybody will notice you accidentally stole somebody else's contract or policy. It's your time to get legally protected with a proven step by step system.

And this is not just possible for an attorney like me. I've told you stories already. I will tell you some more. My customers and members don't have any legal background or any fancy skills. I actually do have a bunch of attorneys and even they love it, but they've just used the templates and a system that works to legitimize their businesses. And if they can do it, I promise you, you could too. Thousands of coaches and service providers, just like you, have used my legal templates and trainings to get legally protected and breathe a gigantic sigh of relief.

I have this little screenshot for you here of one of our Ultimate Bundle® members fueling financial freedom, said you're the greatest. The Ultimate Bundle® has been the greatest investment in my business so far. Karen says I'm only halfway through all the legal stuff from your legal package, and I've already have it. I've already had it saved me from a client who I think would have turned into a bad situation.

I'm so excited to invite you today to join the Ultimate Bundle®. I'm going to get to your questions at the end. Don't worry. Just give me a minute. I'm going to talk about the Ultimate Bundle® for a second. Then we're going to go through the questions. So I'm inviting you to join the Ultimate Bundle® at the lowest price all year. And I've got a major, major bonus for you that I've never offered before.

The Ultimate Bundle® is not only my best-selling program that thousands and thousands of your peers are in already, but it's the exact program and the templates that you need to legitimize your business, onboard clients, hire subcontractors, get paid, boldly grow the business of your dreams and get the support of a lawyer for your business. That's me.

So Haley here said, I was so excited to finally commit to the Ultimate Bundle®. It's been on my mind so long after signing up for your workshop. I'm already finding so much value from the questions that have been asked

in the group and of course the bundle itself. So thank you, Haley. I really appreciate it.

Also, I wanted to include this email from Sarah where she said, I've heard you talk about how not being legally legit can actually be a block for getting clients and making income. Remember we talked about that earlier, but I didn't really understand it. And I bought this bundle and created my first legit coaching contract. I was even a little nervous to open it and begin the modules, but holy moly, the energy I had after this huge hurdle I had been avoiding became an easy step. And I felt like the coach I wanted to be. And wouldn't you know it, I got two more clients that day.

So here's what's inside the Ultimate Bundle®. Actually, I think I could put this slide up so that at least you can see something. Let's see here. So all right, at least you can see this. So inside the Ultimate Bundle® are our core 13 legal templates. There are 13 legal template video tutorials because you get a video tutorial with every single legal template. You get over 35 on demand video lessons.

There are over 35 video lessons where I cover everything that we've talked about today and I'll show you in a second. You have lifetime access. You have as much time as you need to access it. You can download it as many times as you want. You get free updates as the law and online biz change because I update it and you get that for free. You get access to a private member only community. You get direct access to me there and through email. You can email me, exclusive access to additional workshops and Q&A sessions from time to time. You get a monthly Ultimate Bundle® member newsletter with updates and exclusive offers, and you get at least for the next couple of days, our biggest discount of the year.

Okay. So I'm going to stop sharing my screen here so we can just go back to this. Okay. So the 13 legal templates that you'll get inside, if Leanne, from my teams here, if you could list out what the 13 legal templates are in the comments, that would be awesome because I know nobody can see it.

But the 13 legal templates you get inside are the client contract, the terms of use. So that's the one that you use for the courses, memberships, and digital products. You get the website disclaimer, the privacy policy,

and the terms and conditions. So all three of those website policies we talked about earlier. You get the independent contractor agreement, the group coaching contract, the mini disclaimer, which is what goes on your content and your freebies, the affiliate agreement, testimonial release, a retreat contract in case you want to plan a retreat, copywriter services contract and social media manager contract.

Those are all 13 of the ones that you get. Plus, you get a how to video tutorial with each and every one that helps you fill it out in 15 minutes or less. I literally have a walkthrough screen share video of me walking you through it and filling it out. All you're doing is popping in your personal details. You are not doing any legal writing. I've done all the legal writing for you. So hear me loud and clear. People always ask that.

Here are the seven modules that are inside that Ultimate Bundle® business series. So module one teaches you how to form your business. So I teach you how to register, LLCs, full props, how to form an LLC, what to do after you get an LLC, getting an EIN number, and even local registration requirements.

Module number two, it teaches you about business insurance, business bank accounts, and how to take payments. Module number three is all about websites and social media. So I teach you about things like the website policies, how to implement them, the GDPR, how to create legal website copy, so you're not violating your scope, and building an email list. Module number four is all about contracts. So I teach you how to send and sign them so that they're actually enforceable, how to onboard clients, how to read contracts you have to sign, and how to work with minors if you can.

Yesenia said, do we need to disclose if we use AI for any part of your business? It's possible. We can talk about that in the QA. It depends what you're using it for, but I could see it.

Module five, working with clients. So I teach you how to legally work with clients one-on-one, offer group programs, offer courses and memberships, what to do if a client doesn't pay and scope of practice for coaches. Module number six, I teach you about copyrights and trademarks, how to file them if you want to, or need to. Module seven, I teach you how to hire

independent contractors, what an S Corp is and how to figure out when you need one, how to navigate small business taxes and how to run an affiliate program.

So after getting the Ultimate Bundle®, you'll be able to quickly and easily complete your contracts and website policies. You can confidently create and promote new products and services knowing you're protected. You can hire and scale without fear and you can breathe easy knowing you've got legal help in your corner. Plus, I've got some major bonuses. Okay. So who's ready for bonuses? I always want to say this in my over voice, but I don't have a voice left.

So, yeah. Thanks, Brandy. Thanks, Kristen. So, bonus number one is that you get the best financial offer of the entire year. The promo that I offer in January is also always the lowest price that you can get on the entire year. So you will not see this again this low until at least next year if we even do it, because this is the time my book comes out. So bonus number one is you get \$500 off the pay in full option. And you also get access to a new lower payment plan option. So I give you the ability to pay for the Ultimate Bundle® over 12 months starting for just \$183 today. So it's a good deal. This is the lowest price you can get ever, and it's only available through February 28th. Okay.

But bonus number two expires on Friday. So it's really, really important that you pay attention for a sec. Bonus number two is that if you purchase before this Friday, the 23rd, you get four live Q&A calls with me this year. That means one quarterly check in every single quarter this 2024. So you have four calls in 2024. And one of them will be jointly held with a CPA so that you can get your tax and your business expense questions answered. You have to buy by Friday in order to get bonus number two.

Bonus number three, you get access to my build your own business retreat replay vault. I held a two-day online business retreat. So I brought in experts on things like email lists, building small business taxes, mindset shifts, even human design and Instagram growth. I don't sell this outside of the bonuses. So this is where you're going to have to get it.

Bonus number four, bonus training from my very own Facebook ads team on how to launch your first Facebook ads campaign. So we'll actually walk you through the steps of creating and launching your first Facebook ad. Bonus five is my best tax training. It's exclusively for bundle members only. It's a private audio only podcast episode where I cover everything you have to know about taxes, including the different kinds of business studies, federal income and self-employment taxes, how to handle state taxes, planning for quarterlies and paying yourself. Bonus number six, you get my legal entity checklist in order to self-assess and pick which entity is best for you.

Okay. So you can click the enroll now button, which should be on the page any second. It's like magic. It just appears, but you can use the enroll now button. Leanne will also drop the link in the chat for you to join the Ultimate Bundle® now. So you can get access to that discount and take advantage of live Q&A calls that expire on Friday. And please let me know in the comments if you end up joining, because it's always helpful for me to know. And I just like to thank you personally.

Okay. Are you ready to protect and grow this business that I know you're working so hard to build? You're probably wondering what the investment is. And I mean, if you went to your own lawyer, this would cost you. I mean, just a handful of contracts would cost like 10 grand. I mean, it's a few grand just to get a custom contract. So it would be extremely expensive. Definitely over \$10,000 worth of (inaudible). Definitely over \$10,000, that's for sure.

The actual retail value of even just the trainings and the templates alone is over \$7,000. But beyond the value of the training and the templates that you get when it comes to the value of a legally protected profitable business, the sky is honestly the limit. Now through February 28th only, there are two payment options. There's a one-time payment of \$1899. That is the cheapest that I ever offer for the Ultimate Bundle®. That's a \$500 off savings. There's also a 12-payment plan for 12 payments of \$183.

Just remember that all 12 payments are required. This is not a subscription. This is not an option. It's not something that's cancelable. So this is something I'm just giving you the ability to pay for the

Ultimate Bundle® over time. You get instant access to everything regardless of which payment plan you choose. So if you choose the one-time or the 12-time payment -- 12 payment plan, I mean to say. I want to dive in and take your questions. I just want to make sure that you know that you have to purchase before Friday in order to get access to those live Q&A calls.

So in order to enroll, you literally just click the enroll now button. I can see it's up on the screen. You tap in your details in the checkout page, bada bing, bada boom, you get the bundle and all of the bonuses. You could be inside the bundle tonight, filing an LLC, filling out a client contract, or learning how to stay within your scope of practice. Yes, Kristen, you can pay off the payment plan sooner. Yep. You can join us today just for \$183 if you choose the payment plan. This payment plan is not available when this promotion ends. So this will go away. It goes up to \$197. So all 12 payments are required. This is not a subscription, like I said. And the one-time payment of \$1899 is savings of \$500.

So you might be wondering, like, I don't know if I need to invest in my business yet. Simone who's in the Ultimate Bundle® is actually a really well-known dating coach. And she said, when I signed up for the bundle, which is worth every single penny, it was like a guiding light that was able to light my path, and I was able to walk down it. It pretty much has everything you need to get started in your business and protect as your business rose.

We also had Stephanie, who's a career coach say it's the best out there for anyone that has an online business. Christina says, you guys will not be disappointed. This is an invaluable resource to my business. And Liz says, you found me on Insta when I wasn't even looking, and I ended up paying \$2,000 and couldn't be happier with the purchase. You might also be wondering if you can just do some of this on your own. I don't think so because you're going to be able to knock out this stuff really easily with our resources and support. Like Molly here, who in the same day that she got the bundle, got her EIN, an LLC and a business mailing address in one day. And she felt super accomplished.

All right. You also might be wondering what about two years from now when your business changes, will you still be legally covered then? Remember,

you've got lifetime access and I keep it updated. Brittany says it's everything you need and no question worth the startup cost. Although the extended payment plan was extremely helpful for me as a new business owner. I find myself referring back to it over and over again. No need to Google when you have Sam and the legally protected community.

If you're also wondering if my bundle is right for you or whether you should be shopping around, Whitney says, this is the best investment aside from my business code strategy session that I made this year. Linda says, best legal bundle on the planet. No joke. This person says, I think Deanna says, investing in Sam Vander Wielen's Ultimate Bundle® has been the best move I've made, having this community here to seek help and insight from is keeping me sane. Thank you, Sam.

I also got this Instagram message, which you can see from somebody here, where she was saying that she actually went out and bought from a competitor and didn't like it. She didn't think it was very helpful. So then she came over and bought my Ultimate Bundle®.

And she said, I just want to let you know, I've been debating buying the bundle for a while now. I actually bought from another person who advertised a similar product. The two don't even compare. I was never able to use hers because it was just so boiler plate with no explanation for what anything meant. That experience kind of contributed to my hesitation to try the Ultimate Bundle® because I was afraid of falling for another too good to be true scenario. The Ultimate Bundle® is not that at all. I love your video walkthroughs and how the templates clearly outline what needs to be personalized to your specific business. The other contracts I've tried didn't have that and I didn't feel protected at all. You've made the stuff I've been dreading easy and understandable. That's something I hear a lot.

Okay. So I want to very quickly run through a couple of common Q&A's that I've seen popping up in the chat. And then I'm just going to start taking the questions as I see them. A couple of people have asked if it's for you, if you haven't started your business yet? Yes, it's also for you if you already have a business. If you haven't started your business yet, this can still count as a business expense. So you want to keep track of all your costs. Like if you buy a website, if you pay for an LLC, if you talk to a

lawyer, like whatever you do, keep track of your expenses because those can all still count as business expenses. So yes, it's still for you even if you haven't started yet. If you've been operating your business without legal protection so far, is it too late? No, you just need to get started. Absolutely not.

I saw a couple of people ask like how quickly can I use the templates and get them set up? So you get instant access. They all take about 15 minutes or less. So it depends which one you want to tackle. I have a guide in the beginning of the bundle. That's like a success guide to tell you like what pathway to take, depending on where you're at and what you're doing and when and like what you need to get done as fast as you need to get done.

Let me see. So Maggie said, can I cancel during the year should my circumstances change? No, you cannot cancel because you get instant access and everything's downloadable.

Sonya said, for the bonus with the live calls with you and one with the CPA, is this a pay in full or can it be on the monthly plan and get this bonus? Yes, Sonya, everybody gets the bonus of the four live Q&A calls, no matter which payment option you choose, as long as you buy by Friday. So yes, that was totally fine.

Elizabeth said, does the bundle cover when to work with a bookkeeper and a CPA? Yes, it does.

Renee said, when does the \$183 end? It's 12 payments of \$183. So you make the first payment today when you buy, and then you'll have 11 monthly pay, it's one payment per month, 11 additional times, and then it's over.

Vincent, yeah, I sell all my legal templates a la carte, but once you need a handful of them and adds up and the bundle becomes the option. So you can check that out on my site if you'd like.

Yep. Alicia said, can this be a business expense if paid outside of a business bank account for those just starting? Yes. You just need to keep track of it and then you got to start your business. So yes, you can.

Linda, what kind of business do you have? I just want to make sure. And keep in mind for some of you saying in the comments, like you have one or two of the things that are in the bundle or some of the things, it's still worth it because just a handful of these contracts, like you don't need all 13. If you need like three or four of them, you've already exceeded the value. Not to mention you get community support, you get lifetime access, you get updates and all of the trainings. So there's a lot in there.

Jessica asked if I discussed the steps to change from a single member to a multimember LLC. I don't address becoming a multimember LLC, or I don't talk about that conversion. I talk about if you have other owners, you have to become a multimember, but I can tell you that that would be a question you could post in the Facebook group and it's pretty easy. So we could tackle that.

That sounds good. Brandy says, is there a way to come back to it when you can afford it? Yes, you can. I don't do that kind of pressure. So yeah, you can. It's just that this deal will be gone. That's the thing.

Michelle asked if I address trademarks. Yes, I teach you what trademarks are, how to figure out if something you have is even trademarkable and then talk about the process of doing that if you want to.

Nancy, it's a one-time payment of \$1899 or 12 payments of \$183.

Robert asked how the calls are scheduled. They are once per quarter. So we have our first coming up at the end of March and then they're spaced out once per quarter for the rest of the year. They are all recorded, and you get the replay, and you can submit questions ahead of time. And we're going to do indexing, like question indexing. So you can like scan the index and see what questions people ask and just jump to the time. So that's really cool.

Diana said, if I'm starting an influencer page with focus on lifestyle and pets, would that be considered a business? Yes, I think it is. Yes.

I'm just starting. I don't have that many followers and not that many partnerships with the brand. Do I need an LLC? So I can't tell you whether

or not you have to get an LLC. I can just tell you that some people do. But in general, I would still start it up and treat it like a business. Because you're saying like in your comment, you don't have that many followers or the partnerships yet, but that's how you're going to get them is by establishing yourself and looking more legitimate and serious. So that's kind of what that like catch 22 I was talking about earlier.

Okay, let's see here. Barbara said those templates don't seem to apply to selling my art, do they? So actually, within the next couple of weeks, I'm adding a shop policies template to the Ultimate Bundle®. So if anybody sells something on Etsy, or sell your art through Etsy, or something, you're going to have something like that or something you could use on your own like e-commerce shop on your site. So I will be adding that to the bundle. That's going to be something that's specific for people who sell goods online.

Jen said, will the bundle support a traveling yoga teacher who also does online classes, programs, and trainings? Yes. We have a lot of yoga, virtual yoga teachers who offer like courses, trainings, private classes online. Yep.

Let's see. Stephanie said, I'm new to the online business world and I was so stressed choosing a domain name. Is your domain name considered a company name? No, they don't have to be the same thing.

Kiersey said, can my home insurance double as business insurance? No, they're not the same thing.

Shannon said, do you have a monthly plan for those outside this offer or is it a full amount at the purchase of the bundle? The monthly -- the only other monthly plan I have available for the bundle is higher than this. So this is the lowest one.

Angelica said, what about a sole proprietorship? Is this still relevant? Yeah, you can become a sole proprietorship. But what we talked about earlier, if you can go back once you get the recording, is that it doesn't offer you personal liability protection. So you're completely exposed when you have one.

January 20 -- Monique said January 2025. Is there another payment to make when you mentioned for one year? I'd have to do the math on that, but there's just 12 total payments. You're making the first one today, and then there's just 11 more times. So I don't know if that means the last one's in January or December? I'd have to work out the math, but it's just 12 total payments, including the one you make today. That's all. There's no additional charges after that.

Teneal said, do free lancers need contracts? Would they benefit from you're a la carte shop instead of this bundle? Freelancers are business owners, so freelancers would benefit from the Ultimate Bundle®. There's no reason, you should form a business. If you're a freelancer, it just means you're doing work for other people. You're a contractor, but you should definitely form a business and like get protection, have contracts, all that kind of stuff. At least to me.

Esther says, when new contracts are created after we purchase, do we get those contracts for free? Not necessarily, Esther, because there's already 13 in there. There's hardly any in there that I don't already offer, and I rarely create new contracts. I can tell you I'm adding the Etsy policies, and you will get that included. But I would not necessarily say that every single thing I do moving forward in life in general is always included.

So, no, you're already getting like \$7,000 worth of legal templates and trainings for way less than that. So if I create new stuff, you might need to. Something you should know, though, is that Ultimate Bundle® members get 40 percent off new templates. So, you already have the bulk of what you need. If there was, for some reason, something new you needed, you have a significant discount. If I make changes though, or updates to the current ones that are in there, you get all those for free. So that's fine.

Okay. Michelle said, how might all this connect to working with a platform like Teachable? So it's a very good question. You need to have links to like your policies, your contracts, or have the actual texts you can copy and paste it and put it in your terms at checkout. So you get that from me, you copy and paste it, you put it over there. I know people have asked a

lot about that in the community too. So you would have a lot of support there, Michelle.

Okay. Sophie said, did it cover speaker contracts? So we have a speaker agreement that's not included in the bundle, but you can get that for 40 percent off once you're a bundle member. Monica wants to know if in person's covered? Let me know, Monica, like what kind of in person stuff you're talking about. I know a lot of our coaches like sometimes just meet people in person if they live nearby and that kind of stuff, I'd feel fine with. It kind of depends on what other kind of in person stuff you're talking about though.

Jessica asked a very good question. I host on Kajabi and I have a contract in the services agreement box where they agree to terms and the service agreement, but their name is not in the contract. Does that protect me? No. I would not rely on the freebie contracts provided by any of the tools or online programs that you use, and I would never use something like that. Once you're in the bundle, Jessica, you're going to learn why it's so important when you can to have people sign contracts versus agree to them at checkout. Sometimes there's nothing we can do and you just got to go with it, but that's what you need to know and to change.

Elizabeth says, does this cover our business for the time we were operating without these documents? No, legal protection is only from here moving forward. So you don't really have any other option other than just getting it in place and moving forward. The longer you wait, the more you're doing work without it.

Elena said, would your shop policy resource be included after purchase or as an additional? It will be included. The shop policy for Etsy, people and like e commerce type, that will be included for the Ultimate Bundle® members. So you guys will get that.

Carrie said, if I'm using Kajabi, do I need the client contract or can I upload it? Yeah, you would, Carrie. We would probably -- you'd want to go into the bundle and you'd want to watch the training about how to properly onboard clients because that would be really important, because there's a

very legal way to do that and not legal way and a way to not have your contracts be enforceable.

Preston said, would being a YouTuber be considered a personal business? Yeah, you're a content creator. So yeah, if you're a content creator, you can create a business.

Tish said, I do SEO work and web design, web development and you're learning cybersecurity and you're interested in offering beginner help for small businesses as well later on. Is that too complicated for these templates? I don't think so. I mean, we have a lot of people who do SEO work. I mean, maybe cybersecurity starts to get a little trickier. And I would say for any of you, when you have concerns, you do something that's really touchy or really serious, I would have a local to you attorney quickly review your completed contracts. That's the best, like most secure thing. You don't need to have them review all 13. That would be crazy. But like, the one that you're using for your client, for example, you could have them quickly review that. If you went to them in person, they would charge you probably thousands of dollars to craft that contract. So you're still like better off.

And Laurie, I think that kind of answers your question. I mean, I have to, as a lawyer tell you, like, you should have these looked over for your state and make sure they're okay, and like all that stuff for you. I have thousands and thousands of people who are very happy, but you can of course take as much like precaution as you want to and get them reviewed to make sure that they're specific enough to you and to your state.

Deanna said, where can I research scope of practice legal stuff for my state? Well, I have that in the Ultimate Bundle®, but there's like websites you can find that have, which I linked to in the bundle, but they have like kind of like the updates because this is an ever-changing thing. So this is not something you can look up once and then just be like, I'm done with it. It's something you have to keep looking at because it keeps changing.

Thanks, Kristen. Thank you so much. Okay. Grace said, can you discuss DBA? Yes. DBA stands for doing business as. A DBA is something that you register with your state if you're going to go by a business name that's different

in your marketing than what you've registered your business as. So my business is registered as Sam Vander Wielen LLC. If I wanted to go as Sam's Delicious Cupcakes because I was starting like a cupcake truck, for example, I would have to register a DBA of Sam's Delicious Cupcakes to legally tie what I'm going as in my marketing with my registered name. So it's really important to do that if you're doing that, but you don't have to. You're not like required. So you're not required unless you're going by a different name in your marketing and then you are required because you've got to link them together. I teach about that in the bundle.

Rachel said, can I create my own contracts or does a lawyer need to sign off? So a lawyer doesn't need to sign off and a lawyer doesn't need to write your contracts. They just might not be very good, and they might not be enforceable.

Angelica says, is there any way to protect me under a sole proprietor? No, not in the way that we talked about. Yeah. Rachel said you offer a photo release consent form contract. Yeah. Well, what I think you're talking about is for like a testimonial. There's a photo release thing in there, but I also have photo release language built in elsewhere, like in the retreat contract, the client contract, stuff like that. Yeah. Shout out to the New Yorkers. Thank you.

Okay. Let's see. Sorry. There's so many. It's telling me I have 121 left. Oh, Monica, were you saying the in-person stuff sound healing sessions? I mean, it could. That might be something I would have looked over by someone local to you just because you're like, anytime you're like around people, touching people, having somebody enter a space, that's when I'm always like, oh, you want to make sure.

Esther, yes, you can buy any of them a la carte, but again, the value of the bundle is not just like if you have one or two of the templates, it's not what diminishes the value. There's so many other things in there that are helpful to you. So you can decide, but they are available a la carte if you want. Thank you so much.

Tish, yes, I recommend an e-signature company for contracts inside the bundle, and I teach you how to properly e-sign. I even give you in the

bundle the legal language you need to plop on your contracts to make e-signing legal. So that's all in the bundle.

Vincent, I do talk about guidance on protecting intellectual property and registering a trademark, but it's more of like, what is a trademark? Should you get it registered? When? How do you go about that? It's that kind of stuff. Because it's very, that can be more involved.

Diamond said, what if you host retreats or live conferences? Well, there's a retreat contract included in the bundle. Sandy asked, does giving away free product need legal protection? Yes. Regarding website, do we need a cookie policy? I've seen it on lots of websites. Yes, technically speaking. And it depends on like what country you're in, who visits the site. But yeah, technically speaking, you can have it.

Oh, Michelle asked what the two bonus add-ons are. So at checkout, you'll see that there are two optional things that you can add on. There's an email, like an email template pack, which is pretty cool. I wrote these three emails for you. So they're actually just like email templates, not legal templates, but they're actual emails. Like the copy of an email you would use to send out to somebody who owes you money, to send out somebody who's copying you, and to send late payers. So you can have -- you have all -- no, I'm sorry, to people who owe you money, to people who are copying you and then to your email list to comply with the GDPR. Those are the three email templates. So that's an optional thing you can add on at checkout.

The three legal templates that you can add on at checkout are at a major discount. So for some of you who are asking about some of the other templates, you might want to check that out. It's a one-time only offer. You can add on three additional legal templates, bringing you to 16 and you can just add those in, and they'll show up in your Ultimate Bundle®. So you can do that.

And Catherine said that this was a friendly presentation and now she's not as scared. So you are so welcome. You're so welcome. I do not talk about patents in the Ultimate Bundle® other than to mention that patents are a

whole another beast and you need to go to a patent lawyer specifically. Yeah, that is a whole another thing. Yeah, I see Leanne told you that.

So Rachel said, I'm having someone create my website. It's becoming too complicated. Do I provide them with the website contracts I got? Yes, you can fill out your website policies and then you send them to your web designer and then they'll create pages for them.

Andy said you suggest specific insurance companies with the bundle. Yes, I do. I have references to both companies and to agents because I also want to give you agent recommendations because they're going to shop around for you and not just offer like their policy.

Larissa, can you have more than one DBA? Typically, yes. Depends on your state. Lisa said you have to register your business yearly. You have to renew your business license yearly. So I walk you through that in the bundle as well. Yeah, I don't specifically address protecting fashion IP. I don't specifically address it. Yeah, I'll be up front about that.

Let's see. Karima says, I don't have a degree in music, but I have a master level training and of an experience over 50 years. All I find for New Mexico is having a teaching degree, but I'm teaching private students. I don't want to work in schools. I'm a private and personal instructor. Is that going to be a problem now? I don't teach minors. So that's one of those things where you would just use contracts. I mean, you're just like a music instructor. That's from what I'm understanding from what you're saying, and you would use contracts and form a business.

Hillary said, can you mix two different scopes and work under one LLC, like adding an e-commerce business under a current consulting LLC, or is it better to set up two LLCs? So, I talk about this in the bundle, but when you set up multiple businesses under one LLC, you're exposing them to liability. So, you can do that, but you're exposing them to liability to each other. So if somebody sues one of the businesses, they can take the asset of the other.

Let's see. Is the cookie policy included? I think we added language about that to the bundle recently. I'm like, I think as you're asking me this,

I'm like hundreds of questions in, so you're going to have to forgive me, but Leanne can tell us in the comments. I'm pretty sure we add that. And if we didn't, that can be very easily added. That's something where you could like ask about it in the community and we pop it in there.

Chichi said, does a sole proprietor get protection through general liability insurance? You could. That's one of the kinds of business insurances you can get. You can also get professional liability.

Thank you, Christina. Yes, I give business insurance recommendations. Yes, you can typically have more than one DBA, but they're exposed to each other legally and that's not always great.

Monica says the retreat contract for in person. Yeah, I mean, you could use it for a virtual retreat, but a lot of what I've written there is to help you navigate some of the more in person issues.

Thank you so much. I can't wait to send this out to you guys. You're very welcome, Michelle. Thank you. Yes, we'll also send you a link by email to sign up for the bundle. So go check your email right after this ends. You'll have a link in there to join the Ultimate Bundle®. You can also go to my website, samvanderwielen.com. You can also see, Leanne's been sharing the link, samvanderwielen.com/ultimate. You can open that up and save it. Yes, you can sign up for that. Make sure you buy by Friday though, to get those live Q&A calls because you don't want to miss out on that.

Monica said you missed the question about IP. What's in the bundle that helps you protect that, or trainings on copyrights and trademarks. Yeah, Katja, we actually already have a private community that's not on Facebook that you get access to. So you can also access our community through Kajabi. And some people just send me an email every once in a while, although like I do encourage people and ask people if this is not something very serious and private, post it in the group because you're going to help other people. But you can do it either in Facebook or in Kajabi. Either one.

Okay. So I want to wrap up because I want to be respectful of everybody's time. Is there, for anybody who's still here, is there any question that

you've had that I haven't gotten to? Like I haven't answered for somebody else already. I feel like I see a lot of similar things. So I just want to make sure we're getting your question answered before we go.

Agnes said, my business became a legal entity at the end of 2021, but I've been working on building the website over the past two years. Do I need to renew my LLC? Probably, Agnes. You have to look that up in your state. This is why it's really important to keep your information up to date because it is legally required to renew your LLC.

Linda, I don't specifically cover photography and location model releases. I just cover sharing people's pictures or like testimonials and stuff like that in the contracts for other people.

Diamond, if you want to talk about holding companies, you're going to want to go to your own lawyer. That is something that I would not take advice from me about. Not in a free thing. Yeah. I do talk about work for hires in some of my products. I don't specifically cover music copywriting specifically, but I do talk about work for hire.

Danielle said, if people are stealing your content on Instagram and scamming people with your content, is there anything you can do? Absolutely. And we talk about that in the bundle.

Do I have to fill out the BOI for your business that you opened in 2023, but you closed in 2024? I think if you close your business, you probably don't, but I don't know. Yes, I'm in New York state, but don't take anything from that because I'm not giving anybody specific advice about any state. Anna said if you moved, you need to reapply for your LLC in the new state. Yes, and I have a training inside the bundle on what to do when you move.

All right, well everyone, I'm going to wrap it up here. You want to make sure that you go and check your email, so you get the email from me. We're going to send you the replay as soon as it's available. We'll send you the slides as soon as they are available, and we will make sure everything is good. Thank you, guys so much for doing this. I really, really appreciate

it. So nice meeting all of you. Thank you for being here. Thank you so much for understanding.

If you also, I mean, if you really wanted to, you could attend tomorrow because we will get this worked out. But if you really wanted to, you could see the slides tomorrow and live and go through this again with me. It's totally fine. The same offer will be available to you. But if you haven't yet, come and join me inside the Ultimate Bundle®. Honestly, we have thousands and thousands of people in the Ultimate Bundle® already, and people love it. It is my best-selling program for a reason. It's my baby. I've had it for like five, six years now. It's been around. So you can trust the system that it works. I keep it updated.

Thank you, Stephanie. I really appreciate that. I really tried. I tried to make this work for you all. Actually, sometimes I like doing it without the slides because sometimes people get too attached to the slides but I really, really appreciate it. Also, my DMs are always open. If you want to send me a DM on Instagram, I'm at @SamVanderWielen. And if you have a question, I'll shoot you back a voice memo or something tonight.

To be honest, I'm going to go eat some pasta in a minute. So after that, I would be happy to help you out. And let me know if you have any questions. I'm at @SamVanderWielen on Instagram. I can put it on here. But yeah, you can also reach out to Leanne, my incredible assistant. She's amazing. She's been with me for years and she can help you with any issues you have getting signed up, like finding links, anything you need access to.

Absolutely. If you want me to help answer your questions, go ahead and reach out to me, respond to my email, whatever you guys want to do, I'm happy to help if you have any questions still. Thanks so much for doing this. I'll be back tomorrow. If you want to sign up for the 1 P.M. Eastern version, we'll get the slides all figured out, but thank you so much. See you guys later. Have a good night. Thank you so much.

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Just remember that although I am a attorney, I am not your attorney and I am not offering you legal advice in today's episode. This episode and all of my episodes are informational and educational only. It is not a substitute for seeking out your own advice from your own lawyer. And please keep in mind that I can't offer you legal advice. I don't ever offer any legal services, but I think I offer some pretty good information.