

Golden Boot Financial — Terms & Conditions (Beta)

These Terms & Conditions ("Terms") govern your access to and use of the beta version of the Golden Boot Financial platform (the "Service"), offered by Golden Boot Financial, Inc. ("Golden Boot," "we," "us," or "our"). By creating an account or using the Service, you agree to these Terms. If you do not agree, do not use the Service.

1. Eligibility and Beta Access

- You must be at least 18 years old and a resident of the United States to use the Service.
- The Service is currently offered as a limited beta to a select group of users. We may limit, suspend, modify, or discontinue beta access at any time, with or without notice.
- **Access to the beta requires a paid subscription, described in Section 10.**
- You are responsible for providing accurate information during onboarding and for keeping your account credentials confidential.

2. What the Service Does

Golden Boot Financial helps you organize savings goals and view linked financial accounts in one place. Using information you provide (income, goals, risk tolerance, debts, etc.) and, where you choose to connect them, data from your linked financial accounts (via Plaid), the Service:

- Displays your connected account balances and holdings in a unified dashboard.
- Generates a suggested savings percentage and allocation across account types (e.g., high-yield savings, CDs, brokerage, IRA, custodial) using our own rules-based recommendation logic.
- Uses OpenAI's API to generate a plain-language explanation of that recommendation.

During the beta, the Service is read-only with respect to your linked accounts. Golden Boot does not move your money, place trades, open accounts on your behalf, or otherwise take action on any linked account unless and until you take that action yourself through the applicable financial institution or a feature explicitly described as doing so at the time you use it.

3. Not Financial, Investment, Tax, or Legal Advice

Golden Boot Financial is not a registered investment adviser, broker-dealer, or bank, and nothing in the Service constitutes personalized investment advice, a recommendation to buy or sell any security, tax advice, or legal advice.

- Recommendations and allocations generated by the Service (including AI-generated explanations) are educational and informational tools only, based on rules applied to the information you provide. They do not account for your complete financial picture and should not be relied upon as the sole basis for any financial decision.
- We encourage you to consult a licensed financial advisor, tax professional, or attorney before making significant financial decisions.

- Where the Service is supervised by a partnered Registered Investment Adviser, that relationship and the scope of advice provided will be separately disclosed to you (including any applicable Form ADV or client agreement) before it applies to your account. Until such a disclosure is provided, no recommendation from the Service should be treated as advice from a registered adviser.
- The Service is not a 401(k), ERISA-governed retirement plan, or employer-sponsored benefit unless separately and explicitly designated as such in writing. Any display of information about an employer-sponsored retirement plan (e.g., a 401(k)) is for your visibility only — Golden Boot does not administer, manage, or exercise control over such plans.

4. AI-Generated Content

Portions of the Service use artificial intelligence (including OpenAI's API) to generate explanations of recommendations. AI-generated content may be incomplete, generic, or contain errors, and should not be treated as verified fact or professional advice. You are responsible for independently verifying any information before relying on it.

5. Linked Accounts and Third-Party Services

To use certain features, you may choose to connect external financial accounts through Plaid Inc. By doing so, you authorize Golden Boot and Plaid to access and retrieve your financial account information as described in our Privacy Policy. Your use of Plaid's services is also subject to Plaid's own terms and privacy policy. We are not responsible for the acts, omissions, availability, or accuracy of Plaid or any other third-party service, or of the financial institutions holding your linked accounts.

6. Beta Software; No Warranty

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, including but not limited to implied warranties of merchantability, fitness for a particular purpose, non-infringement, or accuracy. Because this is a beta product:

- The Service may contain bugs, errors, or inaccuracies, including in displayed balances, calculations, or recommendations.
- The Service may be unavailable, interrupted, or discontinued at any time.
- Features may change materially without notice.

You should independently verify any balance, calculation, or recommendation shown in the Service against your official account statements before relying on it.

7. Limitation of Liability

To the maximum extent permitted by applicable law, Golden Boot Financial, Inc., its officers, employees, and affiliates will not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits, revenue, data, or financial loss, arising out of or related to your use of (or inability to use) the Service, even if advised of the possibility of such damages. To the extent any liability is not excludable under applicable law, our total aggregate liability arising out of or relating to the Service will not exceed the greater of (a) \$100 or (b) the amount you paid us, if any, to use the Service in the twelve months preceding the claim.

Nothing in these Terms limits liability for gross negligence, willful misconduct, or fraud, or any other liability that cannot be limited under applicable law.

8. Your Responsibilities

You agree to:

- Provide accurate information and keep it up to date.
- Use the Service only for lawful, personal, non-commercial purposes.
- Not attempt to reverse-engineer, disrupt, or gain unauthorized access to the Service or its underlying systems.
- Not use the Service to submit information belonging to someone else without their authorization.
- Promptly notify us of any suspected unauthorized access to your account.

9. Beta Feedback

If you provide feedback, suggestions, or ideas about the Service, you agree that we may use them without restriction or compensation to you.

10. Fees and Payment

10.1 Subscription

Access to the Service during the beta requires a paid subscription. Current fees are:

Fee	Amount	Billed
Membership fee	\$1.99 per month	Monthly, in advance
Portfolio fee	0.03% per year of your average Included Balance	Quarterly, in arrears, at one quarter of the annual rate

10.2 Included Balance

The portfolio fee is calculated only on balances in the account types Golden Boot allocates toward: high-yield savings, taxable brokerage, individual retirement, certificate of deposit, and custodial accounts. It **excludes** transactional and checking accounts, employer-sponsored retirement plans, and all liabilities.

Your Included Balance is measured by averaging daily balance observations across the billing quarter. A quarter in which no observations are recorded is not billed.

10.3 Worked example

A member whose Included Balance averages \$25,000 across a quarter is charged **\$1.88** for that quarter, in addition to \$1.99 per month of membership fees — approximately \$31.40 over a full year.

10.4 Payment

Fees are charged to the payment method you provide through our payment processor, Stripe. Golden Boot does not receive or store your full card details. You authorize us to charge that payment method for all fees as they come due, including the quarterly portfolio fee, until you cancel.

10.5 Cancellation

You may cancel at any time through your account settings or by emailing info@goldenbootfinancial.com. Cancellation takes effect at the end of the current monthly billing period, and you retain access until then. Any portfolio fee accrued for the portion of the quarter during which you were a member remains payable and will be billed on your final invoice.

10.6 Refunds

Fees already charged are non-refundable except where required by applicable law or where Golden Boot has charged you in error. If you believe you have been charged incorrectly, contact us within 60 days of the charge and we will investigate and correct any error.

10.7 Failed payments

If a charge fails, we may retry it and may suspend or terminate your access until payment succeeds. Your data is retained during any suspension in accordance with our Privacy Policy.

10.8 Changes to fees

We may change these fees. We will give you at least **30 days' notice** before a change takes effect, delivered electronically under your E-SIGN consent. Continuing to use the Service after the effective date constitutes acceptance of the new fees. If you do not accept a change, cancel before it takes effect.

10.9 Taxes

Fees are exclusive of any applicable taxes. Where Golden Boot is required to collect sales, use, or similar taxes, they will be added to your invoice.

10.10 Beta pricing

These are introductory beta prices and are expected to increase. Any increase is subject to the notice requirement in Section 10.8.

11. Termination

You may stop using the Service and disconnect linked accounts at any time; see Section 10.5 for how cancellation affects billing. We may suspend or terminate your access to the beta at our discretion, including if we reasonably believe you have violated these Terms, for security reasons, for non-payment, or as part of winding down or modifying the beta program. Upon termination, the data-handling provisions of our Privacy Policy continue to apply to information already collected.

12. Changes to the Service and These Terms

Because this is a beta, features, pricing, and these Terms may change as the Service develops. We will post updates with a new "Last updated" date and, for material changes, provide reasonable notice (e.g., by email). Changes to fees are additionally subject to the 30 days' notice required by Section 10.8. Continued use of the Service after changes take effect constitutes acceptance of the updated Terms.

13. Governing Law and Disputes

These Terms are governed by the laws of the State of Delaware, without regard to conflict-of-law principles, except where applicable state or federal law requires otherwise (including certain consumer-protection and financial-privacy laws that may apply based on your state of residence).

14. Contact Us

Golden Boot Financial, Inc.
Email: info@goldenbootfinancial.com

This document is a beta-stage template prepared for internal review and should be reviewed by qualified legal counsel before use.