

Golden Boot Financial — Important Disclosures

Last updated: July 31, 2026

Not Investment Advice

Golden Boot Financial, Inc. (“Golden Boot”) is **not a registered investment adviser, broker-dealer, bank, or insurance company**, and is not registered with the U.S. Securities and Exchange Commission, FINRA, or any state securities regulator.

The information, recommendations, allocations, projections, and explanations provided through the Golden Boot platform (the “Service”) are **general and educational in nature**. They are not, and should not be construed as:

- Personalized investment advice or a recommendation to buy, sell, or hold any security.
- An offer or solicitation to buy or sell any security or financial product.
- Tax, accounting, or legal advice.
- A recommendation regarding any specific financial institution, account, or provider.

How Recommendations Are Generated

Golden Boot’s recommendations are produced by an **automated, rules-based engine** that applies a fixed set of rules to the information you enter — such as your income, savings, stated risk tolerance, debts, dependents, and goals — and to data from accounts you choose to connect.

Important limitations of this approach:

- **It is not a comprehensive financial plan.** The engine sees only what you tell it and what your connected accounts report. It does not know your full financial picture, your tax situation, your employment security, your health, your family obligations, or anything you haven’t entered.
- **It does not adapt to your circumstances beyond its rules.** Two users who enter similar inputs receive similar outputs, regardless of differences the engine cannot observe.
- **Explanations are generated by artificial intelligence.** Golden Boot uses AI (including OpenAI’s API) to translate recommendations into plain language. AI-generated text may be incomplete, oversimplified, or wrong. It is not reviewed by a licensed professional before you see it.
- **Nothing is executed automatically.** Golden Boot does not move money, place trades, or open accounts on your behalf. Any action you take based on the Service is your own decision, taken through your own financial institutions.

No Guarantee of Results

All investing involves risk, including the possible loss of principal.

- **Past performance does not guarantee or indicate future results.**
- Projections, targets, and illustrations shown in the Service are **hypothetical**, based on assumptions that may not hold, and are not a promise or prediction of actual outcomes.
- Account balances, returns, interest rates, and holdings displayed in the Service are supplied by third parties and may be delayed, incomplete, or inaccurate. **Your official statements from your financial institutions are authoritative.**
- Golden Boot does not guarantee that following any recommendation will improve your financial position, help you reach any goal, or produce any particular return.

Golden Boot is not a bank. Funds in accounts you connect are held by your financial institutions, not by Golden Boot. Any FDIC insurance, SIPC coverage, or similar protection is provided by those institutions on their own terms — **Golden Boot provides no such insurance or protection.**

Not a Retirement Plan

The Service is **not** a 401(k), pension, or other retirement plan governed by the Employee Retirement Income Security Act of 1974 (ERISA), and is not an employer-sponsored benefit unless separately and explicitly designated as such in writing.

If the Service displays information about an employer-sponsored retirement plan, it does so **for your visibility only**. Golden Boot does not administer, manage, select investments within, or exercise any discretion or control over any such plan, and is not a plan fiduciary.

Regarding Future Registered Adviser Supervision

Golden Boot may in the future partner with a Registered Investment Adviser (“RIA”) to supervise recommendations. **No such relationship is in effect for the beta.** If and when it is, we will disclose it to you separately, along with any required documentation (such as Form ADV Part 2) and a client agreement, before it applies to your account. Until you receive that disclosure, **no output of the Service should be treated as advice from a registered adviser.**

Please Consult a Professional

Before making decisions about saving, investing, retirement, taxes, debt, or insurance, we strongly encourage you to consult a licensed financial advisor, certified public accountant, or attorney who can evaluate your complete situation. Golden Boot is a tool to help you think — not a substitute for professional advice.

Beta Status

The Service is in **limited beta**. It may contain bugs, errors, or inaccuracies in displayed balances, calculations, and recommendations, and may change or become unavailable without notice. See our [Terms & Conditions](#) for the full beta disclaimer and limitation of liability.

Questions

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