

GEN: WEALTH – Terms of Service (ToS)

By joining or using the GEN: WEALTH Discord server (the “Server”), you agree to the following terms and conditions.

1. Jurisdiction & Governing Law

This Server and all related content, services, and participation are governed exclusively by the laws of the **State of California** and the **United States of America**.

By joining or using the Server, you agree that any disputes, claims, or legal proceedings shall be brought exclusively in the **state or federal courts located in California, USA**, and you waive any objections to jurisdiction or venue in those courts.

2. Arbitration & Class Action Waiver

Any dispute, claim, or controversy arising from or relating to your use of this Server or its content shall be resolved exclusively through **binding arbitration** administered by the **American Arbitration Association (AAA)** under its rules.

You also **waive your right to participate in any class action, collective action, or representative proceeding** against GEN: WEALTH, its owners, affiliates, or representatives. Claims must be brought individually.

3. Not Financial Advice / No Fiduciary Duty

GEN: WEALTH is strictly an educational and informational community.

- We are **not financial advisors, investment advisors, brokers, or licensed professionals**.
- All alerts, strategies, discussions, and content are for **educational, entertainment, and informational purposes only**.

- **No content in this Server constitutes financial, legal, tax, or investment advice,** and you should not rely on it as such.
- You are **solely responsible** for any financial decisions, investments, or trades you make. GEN: WEALTH, its owners, and staff assume no liability for any losses, damages, or consequences arising from your participation.

4. Premium Services & Payments

If you purchase any premium access, subscriptions, or content:

- **All sales are final. No refunds** will be issued for any reason, including accidental purchases or buyer's remorse.
- You acknowledge that premium services are purchased at your own discretion and you assume full responsibility for your decision.

5. Age Requirement

To participate in this Server, you must be **at least 18 years old**. By joining, you confirm that you meet this requirement.

6. Discord & International Use

- This Server is hosted on **Discord** and is intended primarily for participants located in the **United States**.
- If you access this Server from outside the U.S., you do so **voluntarily and at your own risk**, and you are responsible for compliance with local laws and regulations.
- GEN: WEALTH assumes no liability for participants accessing the Server from outside the United States.

7. Personal Information & Security

- Never share **sensitive personal or financial information** (e.g., brokerage credentials, bank info, Social Security numbers) in this Server.
- GEN: WEALTH **will never ask for sensitive information**, and is not responsible for any losses resulting from sharing information with other members or third parties.
- You are responsible for protecting your accounts and personal information.

8. Affiliate Links

Some links shared in the Server may be **affiliate links**, which may provide GEN: WEALTH with a commission or bonus if you sign up. These links **do not affect your cost** and may include perks or bonuses.

9. Limitation of Liability

By participating in GEN: WEALTH, you agree that **GEN: WEALTH, its owners, staff, and affiliates are not liable** for:

- Any financial loss or damages arising from use of the Server.
- Any content, discussions, or third-party information provided in the Server.
- Any errors, omissions, or inaccuracies in information provided.

This limitation applies to all claims, whether in contract, tort, negligence, or otherwise.

10. Server Rules & Conduct

You agree to follow these basic rules:

- Respect all members; no harassment, discrimination, or hate speech.
- No spamming, doxxing, or NSFW content.

- Users must be **at least 18 years old**.
- Follow **Discord's Community Guidelines** at all times.
- GEN: WEALTH moderators reserve the right to **remove content, suspend, or ban users** for rule violations.

11. Entire Agreement & Severability

This ToS, together with any pinned disclaimers and server rules, constitutes the **entire agreement** between you and GEN: WEALTH regarding participation in the Server.

If any provision is found **invalid or unenforceable**, the remaining provisions remain in full effect.

12. Retroactive Applicability & Updates

All current and former members are bound by the version of these Terms and disclaimers that were in effect during their participation.

GEN: WEALTH reserves the right to **update or revise** these Terms at any time. Continued participation constitutes acceptance of the **most current version**.

By joining and participating in GEN: WEALTH, you acknowledge that you have read, understood, and agreed to these Terms of Service.