

TERMS OF SERVICE

Effective Date: August 20, 2026



By purchasing, enrolling in, accessing, or using any TopTier Academy product, course, membership, mentorship program, community, website, application, digital resource, or service ("Services"),
you acknowledge that you have read, understood, and agreed to these Terms of Service.



1. EDUCATIONAL PURPOSE

TopTier Academy provides educational programs and resources related to financial-market education, options education, futures education, technical analysis, sports analytics, research methodology, risk management, trading psychology, strategy development, and related skill development.

TopTier Academy does not provide individualized financial, investment, legal, tax, or gambling advice. Educational examples, market discussions, demonstrations, analysis, or instructor commentary are provided solely for educational purposes.



2. NO GUARANTEE OF RESULTS

TopTier Academy does not guarantee profits, income, investment returns, trading results, sports outcomes, account growth, funding, payouts, or any other financial result.

Past performance, examples, testimonials, educational demonstrations, and community results are not guarantees of future performance. Customers remain solely responsible for their individual financial decisions and actions.



3. DIGITAL ACCESS & DELIVERY

Unless otherwise stated at checkout, purchased Services are delivered digitally. Access may include courses, curriculum, instructional sessions, educational materials, analytical resources, mentorship, community features, proprietary tools, or other resources identified in the applicable product description.

Access begins according to the terms displayed at checkout or upon successful payment and activation.



4. CUSTOMER RESPONSIBILITIES

Customers are responsible for reviewing the applicable product description, price, billing terms, renewal terms, access period, and refund policy before completing a purchase.

Customers are also responsible for maintaining accurate account information and protecting their login credentials. Accounts and access credentials may not be shared, transferred, resold, or distributed without written authorization from TopTier Academy.



5. PAYMENTS & THIRD-PARTY FINANCING

Certain purchases may qualify for installment financing or Buy Now, Pay Later ("BNPL") services provided by independent third-party financing providers.

Approval, credit decisions, payment schedules, interest, fees, financing terms, and collection activities are determined exclusively by the applicable financing provider.

When a financing provider pays TopTier Academy on a customer's behalf, the customer's repayment obligation to that financing provider is governed by the customer's separate agreement with the financing provider.



6. CANCELLATION & REFUNDS

Purchases and cancellations are subject to the TopTier Academy Return & Refund Policy presented or made available in connection with the Services.

Nothing in these Terms limits any refund, cancellation, dispute, or other consumer right that cannot legally be waived under applicable law or the rules of the applicable payment or financing provider.



7. INTELLECTUAL PROPERTY

TopTier Academy's curriculum, videos, written materials, graphics, templates, proprietary educational frameworks, downloadable resources, branding, and other original content are protected intellectual property.

Unless expressly authorized in writing, customers may not reproduce, record, redistribute, sell, sublicense, publish, publicly display, commercially exploit, or provide unauthorized access to protected TopTier Academy content.



8. COMMUNITY CONDUCT

Members must interact respectfully and lawfully within TopTier Academy communities. Harassment, fraud, impersonation, unauthorized solicitation, distribution of protected materials, attempts to compromise systems, and other abusive conduct are prohibited.

TopTier Academy may restrict or terminate access for material violations of these Terms, subject to applicable law and contractual obligations.



9. LIMITATION OF LIABILITY

To the maximum extent permitted by applicable law, TopTier Academy is not responsible for losses resulting from independent financial, trading, investment, wagering, or other decisions made by customers based on educational information.

Nothing in these Terms excludes or limits liability where doing so would be prohibited by applicable law.



10. CHANGES TO THESE TERMS

TopTier Academy may update these Terms as its Services or legal requirements change. Material changes will apply prospectively as required by applicable law.



11. GOVERNING LAW

These Terms are governed by applicable United States law and the laws of the state in which TopTier Academy is legally organized or otherwise specified in its customer agreement, without limiting mandatory consumer protections that may apply.



12. ACCEPTANCE

By completing a purchase or accessing the Services after being presented with these Terms, you acknowledge your agreement to them.



TopTier Academy is committed to transparency, education, and protecting our community. These Terms are designed to create a safe, fair, and productive learning environment for all.

TOPTIER ACADEMY 

EDUCATION • STRATEGY • ANALYSIS • SKILL DEVELOPMENT