

PROVISION	SECTION IN FRANCHISE AGREEMENT	SUMMARY
s. Modification of the Agreement	Section 23.1	Operations Manuals are subject to change at any time; the Franchise Agreement may be modified by a writing signed by both parties or, at our option, upon approval of 75% of our franchisees affected by the modification (subject to state law).
t. Integration/merger clause	Section 23.2	Only the terms of the Franchise Agreement and other related written agreements are binding (subject to state law). No other representations or promises will be binding. Notwithstanding the foregoing, nothing in any franchise agreement or in any other related written agreement is intended to disclaim the express representations made in this Disclosure Document.
u. Dispute resolution by arbitration or mediation	Article 22	Except for certain claims, all disputes must be arbitrated in the state and county of our headquarters at the time the action is commenced, currently Hudson, Massachusetts (subject to state law).
v. Choice of forum.	Section 22.5	All court actions, if permitted, must be brought in a state court in the Middlesex County, Massachusetts or federal court in Massachusetts (subject to state law). If a claim can be brought in court, both you and we agree to waive our rights to a jury trial.
w. Choice of law	Section 22.5	The Franchise Agreement is governed by and enforced in accordance with the laws of the Commonwealth of Massachusetts (subject to state law). The Massachusetts Consumer Protection Act does not apply.

Certain states have statutes that may supersede the Franchise Agreement in your relationship with us, including the areas of termination and renewal of your franchise. Certain states may also have court decisions that may supersede the Franchise Agreement in your relationship with us, including the areas of termination and renewal of your franchise. See the State Specific Addenda, which is attached to this Disclosure Document as Attachment J.

ITEM 18 PUBLIC FIGURES

We do not employ any public figure or celebrity in our management, nor do we use a public figure or celebrity to promote our franchises.

ITEM 19 FINANCIAL PERFORMANCE REPRESENTATIONS

The FTC's Franchise Rule permits a franchisor to provide information about the actual or potential financial performance of its franchised and/or franchisor-owned outlets, if there is a reasonable basis for

the information, and if the information is included in the disclosure document. Financial performance information that differs from that included in Item 19 may be given only if: (1) a franchisor provides the actual records of an existing outlet you are considering buying; or (2) a franchisor supplements the information provided in this Item 19, for example, by providing information about possible performance at a particular location or under particular circumstances.

We do not make any representations about a franchisee’s future financial performance or the past financial performance of company-owned or franchised outlets. We also do not authorize our employees or representatives to make any such representations either orally or in writing. If you are purchasing an existing outlet, however, we may provide you with the actual records of that outlet. If you receive any other financial performance information or projections of your future income, you should report it to the franchisor’s management by contacting Ron Matros at 16 Kane Industrial Dr, Hudson, Massachusetts 01749, (844) 773-7356, the Federal Trade Commission, and the appropriate state regulatory agencies.

ITEM 20
OUTLETS AND FRANCHISEE INFORMATION

ITEM 20 TABLE NO. 1
Systemwide Outlet Summary
For Years 2023 to 2025⁽¹⁾

Column 1	Column 2	Column 3	Column 4	Column 5
Outlet Type	Year	Outlets at the Start of the Year	Outlets at the End of the Year	Net Change
Franchised ⁽²⁾	2023	0	1	+1
	2024	1	6	+5
	2025	6	9	+3
Company-Owned ⁽³⁾	2023	1	1	0
	2024	1	1	0
	2025	1	1	0
Total Outlets	2023	1	2	+1
	2024	2	7	+5
	2025	7	10	+3

⁽¹⁾ Each year period begins on January 1 and ends on December 31.

⁽²⁾ We sold our first franchise in February 2023.

⁽³⁾ Includes our Affiliate, HC Risk Reduction.

ITEM 20 TABLE NO. 2
Transfers of Outlets from Franchisees to New Owners (other than the Franchisor)
For Years 2023 to 2025⁽¹⁾

Column 1	Column 2	Column 3
State	Year	Number of Transfers
Totals	2023	0
	2024	0
	2025	0

⁽¹⁾ Each year period begins on January 1 and ends on December 31.