

TERMS OF SERVICE

User Agreement

Dividend Portfolio Planner

Document control	Value
Document owner	Dividend Portfolio Planner
Effective date	September 3, 2026
Version	1.0
Review cycle	At least annually and after material legal, product, subscription, pricing, or service changes
Classification	Public

Document objective: Establish the rules governing use of Dividend Portfolio Planner (DPP) and the agreement between each user and Dividend Portfolio Planner, including account responsibilities, educational-use limitations, subscription and payment terms, acceptable use, intellectual property, disclaimers, and limitations of liability.

Important subscription notice: Monthly subscription fees are earned by DPP once payment is successfully processed. Except where required by applicable law, processed subscription fees are non-refundable.

1. Agreement to these Terms

These Terms of Service (“Terms”) are a binding agreement between the person or organization using Dividend Portfolio Planner (“you,” “your,” or “User”) and Dividend Portfolio Planner (“DPP,” “we,” “us,” or “our”). These Terms govern access to and use of the DPP website, applications, accounts, research tools, portfolio-planning features, calculators, reports, artificial intelligence features, subscriptions, and related services (collectively, the “Platform”).

By creating an account, purchasing a subscription, clicking an acceptance control such as “I Agree,” or otherwise using the Platform, you acknowledge that you have read, understand, and agree to these Terms and the policies incorporated or referenced by them.

If you do not agree to these Terms, do not use the Platform.

2. Purpose of DPP

DPP is an educational, informational, research, and financial-planning tool. The Platform is designed to help users research securities, review historical information, estimate dividend income, model hypothetical portfolios, compare investment scenarios, conduct backtesting, evaluate assumptions, and improve their understanding of investment and portfolio concepts.

DPP does not make investment decisions for users and does not guarantee any investment, dividend, portfolio, or financial result.

3. No financial or investment advice

DPP does not provide individualized financial, investment, brokerage, fiduciary, legal, tax, accounting, or retirement advice.

Nothing provided through the Platform constitutes:

- An offer or recommendation to buy, sell, or hold a security.
- Personalized investment advice or portfolio-management advice.
- Brokerage, securities-execution, or investment-management services.
- Tax, legal, accounting, or fiduciary advice.
- A guarantee of investment returns, dividend payments, preservation of principal, or future performance.

Users are responsible for independently evaluating information and consulting appropriately qualified professionals when professional advice is needed.

4. Investment risk

Investing involves risk, including the possible loss of some or all invested principal. Security prices may rise or fall, dividend payments may increase, decrease, be suspended, or be eliminated, and historical performance does not guarantee future performance.

Backtests, projections, forecasts, estimates, simulations, and hypothetical results are informational tools based on assumptions and available data. Actual results may differ materially.

5. Eligibility and account registration

You may use the Platform only if you are legally capable of entering into a binding agreement and your use is permitted by applicable law. DPP's current source policies do not establish a specific minimum user age; DPP should define any required minimum age before final production publication.

Where an account is required, you agree to provide accurate information reasonably necessary to create and administer the account and to keep applicable account information current.

6. Account security

You are responsible for maintaining reasonable control over your account credentials and authorized sessions. You must not share passwords, multifactor authentication prompts, recovery codes, tokens, or other sensitive authentication information.

You must promptly report suspected unauthorized access, credential compromise, or account misuse through DPP's published support or security channel.

DPP may require additional verification, terminate active sessions, reset credentials, restrict access, or take other reasonable protective action when account compromise or misuse is suspected.

7. Subscription services

7.1 Paid access

Certain DPP features or services may require a paid subscription. Subscription price, billing frequency, included functionality, and other material purchase terms should be presented to the User before payment is submitted.

7.2 Monthly subscription fee

For a month-to-month subscription, the applicable monthly subscription fee is charged according to the billing terms presented at enrollment.

In consideration for immediate access to DPP software, educational content, research functionality, portfolio-planning tools, analytics, and subscriber services, the monthly subscription fee is fully earned by DPP once the payment is successfully processed.

7.3 Non-refundable processed fees

Except where otherwise required by applicable law, all successfully processed subscription fees are final and non-refundable. A refund or credit will not be due merely because a User does not use the Platform, uses it infrequently, cancels before the end of a paid billing period, experiences investment losses, is dissatisfied with investment results, or changes personal financial circumstances.

7.4 Cancellation

Users may cancel a subscription using the cancellation method DPP makes available. Unless otherwise stated at purchase or required by law, cancellation stops future renewal and does not retroactively refund a fee already processed and earned.

Where applicable, access to paid functionality may continue through the end of the billing period for which payment has already been processed.

7.5 Renewals and changes

If DPP offers automatically renewing subscriptions, the renewal terms, billing frequency, and cancellation method must be disclosed in accordance with applicable law. DPP may change subscription pricing or features prospectively after providing any notice required by the Agreement or applicable law.

8. Payment processing

DPP may use a third-party payment processor to process subscription payments. DPP's privacy and security policies state that DPP should not store full payment-card numbers or card security codes and should use an approved hosted payment processor for card processing.

Payment-provider services may be subject to the provider's own terms and privacy practices.

9. User responsibilities

When using DPP, you are responsible for:

- Conducting independent research and verifying material financial information.
- Determining whether an investment or financial decision is appropriate for your circumstances.
- Managing investment risk and potential tax consequences.
- Using the Platform lawfully and in accordance with these Terms.
- Protecting account credentials and access.
- Providing only information you have the right to submit.
- Complying with DPP's Acceptable Use Policy.

10. Acceptable use

Use of DPP is subject to the DPP Acceptable Use Policy. You may not use the Platform to engage in unlawful, fraudulent, abusive, malicious, deceptive, or unauthorized activity.

Among other restrictions, you may not improperly access another user's information, bypass security or subscription controls, introduce malicious code, disrupt Platform availability, conduct unauthorized security testing, scrape or systematically extract Platform information without authorization, or use DPP to facilitate unlawful financial activity.

11. Market and third-party data

DPP may display information obtained from market-data providers, public sources, APIs, financial-information services, and other third parties.

DPP does not warrant that third-party information will always be accurate, complete, current, timely, available, or error-free. Users should independently verify material market prices, dividend amounts, payment dates, ex-dividend dates, yields, corporate actions, financial statements, and similar information before making a financial decision.

12. Artificial intelligence and automated analysis

DPP may use artificial intelligence, algorithms, automated calculations, or other computational technologies to provide research assistance, analysis, explanations, comparisons, summaries, or projections.

AI-generated and automated outputs may contain errors, omissions, outdated information, incorrect assumptions, or interpretations that are not appropriate for a User's circumstances.

AI-generated information is not financial advice and must be independently evaluated and verified before reliance.

13. Intellectual property

Except for third-party content and data, DPP and its licensors retain their rights in the Platform, software, designs, branding, reports, educational materials, calculations, methodologies, and other protected content.

Subject to these Terms, DPP grants Users a limited, revocable, non-exclusive, non-transferable right to use the Platform for authorized personal or organizational educational, research, and planning purposes.

Users may not reproduce, sell, sublicense, commercially redistribute, reverse engineer, or misuse DPP proprietary content or technology except as expressly permitted by DPP or applicable law.

14. User content and information

You retain applicable rights in information you lawfully submit to DPP. You authorize DPP to process that information as reasonably necessary to provide, secure, support, administer, and improve the Platform and for other purposes described in DPP's Privacy Policy and applicable agreements.

You represent that you have the rights and authority necessary to provide information submitted through your account.

15. Privacy and data protection

DPP's handling of personal data is described in the DPP Privacy Policy and Data Privacy, Retention and Deletion Policy. Those documents address categories of personal data, use, retention, deletion, privacy requests, and related safeguards.

For qualifying team or business customers where DPP processes personal data on the customer's behalf, additional processor terms may be addressed through the DPP Data Processing Addendum.

16. Cookies and browser storage

DPP may use cookies, local storage, session storage, and similar technologies for authentication, security, preferences, consent choices, Platform performance, analytics, and other disclosed purposes.

The DPP Cookie Policy describes these technologies and available user controls.

17. Third-party services and links

DPP may integrate with or provide links to third-party services, including technology, payment, market-data, authentication, communications, or other providers.

DPP does not control independent third-party services and is not responsible for their separate terms, privacy practices, content, availability, or performance, except to the extent responsibility cannot lawfully be excluded.

18. Platform availability and changes

DPP may update, modify, add, suspend, replace, or discontinue Platform features. DPP does not guarantee uninterrupted or error-free availability.

Service may be affected by maintenance, technology failures, third-party outages, market-data interruptions, cybersecurity events, or circumstances outside DPP's reasonable control.

19. Disclaimers

To the maximum extent permitted by applicable law, the Platform is provided on an “as available” basis. DPP does not guarantee that research, calculations, data, projections, forecasts, AI-generated content, or other Platform outputs will be complete, current, accurate, suitable for a particular purpose, or free from error.

Nothing in these Terms limits warranties or rights that cannot legally be excluded.

20. Financial decision responsibility and limitation of liability

All financial and investment decisions remain the User's responsibility. To the maximum extent permitted by applicable law, DPP and its owners, officers, employees, contractors, affiliates, licensors, technology providers, and data providers are not liable for financial decisions made based on research, calculations, analysis, projections, historical information, backtesting, AI-generated content, or other materials obtained through the Platform.

This includes, to the extent permitted by law, claims relating to investment losses, loss of principal, lost profits, lost or reduced dividends, opportunity costs, trading losses, market declines, tax consequences, data inaccuracies, delayed information, calculation or modeling errors, third-party data, AI-generated errors, or service interruptions.

Consistent with the previously developed DPP Terms & Conditions of Use, DPP's aggregate liability arising from use of the Platform should not exceed the greater of the amount paid by the User to DPP during the twelve months preceding the event giving rise to the claim or \$100, to the extent permitted by applicable law.

Nothing in these Terms excludes or limits liability that cannot legally be excluded or limited.

21. Indemnification

To the extent permitted by applicable law, you agree to indemnify and hold harmless DPP and its owners, officers, employees, contractors, and affiliates from claims, damages, liabilities, costs, and reasonable legal expenses arising from your misuse of the Platform, violation of these Terms or the Acceptable Use Policy, unlawful conduct, or infringement of third-party rights.

This provision does not require indemnification for liability that cannot lawfully be transferred to a User.

22. Suspension and termination

DPP may restrict, suspend, or terminate access when reasonably necessary to address material violations of these Terms or the Acceptable Use Policy, protect users or Platform security, respond to fraud or unauthorized activity, comply with legal requirements, or protect DPP's rights.

Termination or suspension does not create a right to a refund of a subscription fee already successfully processed and earned, except where a refund is required by applicable law or expressly provided by DPP.

23. Changes to these Terms

DPP may update these Terms to reflect changes in Platform functionality, subscription practices, business operations, technology, legal requirements, or regulatory requirements.

The current version will identify its effective date. Material changes may be communicated through the Platform or other reasonable means. Where affirmative consent is legally required, DPP will seek that consent.

24. Governing law and severability

Consistent with DPP's previously developed Terms & Conditions of Use, unless otherwise required by applicable consumer-protection law, these Terms are intended to be governed by the laws of the State of Maryland, without regard to conflict-of-law principles.

If a provision is determined to be invalid or unenforceable, it will be enforced to the maximum extent legally permissible and the remaining provisions will remain effective.

25. Entire agreement and related documents

These Terms, together with applicable purchase terms and the DPP policies and notices referenced below, form the agreement governing use of the Platform to the extent applicable.

Trust Center document	Purpose
Privacy Policy	Explains what personal data DPP collects, how it is used, retention, sharing, security, and user rights.
Data Privacy, Retention and Deletion Policy	Provides additional detail regarding DPP's data lifecycle and deletion practices.
Information Security Overview	Provides a public overview of DPP's information security program.
Access Control Policy	Describes DPP's authentication, authorization, and access-management practices.
Cookie Policy	Explains cookies, browser storage, and user controls.
Acceptable Use Policy	Defines permitted and prohibited uses of the Platform.
Data Processing Addendum	Provides processor terms for applicable team and business customers.

26. User acknowledgment

By accepting these Terms, creating an account, purchasing a subscription, or continuing to use DPP as permitted by applicable law, you acknowledge that:

- DPP is an education, research, and planning tool and does not provide financial or investment advice.
- Investing involves risk, including possible loss of principal.
- Historical performance, backtests, projections, dividend information, and AI-generated outputs do not guarantee future results.
- You are responsible for independently verifying information and making your own financial and investment decisions.
- You agree to comply with these Terms and the DPP Acceptable Use Policy.
- For a monthly subscription, the subscription fee is fully earned by DPP once payment is successfully processed.
- Except where required by applicable law, a successfully processed subscription fee is non-refundable.
- You have access to the applicable DPP Trust Center privacy and security documents.

27. Contact

Questions about these Terms may be submitted through the official contact methods published on the Dividend Portfolio Planner website or Trust Center.

Users should not include passwords, authentication codes, full payment-card information, or other unnecessary sensitive information in support or legal communications.

TRUST CENTER NOTICE

These Terms of Service are intended as a public user agreement for DPP. Before production publication, DPP should confirm the contracting legal entity, account eligibility/minimum age, actual subscription enrollment and cancellation workflow, payment processor configuration, and any jurisdiction-specific consumer subscription requirements with qualified legal counsel.