

# Terms of Service Agreement

for Will Trades Wealth Architects Investing Community Effective Date: April 18, 2026

For the purposes of this document, “**The Company**” refers to **Will Trades Wealth Architects** and its associated digital products, specifically the **Will Trades Wealth Architects Discord Server**.

This Terms of Service Agreement forms part of our overall legal framework and applies to all subscriptions purchased via **Whop** and to all automatic renewals (monthly or yearly) that occur on or after April 18, 2026.

**Note on Prior Subscriptions:** The community launched in August 2024. Prior to April 18, 2026, the **Disclosures** section within the Discord Server served as the official notice of record for risk disclosures and other important notices. No separate formal Terms of Service PDF existed during that period. This TOS applies prospectively to all new purchases and renewals from the Effective Date onward. Any matters arising before this date were handled at the Company’s sole discretion.

## 1. Acceptance of Terms

By joining, purchasing a subscription to, participating in, or continuing to use the Will Trades Wealth Architects Discord Server (the “Server”), you agree to be bound by these Terms of Service (“TOS”) and our separate **Refund and Return Policy**. If you do not agree, you must not purchase a subscription or must immediately leave the Server and cancel any subscription. These TOS constitute a legally binding agreement between you and Will Trades Wealth Architects (“we,” “us,” “Admin,” or “the Company”), a company based in Canada. Discord's Terms of Service, Community Guidelines, Monetization Terms, Paid Services Terms, and Privacy Policy also apply and are incorporated by reference.

- **Platform Specificity:** Payments and subscription management are handled exclusively through **Whop**. You acknowledge that Will Trades Wealth Architects is the content provider, while Whop acts as the merchant of record for all financial transactions.

### 1A. Relationship to External Content & Third-Party Links

Many members join the Server after viewing the Company's free or promotional content on YouTube, Facebook, Instagram, TikTok, or other online platforms (“External Content”). All External Content is subject to the same disclaimers, limitations, and risk acknowledgments set out in these TOS.

- **Affiliate Disclosure:** The Company may include affiliate links to third-party products or services (e.g., brokers, charting tools). If you use these links, the Company may receive a commission. We are not responsible for the content, security, or services provided by these third parties.

### 1B. Security & Anti-Impersonation Policy (CRITICAL)

**NO DIRECT MESSAGES (DMs):** The Company and its Admins will **NEVER** reach out to you first via Direct Message to ask for money, cryptocurrency, login credentials, or personal financial information. **MEMBER**

**RESPONSIBILITY:** It is your sole responsibility to verify the identity of anyone you interact with. Scammers frequently impersonate successful creators. Always check Discord "Roles" or "User IDs" within the Server to confirm authenticity. **LIMITATION OF LIABILITY:** Will Trades Wealth Architects is not liable for any financial

losses, data breaches, or damages resulting from your interactions with scammers or third parties pretending to be the Company. You assume all risk for interactions occurring via Discord DMs.

## 2. Description of the Service and Subscription

The Server is a paid online community providing general investment ideas, trade ideas, charts, market observations, and macroeconomic thoughts. **THE SERVICE IS FOR EDUCATIONAL AND INFORMATIONAL PURPOSES ONLY.** Nothing in the Server or External Content constitutes:

- Personalized investment, financial, tax, legal, or accounting advice.
- A recommendation to buy, sell, or hold any security, cryptocurrency, or asset.
- A fiduciary or professional services relationship.
- **Illustrative Context:** Any trade ideas or "alerts" shared are model-based or hypothetical in nature. They represent the Admin's personal market analysis or portfolio movements and are shared for illustrative educational purposes only. They are not an invitation or order for the user to trade.
- **Canadian Regulatory Disclosure:** The Company does not act as a "registrant" under Canadian provincial securities legislation. Our content is provided as a publisher of general information and not as a person or company providing specific investment advice tailored to a particular individual's situation.

### 3. Conflict of Interest & AI Disclosure

**Positions:** The Company and its representatives may hold positions in assets discussed. Specific material conflicts of interest will be disclosed clearly at the time of discussion. **AI & Automated Tools:** The Server may utilize automated tools or AI to aggregate data or news. We do not guarantee the accuracy of data provided by third-party APIs or automated services.

### 4. Important Disclaimers and Risk Acknowledgment

**No Guarantees:** All information is provided "AS IS." We do not guarantee accuracy or reliability. **Investment Risk:** Trading involves a substantial risk of loss. You are solely responsible for your own decisions.

**Testimonials & Past Performance:** Any testimonials, "win" posts, or examples of past performance shared in the Server are anecdotal, represent exceptional rather than typical results, and are NOT a guarantee of future performance. **Independent Due Diligence:** You must conduct your own research and consult with a qualified, licensed financial professional before making any investment.

#### Mandatory Due Diligence (Member Responsibility)

- **A. Independent Research:** You agree that you are solely responsible for your own investment research and decisions. You must perform your own Independent Due Diligence (IDD) before executing any trade.
- **B. Verification of Data:** While we strive for accuracy, the Company does not guarantee the correctness of any data, charts, or third-party information. You should verify all data points (stock prices, earnings dates, etc.) through a primary source or brokerage.
- **C. Consult a Professional:** We strongly recommend consulting with a licensed financial professional or tax advisor in your specific jurisdiction before making significant financial commitments.

### 5. Live Trading & Interactive Sessions

The Company may host live trading sessions, voice chats, or real-time Q&A. By participating, you acknowledge:

- **Educational Context:** Responses to member questions in real-time are for illustrative purposes only and do not constitute personalized advice.
- **Real-Time Errors:** Live sessions move quickly. The Company is not responsible for typographical errors, verbal slips, or technical glitches in data feeds during live broadcasts.
- **Recording Rights:** These sessions may be recorded by the Company. By participating, you grant the Company the right to use, distribute, and archive these recordings. Members are strictly prohibited from recording or redistributing live sessions.

### 6. Subscription Terms and Payments

- Subscriptions are billed monthly on a recurring basis via **Whop**.

- **Cancellation Mechanics:** You acknowledge that self-service cancellation through your **Whop User Dashboard** is the only recognized method of terminating your subscription. Requesting a cancellation via Discord DM or by leaving the Server does not constitute a valid cancellation.
- Fees are non-refundable except as required by applicable law and as further detailed in our separate **Refund and Return Policy**.
- We reserve the right to change prices with notice; continued use constitutes acceptance.

## 7. User Conduct and Rules

You agree to:

- **Anti-Solicitation (No DM Scammers):** You are strictly prohibited from soliciting other members via Direct Message (DM) for any commercial purpose, including the promotion of outside financial services or private investment opportunities.
- **Professionalism:** Maintain a respectful tone in text and voice chats. Harassment, hate speech, or "pump-and-dump" schemes are strictly prohibited.
- **No Redistribution:** You may not copy, record, or redistribute any Server content (including voice audio) without prior written permission.
- Violations will result in an immediate ban without refund.

## 8. Intellectual Property

Content you post remains yours, but you grant the Company a license to use it within the Server. All original content created by the Company (charts, commentary, recordings) is owned by the Company and protected by copyright.

## 9. Privacy and Data

Your use is governed by Discord's Privacy Policy. As a Canadian operator, we comply with applicable Canadian privacy laws (PIPEDA) to the extent they apply. Do not share sensitive personal financial information in public channels.

## 10. Limitation of Liability

To the maximum extent permitted by law, Will Trades Wealth Architects shall not be liable for any direct or indirect damages, trading losses, or errors arising from your use of the Server or External Content.

- **Platform Reliability:** The Company is not liable for any service interruptions, lag, or technical failures caused by Discord, Whop, or your internet service provider. We do not guarantee 100% uptime of the Server and are not responsible for "loss of opportunity" during technical outages.

## 11. Termination and Modification

We may modify or terminate access at any time for rule violations without refund. We may update these TOS at any time; continued use constitutes acceptance.

## 12. Governing Law and Dispute Resolution

These TOS shall be governed by the laws of the **Province of Quebec, Canada**. Any disputes shall be resolved exclusively in the courts located in **Montreal, Quebec**, Canada.

## 13. Severability & Entire Agreement

If any provision is found unenforceable, the rest remain in effect. These TOS constitute the entire agreement between you and Will Trades Wealth Architects.

## **14. Contact**

For questions regarding these TOS or your subscription, contact us via Discord DM or at **Will.TradesYT@gmail.com**.