Welcome to *UNRIVALED INVESTING* (the "Service"). This form sets forth the Terms and Conditions by which UNRIVALED INVESTING provides you with access to the Service (the "Terms").

UNRIVALED INVESTING wants to help you on your FINANCIAL JOURNEY. However, UNRIVALED INVESTING is not in the business of rendering personalized investment advice. We don't know your financial situation, risk tolerances, or investing objectives.

Accordingly, the decisions made and actions taken by the Service do not constitute a recommendation that a particular security, strategy or action taken is suitable for you or any specific person for that matter.

The Service bases its recommendations and forecasts on information, analysis, techniques and sources believed to be reliable in the past but cannot guarantee future accuracy and results.

UNRIVALED INVESTING and the writers will not be liable for any investment decision you make, or action you take based upon reliance of any material you read here.

UNRIVALED INVESTING may own stocks mentioned by the Service.

UNRIVALED INVESTING (managed by its founder, Daniel) oversees multiple portfolios—including Daniel's personal accounts and certain friends-and-family accounts—with varying objectives, tax situations, and risk tolerances. Unless expressly stated otherwise, all trade updates, position sizes, and performance references provided to subscribers relate only to the Diversified Growth & Value Portfolio ("DGV Portfolio"), a model portfolio funded by Daniel and maintained by UNRIVALED INVESTING for illustrative purposes.

UNRIVALED INVESTING may, at its sole discretion, buy, sell, increase, decrease, or exit a position in any security for one or more other managed accounts at times and prices that differ from transactions in the DGV Portfolio. UNRIVALED INVESTING has no

obligation to provide real-time—or any—notice of trades in the DGV Portfolio or in other accounts. Any disclosures that do occur are furnished on a best-efforts, archival basis only.

Mentions of trading activity (e.g., "we bought," "we trimmed," "we sold") are shared strictly for educational and illustrative purposes and do not constitute personalized investment advice or a solicitation to act. Market conditions, tax considerations, and individual objectives differ; subscribers should consult a qualified adviser before acting on any information provided.

By subscribing to, and using the Service you are agreeing to abide by these Terms as well as INCLUDING THE BINDING ARBITRATION AND CLASS ACTION WAIVER DETAILED BELOW.

By using the Service, you agree that UNRIVALED INVESTING, its owners, employees, and its agents will not be liable for any investment decision made or action taken by you and others based upon reliance on any information we publish.

Past results are not necessarily indicative of future performance.

Under no circumstances will UNRIVALED INVESTING, its employees, or its agents be liable for direct, indirect, incidental, or any other type of damages resulting from your use or downloading of any material on our sites, even if we have been advised of the possibility of such damages.

This includes, but is no way limited to, loss or injury caused in whole or in part by our negligence or by things beyond our control in creating or delivering the Service or any of our services.

ALL INFORMATION PROVIDED OR MADE AVAILABLE THROUGH THE SERVICE ARE PROVIDED "AS IS." UNRIVALED INVESTING HEREBY DISCLAIMS ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS, EXPRESSED OR IMPLIED, INCLUDING WITHOUT LIMITATION, WARRANTIES OF FITNESS FOR A PARTICULAR

PURPOSE. WITH RESPECT TO OUR WEBSITES, OUR SERVICES, ANY CONTENT, TOOLS, OR PRODUCTS, YOU EXPRESSLY AGREE THAT YOU WILL ASSUME THE ENTIRE RISK AS TO THE QUALITY AND THE PERFORMANCE OF OUR SERVICES AND THE ACCURACY AND COMPLETENESS OF ITS CONTENT.

Some States do not allow exclusion of implied warranties or limitation of liability for incidental or consequential damages, so the above limitations or exclusions may not apply to you. In such states, our liability and that of our third party content providers will be limited to the greatest extent permitted by law. This disclaimer of warranties does not apply in New Jersey.

## The Service Is Intended for U.S. Residents

The Service is aimed at, and published for individuals residing in the United States. UNRIVALED INVESTING makes no representation that the materials provided, and actions taken by the Service are appropriate for users outside the United States or permitted under the laws of other jurisdictions.

If you choose to access or use the Service from a location other than the United States, you do so at your own initiative and risk, and you bear full responsibility for compliance with any applicable local laws.

Refunds are generally not available for subscribers. However, in the rare event that UNRIVALED INVESTING grants a refund in its sole discretion, a non-refundable processing fee of USD \$4.99 will be deducted from the refunded amount.

Any other use of multiple accounts or aliases on our Services, including attempts to mislead, defraud, confuse, or otherwise trick us or our members, is a breach of these Terms and Conditions.

When subscribing to a Service you will need to provide us with your name, email address, and billing and shipping addresses, as well as your credit card information. You agree to pay the applicable subscription fee as set forth on this site. Sales taxes may be

charged in addition to the subscription fee. BY PLACING YOUR ORDER, YOU PROVIDE YOUR ELECTRONIC AUTHORIZATION FOR FUTURE CHARGES AGAINST YOUR CREDIT CARD ON FILE UNLESS YOU CANCEL.

You certify that all information you provide is accurate. You also agree to maintain and update your information as necessary so that it remains accurate and current. In the event that any information you provide is inaccurate or not up to date, UNRIVALED INVESTING reserves the right to cancel your subscription.

We reserve the right to refuse or discontinue the supply of a Service to any user at any time at our sole discretion.

Unless stated otherwise, membership to any Service is for online and/or electronic access only.

UNRIVALED INVESTING may provide a free trial or introductory offer. If such an offer is provided, only one per person or household is allowed at any given point in time. In addition, there is a limit of one trial per person and household in any given six-month period unless otherwise stated in the offer.

Upon signing up for a free trial, you will have access to the Service for the promotional trial period. If you cancel prior to the end of the promotional offer period, your credit card will not be charged. If you don't cancel your subscription within the trial offer period, we will charge the primary credit card you provided during the sign-up process.

Your membership will automatically renew at the then-current rate, until you notify us of your decision to terminate your membership. Most subscriptions will renew for one-year terms, regardless of the offer under which the subscription was initiated.

BY ALLOWING FOR YOUR RENEWAL, YOU PROVIDE YOUR ELECTRONIC AUTHORIZATION FOR FUTURE CHARGES AGAINST YOUR CREDIT CARD ON FILE.

Accordingly, you agree that your membership fee or subscription will be billed automatically at the beginning of each renewal period at the then-current rate (plus sales tax, if applicable) to the credit card you used in your most recent transaction with us.

UNRIVALED INVESTING reserves the right to increase a Service's fees or institute new charges upon reasonable notice. Service fees are due in advance.

You cannot transfer your subscription to someone else, except through bequeathment or by a court order. In the event a subscription is transferred, it will continue through the end of its term and can be renewed at the then-current price and conditions.

In the event that we discontinue a Service, you agree that UNRIVALED INVESTING may transfer your subscription to another Service of equal or greater value.

All of the Content on our websites and any Service we provide is protected by U.S. and international copyright laws and is the property of UNRIVALED INVESTING and/or providers of the content under license.

By "Content" we mean any information, mode of expression, or other materials and services found on UNRIVALED INVESTING. This includes Discord server, message boards, blogs, youtube videos, Google sheet, podcasts, chats, software, our writings, graphics, videos, and any and all other features.

You may make one copy of the Content for your personal, non-commercial use, provided that any material copied remains intact and includes the following notice: "Copyright 2020-2022 [or whatever the current year is] UNRIVALED INVESTING. All rights reserved."

Any other copying, distribution, storing, or transmission of any kind, or any commercial use of our Content, is PROHIBITED without UNRIVALED INVESTING's prior written permission.

That means you may not sell, auction, transfer or barter your subscription or any individual publication.

You also may not republish, post, transmit, or distribute the Content to online bulletin and message boards, blogs, chat rooms, intranets, or anywhere else without our consent.

You may not post our Content anywhere else online.

Please note that notwithstanding the foregoing, when you post content (such as a message-board post on Discord or our Community boards), you are not somehow surrendering your copyright in your expression, but you are granting us an unlimited license to use it.

Specifically, by posting content, you agree that UNRIVALED INVESTING has an irrevocable, perpetual, and worldwide license to use republish, distribute, reproduce, display, communicate to the public, adapt, perform, store, translate, sublicense, and promote anything you post on our websites.

This includes the rights to syndicate and make derivative works out of your content. If you don't want us to use or republish your content, then please don't post it on our websites.

We also ask that you only upload or include on our Services materials you have the right to use.

You agree not to display any of UNRIVALED INVESTING trademarks or use them in any manner without our express written permission.

UNRIVALED INVESTING encourages active and open debate among our members.

Accordingly, you agree to use UNRIVALED INVESTING for lawful purposes only. You may not use or allow others to:

- Post or transmit any content that is disruptive, uncivil, abusive, vulgar, profane, obscene, hateful, fraudulent, threatening, harassing, defamatory, or which discloses private or personal matters concerning any person;
  - Post or transmit any material that you don't have the right to transmit under law (such as copyrights, trade secrets, or securities) or under contractual or fiduciary relationships (such as nondisclosure agreements);
  - · Post, transmit, or link to sexually explicit material;
  - Impersonate any person, or falsely state or otherwise misrepresent your affiliation with a person or entity;
  - Post or transmit any advertising, promotional materials, or other forms of solicitation, including chain letters and pyramid schemes;
  - Violate any applicable law or regulation while accessing and using our sites, including, without limitation, the rules and regulations of the U.S. Securities and Exchange Commission and the national or other securities exchanges (especially and including the rule against making false or misleading statements to manipulate the price of any security);
  - · Offer, sell, or buy any security;
  - Post or transmit any file that contains viruses, corrupted files, "Trojan Horses," or any other contaminating or destructive features that may damage someone's computer;
  - Forge headers or manipulate identifiers or other data in order to disguise the origin of any content transmitted through our sites or to manipulate your presence on our sites;
  - Use any automated means, including, without limitation, agents, robots, scripts, or spiders, to access, monitor, copy or harvest data from any part of our sites;
  - Take any action that imposes an unreasonably or disproportionately large load on our infrastructure or disrupts the functioning of our systems or Services; and
  - Take any action that damages or disrupts the functioning of our systems or Services.

Unauthorized access of our sites is a breach of these Terms and Conditions and a violation of the law. You agree not to access our sites by any means other than through the interfaces we provide.

UNRIVALED INVESTING may at any time, without prior notice and at our sole discretion, remove any post, terminate any membership or take any action for violating the above provisions or otherwise taking an action disruptive to a Service.

You are responsible for statements made and actions taken through the use of your password, so please maintain the confidentiality of your password. You agree to immediately notify UNRIVALED INVESTING Support of any actual or suspected unauthorized use of your username and password. We will not be responsible for any loss to you arising from unauthorized use of your data.

By your use of our Services, you're agreeing that you bear responsibility for your own investment research and investment decisions. You also agree that UNRIVALED INVESTING, its directors, its employees, and its agents will not be liable for any investment decision made or action taken by you and others based on news, information, opinion, or any other material published through our Services.

UNRIVALED INVESTING does not warrant the completeness or accuracy of the Content found in our Services or its usefulness for any particular purpose. UNRIVALED INVESTING makes no promises that our content or any of the Services will be delivered to you on an uninterrupted, timely, secure, or error-free basis.

EXCEPT WHERE OTHERWISE INAPPLICABLE OR PROHIBITED BY LAW, THE WEBSITE AND PRODUCTS AND SERVICES CONTAINED AND OFFERED ON THE WEBSITE ARE PROVIDED "AS IS" AND ON AN "AS AVAILABLE" BASIS. NEITHER UNRIVALED INVESTING NOR ANY OF OUR PARTNERS MAKES ANY WARRANTY THAT THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL THAT YOU PURCHASE OR OBTAIN FROM THE USE OF OUR SERVICES WILL MEET YOUR EXPECTATIONS OR THAT AND ANY ERRORS WILL BE IMMEDIATELY CORRECTED. NEITHER WE NOR ANY OF OUR PARTNERS MAKES ANY WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF TITLE OR IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO OUR WEBSITES, ANY CONTENT, OR ANY OF OUR SERVICES, TOOLS, PRODUCTS, OR PROPERTIES. YOU EXPRESSLY AGREE THAT YOU WILL ASSUME THE ENTIRE RISK AS TO THE QUALITY AND THE PERFORMANCE OF OUR SERVICES AND THE ACCURACY OR COMPLETENESS OF THEIR CONTENT.

SOME STATES DO NOT ALLOW EXCLUSION OF IMPLIED WARRANTIES OR LIMITATION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. IN SUCH STATES, OUR LIABILITY AND THAT OF OUR THIRD-PARTY CONTENT PROVIDERS WILL BE LIMITED TO THE GREATEST EXTENT PERMITTED BY LAW. THIS DISCLAIMER OF WARRANTIES DOES NOT APPLY IN NEW JERSEY.

If a dispute arises in connection with your use of our Services or in relation to any of these Terms (collectively, "Disputes") our hope is that we can resolve the matter informally. Accordingly, in the event of a Dispute, we agree to first contact each other via email with a description of the Dispute and any proposed resolution. You will email journey@unrivaledinvesting.com with your concern and UNRIVALED INVESTING will contact you via the email address we have on file for you.

If a Dispute cannot be resolved informally, we each agree that except as provided below, the Dispute will be submitted to final and binding arbitration before a panel of three arbitrators of the American Arbitration Association ("AAA") in a location convenient to UNRIVALED INVESTING. Either party may commence the arbitration process by submitting a written demand for arbitration with the AAA, and providing a copy to the other party. The arbitration will be conducted in accordance with the provisions of the AAA's Commercial Dispute Resolutions Procedures, Supplementary Procedures for Consumer-Related Disputes, in effect at the time of submission of the demand for arbitration.

We will pay all of the filing costs, including arbitrator fees. Judgment on the award rendered by the arbitrator may be entered in any court of competent jurisdiction. You expressly agree to refrain from bringing or joining any claims in any representative or class-wide capacity, including but not limited to bringing or joining any claims in any class action or any class-wide arbitration.

YOU UNDERSTAND THAT YOU ARE WAIVING YOUR RIGHT TO HAVE A JUDGE OR JURY DECIDE YOUR CASE AND TO BE PARTY TO A CLASS OR REPRESENTATIVE

ACTION. YOU UNDERSTAND AND AGREE TO HAVE ANY CLAIMS DECIDED

INDIVIDUALLY AND ONLY THROUGH ARBITRATION.

You will have thirty (30) days from the date you submit your personally identifiable

information to opt out of this arbitration agreement. To opt out of arbitration, you must

contact us at journey@unrivaledinvesting.com, Attention: Legal Department. If more

than thirty (30) days have passed, you are not eligible to opt out of arbitration.

You acknowledge and agree that by agreeing to these Terms electronically you are

expressly agreeing to the terms set forth herein. You acknowledge that your electronic

submission constitutes your agreement and intent to be bound by these Terms and

Conditions.

Last Updated: June 12, 2025