OPTION DROPS LLC

# Terms of Service

Effective date: July 13, 2026 · Operated by Option Drops LLC

**Plain-language summary (not a substitute for the full Terms):** Option Drops is a trading education service. Nothing we publish is financial, investment, legal, or tax advice, and we are not your adviser. Trading options and futures involves substantial risk of loss. All purchases are final and non-refundable; you can cancel future renewals at any time. Disputes are resolved by binding individual arbitration. You must be 18 or older to use our services. By using our website, Discord community, indicator, alerts, or any other Option Drops product, you agree to everything below.

## 01 Agreement to these Terms

These Terms of Service (the "Terms") are a binding agreement between you and Option Drops LLC ("Option Drops," "we," "us," or "our"), governing your access to and use of optiondrops.com, our Discord community, the Premiere Access membership, the OD Key Levels Pro indicator, our mentorship program, our newsletters, alerts, courses, webinars, and any other content, products, or services we offer (collectively, the "Services").

By accessing or using any of the Services, creating an account, joining our Discord, or making a purchase, you agree to these Terms and to our Privacy Policy. If you do not agree, do not use the Services.

IMPORTANT: THESE TERMS CONTAIN A NO-REFUND POLICY (SECTION 13), A BINDING ARBITRATION PROVISION AND CLASS ACTION WAIVER (SECTION 21), AND LIMITATIONS ON OUR LIABILITY (SECTION 19). PLEASE READ THEM CAREFULLY.

## 02 Eligibility

You must be at least 18 years old (or the age of majority in your jurisdiction, whichever is greater) to use the Services. By using the Services, you represent and warrant that you meet this requirement, that you have the legal capacity to enter into these Terms, and that your use of the Services does not violate any law applicable to you. The Services are operated from the United States; if you access them from elsewhere, you are responsible for compliance with your local laws.

## 03 Our services

Option Drops provides trading education, market commentary, and community. Depending on the product you purchase, the Services may include: daily watchlists and futures analysis published before the market open; live voice chat and written commentary during market hours; educational trade setups and market updates, including by text message; post-session recaps and analysis; a catalog of webinars and educational content; access to the OD Key Levels Pro indicator for the TradingView platform; a free email newsletter; and an eight-week mentorship program.

We may add, modify, suspend, or discontinue any part of the Services at any time. The Services depend in part on third-party platforms (including Discord, Whop, TradingView, and mobile carriers), and we are not responsible for outages or changes on those platforms.

## 04 Educational purposes only; not investment advice

All content and Services are provided for general educational and informational purposes only. Nothing published or communicated by Option Drops, its founders, moderators, contributors, or community members constitutes financial, investment, legal, accounting, or tax advice, a recommendation, or a solicitation or offer to buy or sell any security, futures contract, option, or other financial instrument.

Option Drops LLC is not a registered investment adviser, broker-dealer, commodity trading advisor, or financial planner, and is not registered with the U.S. Securities and Exchange Commission, the Commodity Futures Trading Commission, FINRA, the NFA, or any state securities regulator. Our content is impersonal in nature: it is prepared for a general audience and is not based on, and does not take into account, your individual financial situation, objectives, risk tolerance, or existing positions. We do not provide individualized investment advice, we do not manage money, and we do not accept trading authority over any account.

No fiduciary relationship. Your use of the Services, including participation in our Discord community, live voice chats, or the mentorship program, does not create a fiduciary, advisory, or client relationship between you and Option Drops or any of its personnel.

Any market levels, watchlists, scenarios, or example trade setups we publish, including any reference to entries, exits, targets, or stops, are illustrations of our educational process and analysis. They are not instructions or recommendations to trade. You are solely responsible for your own trading and investment decisions, including evaluating the merits and risks of any trade, and you should consult a licensed financial professional before making investment decisions.

## 05 Risk disclosure

Trading securities, options, futures, and other financial instruments involves substantial risk of loss and is not suitable for every person. You can lose some or all of your invested capital, and with certain instruments, including futures and short options, you can lose more than your initial investment. You should only trade with capital you can afford to lose. Past performance, whether actual or indicated by historical or simulated results, is not indicative of future results.

Options are not suitable for all investors. Before trading options, you should read "Characteristics and Risks of Standardized Options," published by The Options Clearing Corporation.

> THE RISK OF LOSS IN TRADING COMMODITY FUTURES CONTRACTS AND OPTIONS CAN BE SUBSTANTIAL. YOU SHOULD THEREFORE CAREFULLY CONSIDER WHETHER SUCH TRADING IS SUITABLE FOR YOU IN LIGHT OF YOUR FINANCIAL CONDITION. IN CONSIDERING WHETHER TO TRADE OR TO AUTHORIZE SOMEONE ELSE TO TRADE FOR YOU, YOU SHOULD BE AWARE THAT YOU COULD LOSE ALL OR SUBSTANTIALLY ALL OF YOUR INVESTMENT AND MAY BE LIABLE FOR AMOUNTS WELL ABOVE YOUR INITIAL INVESTMENT.

By using the Services, you acknowledge and accept these risks and agree that any trading decisions you make are made at your own risk.

## 06 Performance claims, hypothetical results, and testimonials

From time to time, our content may include examples of trades, win rates, backtests, or other performance figures. Unless expressly stated otherwise, these figures are hypothetical or are based on selected examples and are not a complete record of all trades or ideas discussed in the community. We do not track, audit, or verify the trading results of our members.

HYPOTHETICAL OR SIMULATED PERFORMANCE RESULTS HAVE CERTAIN LIMITATIONS. UNLIKE AN ACTUAL PERFORMANCE RECORD, SIMULATED RESULTS DO NOT REPRESENT ACTUAL TRADING. ALSO, BECAUSE THE TRADES HAVE NOT BEEN EXECUTED, THE RESULTS MAY HAVE UNDER- OR OVER-COMPENSATED FOR THE IMPACT, IF ANY, OF CERTAIN MARKET FACTORS, SUCH AS LACK OF LIQUIDITY. SIMULATED TRADING PROGRAMS IN GENERAL ARE ALSO SUBJECT TO THE FACT THAT THEY ARE DESIGNED WITH THE BENEFIT OF HINDSIGHT. NO REPRESENTATION IS BEING MADE THAT ANY ACCOUNT WILL OR IS LIKELY TO ACHIEVE PROFIT OR LOSSES SIMILAR TO THOSE SHOWN.

Testimonials and reviews reflect the individual experiences and opinions of the persons providing them. They are not representative of all members, results vary widely, and no testimonial should be read as a claim, guarantee, or prediction that you will achieve similar results. Most traders lose money, and your results will depend on factors including your own decisions, discipline, risk management, capital, and market conditions.

We make no representation or guarantee that you will earn any money, achieve any particular win rate, or recover the cost of any Service through trading.

## 07 Accounts and access

Access to paid Services is licensed to a single named individual. You may not share, sell, rent, transfer, or otherwise make available your membership, Discord access, login credentials, indicator access, alerts, or any member-only content to any other person, household, group, or entity. Simultaneous or shared use of one membership by multiple people is prohibited.

You are responsible for maintaining the security of your accounts (including your Discord, Whop, and TradingView accounts) and for all activity that occurs under them. Notify us promptly of any unauthorized use.

We may monitor access patterns for signs of credential sharing or redistribution. Violation of this section is a material breach of these Terms, and we may suspend or permanently terminate your access without notice and without refund, in addition to any other remedies available to us.

## 08 Community conduct

Our Discord community and other interactive spaces exist for education and discussion. When participating, you agree that you will not:

- Harass, threaten, defame, or abuse any member, moderator, or staff member, or post content that is hateful, discriminatory, obscene, or unlawful;
- Advertise, solicit, or promote any other product, service, community, or investment opportunity, or recruit members for any outside venture, without our prior written permission;
- Post spam, pump-and-dump promotions, referral schemes, or manipulative content;

- Share, screenshot, or redistribute member-only content, including watchlists, levels, alerts, voice chat commentary, recaps, or webinar materials, outside the community;
- Impersonate Option Drops staff or misrepresent your affiliation with us;
- Present your own trades or results in a false or misleading manner;
- Use bots, scrapers, or automated tools to collect content or data from the Services; or
- Interfere with the operation or security of the Services.

We may remove content, restrict features, or suspend or ban any member at our sole discretion, with or without warning, for conduct we consider harmful to the community, whether or not it is listed above. Removal or banning for a conduct violation does not entitle you to any refund.

## 09 Intellectual property and license

The Services and all content we create, including our website, branding, courses, webinars, watchlists, levels, alerts, recaps, newsletters, graphics, code, and the OD Key Levels Pro indicator (including its underlying Pine Script code, level data, methodology, and documentation), are the property of Option Drops LLC or its licensors and are protected by copyright, trademark, and other intellectual property laws.

License, not sale. Subject to these Terms and your payment of applicable fees, we grant you a limited, personal, non-exclusive, non-transferable, revocable license to access and use the Services and member content for your own individual, non-commercial educational use. All rights not expressly granted are reserved. Your license ends when your membership ends or is terminated.

### OD Key Levels Pro and proprietary data

Access to the OD Key Levels Pro indicator is granted to your individual TradingView account only. You may not share, sublicense, resell, or transfer indicator access; copy, republish, or redistribute the indicator, its levels, or its outputs; or reverse-engineer, decompile, extract, or attempt to recreate the indicator's source code, level data, or methodology, in whole or in part. The same restrictions apply to our watchlists, levels, and alerts, which are licensed for your personal use and may not be redistributed, republished, resold, or used to power any other product, service, community, or signal offering.

Our names, logos, and product names are trademarks of Option Drops LLC. You may not use them without our prior written permission. Unauthorized use of our intellectual property is a material breach of these Terms and may result in immediate termination without refund and legal action, including claims for injunctive relief and damages.

## 10 User content

You retain ownership of content you post in our community or submit to us ("User Content"). By posting or submitting User Content, you grant Option Drops a worldwide, non-exclusive, royalty-free, sublicensable, and transferable license to use, host, store, reproduce, modify, adapt, publish, publicly display, and distribute that User Content in connection with operating, promoting, and improving the Services. If you post a review or testimonial, you agree we may use it (with your first name, username, or initials) in our marketing.

You represent that you own or have the necessary rights to your User Content and that it does not violate these Terms or any law or third-party right. We may remove any User Content at any time in our discretion. We are not responsible for User Content, including any trade ideas or opinions posted by community members.

## 11 Text messages and notifications

If you opt in to receive text message alerts from Option Drops, you consent to receive recurring automated text messages (including market updates, educational alerts, and account or service notifications) at the phone number you provide. Consent to receive marketing texts is not a condition of any purchase.

Message frequency varies, including on market days. Message and data rates may apply and are your responsibility. Reply STOP at any time to cancel and HELP for help. We will honor opt-out requests promptly. Carriers are not liable for delayed or undelivered messages, and we are not responsible for delays or failures in delivery, including alerts that arrive after market conditions have changed. Text alerts are subject to the educational-purpose and risk provisions of these Terms; never rely on an alert as a recommendation or as a substitute for your own analysis.

You agree to notify us and update your information if you change or deactivate your phone number. Additional terms presented at the point of opt-in, and our Privacy Policy, also apply to text messaging.

## 12 Payments, billing, and auto-renewal

Paid Services are sold through our third-party payment and membership platform, Whop, or other processors we designate. Your purchase is also subject to the processor's terms. We do not store your full payment card details.

Prices are stated at checkout and may change; changes apply to future billing periods, not periods already paid. You are responsible for any applicable taxes.

Auto-renewal. Memberships (monthly, quarterly, or annual) renew automatically at the end of each billing period at the then-current price until you cancel. You may cancel at any time through your Whop account settings; cancellation stops future renewals and takes effect at the end of your current billing period, and you keep access until then. It is your responsibility to cancel before a renewal date if you do not wish to renew. Renewal charges, including annual renewals, are subject to the no-refund policy in Section 13.

## 13 All sales final; no refunds; chargebacks

### All sales are final

ALL PURCHASES OF ANY OPTION DROPS PRODUCT OR SERVICE ARE FINAL AND NON-REFUNDABLE. This includes, without limitation, Premiere Access memberships (monthly, quarterly, and annual, including renewals), the mentorship program, courses, webinars, indicator access, and any other digital content or service. Because you receive immediate access to digital content, community access, and proprietary materials upon purchase, we do not issue refunds, credits, or exchanges under any circumstances, whether or not you use the Services, except where a refund is required by applicable law.

### Cancellation is not a refund

You may cancel your membership at any time to stop future renewals, as described in Section 12. Cancelling does not entitle you to a refund, in whole or in part, of any amount already paid, including for unused time in a current billing period, forgotten renewals, quarterly or annual plans, or dissatisfaction with the Services or with your own trading results.

### Chargebacks

By purchasing, you agree to contact us first regarding any billing question or problem, and you agree not to initiate a chargeback or payment dispute for any charge you authorized or that was made in accordance with these Terms. Initiating a chargeback in violation of this section is a material breach of these Terms. If you do so, we may suspend or permanently terminate your access to all Services, contest the dispute, and submit evidence of your agreement to these Terms and this no-refund policy (including checkout acknowledgments, timestamps, IP address, and access logs) to the payment processor and card networks, and we may recover from you any amounts, fees, and costs resulting from an illegitimate dispute, to the extent permitted by law.

### Consumers with statutory withdrawal rights

If you are located in a jurisdiction (such as the EU, EEA, or UK) that grants a statutory right to withdraw from a contract for digital content or services, then by completing your purchase and requesting immediate access you expressly consent to immediate performance and delivery of the digital content and services, and you acknowledge that you thereby lose your right of withdrawal to the fullest extent permitted by law once access has been provided. Nothing in this section limits rights that cannot be waived under applicable mandatory consumer protection law.

## 14 Mentorship program

The Option Drops mentorship program is a structured educational program that teaches trading frameworks, process, risk management concepts, and review habits over a defined term. Like all of our Services, the mentorship is educational only: mentors do not provide individualized investment advice or recommendations, do not direct or approve your trades, do not manage your money, and do not tailor investment recommendations to your personal financial situation. Section 4 applies fully to all mentorship sessions and communications.

Mentorship purchases are final and non-refundable under Section 13, including if you fail to attend sessions, do not complete the program, or are dissatisfied with your trading results. Sessions must be scheduled and completed within the program term unless we agree otherwise in writing; missed sessions may be forfeited. We may substitute mentors or adjust scheduling as reasonably needed. Any additional program agreement you sign supplements, and does not replace, these Terms.

## 15 Termination

You may stop using the Services and cancel future renewals at any time. We may suspend or terminate your access to any or all of the Services at any time, with or without notice, if we believe you have violated these Terms, if required by law, or to protect the Services or our community. We may also discontinue any Service on reasonable notice.

If we terminate your access for a violation of these Terms (including credential sharing, content redistribution, conduct violations, or chargeback abuse), you are not entitled to any refund. Upon any termination, your license to the Services and member content ends immediately. Sections that by their nature should survive termination (including Sections 4 through 6, 9, 10, and 13 and 18 through 24) survive.

## 16 Third-party platforms and links

The Services rely on and link to third-party platforms and websites, including Whop, Discord, TradingView, YouTube, and others. Those platforms have their own terms and privacy policies, which govern your use of them, and we are not responsible for their content, availability, security, or practices. A link from our Services does not imply endorsement. Any dealings you have with third parties, including brokers, are solely between you and them.

## 17 Copyright complaints (DMCA)

We respect intellectual property rights and expect users to do the same. If you believe content on the Services infringes your copyright, send a notice compliant with the Digital Millennium Copyright Act, 17 U.S.C. 512, to our Copyright Agent by email at help@optiondrops.com with the subject line "DMCA Notice". Your notice must include: identification of the copyrighted work; identification and location of the allegedly infringing material; your contact information; a statement of good-faith belief that the use is not authorized; a statement, under penalty of perjury, that the information is accurate and you are authorized to act for the owner; and your physical or electronic signature. We may remove content and terminate repeat infringers.

## 18 Disclaimers

THE SERVICES AND ALL CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, ACCURACY, COMPLETENESS, TIMELINESS, OR UNINTERRUPTED OR ERROR-FREE OPERATION. WE DO NOT WARRANT THAT ANY CONTENT, LEVEL, ALERT, INDICATOR OUTPUT, OR ANALYSIS IS ACCURATE, CURRENT, OR RELIABLE, THAT THE SERVICES WILL MEET YOUR REQUIREMENTS, OR THAT ANY TRADING METHOD OR EDUCATIONAL APPROACH WILL BE PROFITABLE. MARKET DATA AND CONTENT MAY BE DELAYED, INCOMPLETE, OR INACCURATE. YOUR USE OF THE SERVICES IS AT YOUR SOLE RISK. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THE ABOVE MAY NOT APPLY TO YOU.

## 19 Limitation of liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW: (A) OPTION DROPS AND ITS OWNERS, MEMBERS, MANAGERS, EMPLOYEES, CONTRACTORS, MODERATORS, AND AGENTS WILL NOT BE LIABLE FOR ANY TRADING OR INVESTMENT LOSSES, LOST PROFITS, LOST DATA, OR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES ARISING OUT OF OR RELATING TO THE SERVICES OR THESE TERMS, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, AND REGARDLESS OF THE THEORY OF LIABILITY; AND (B) OUR TOTAL AGGREGATE LIABILITY FOR ALL CLAIMS ARISING OUT OF OR RELATING TO THE SERVICES OR THESE TERMS WILL NOT EXCEED THE GREATER OF (i) THE AMOUNTS YOU PAID TO OPTION DROPS FOR THE SERVICES IN THE THREE (3) MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM, OR (ii) ONE HUNDRED U.S. DOLLARS ($100). SOME JURISDICTIONS DO NOT ALLOW CERTAIN LIMITATIONS OF LIABILITY, SO SOME OF THE ABOVE MAY NOT APPLY TO YOU. THE LIMITATIONS IN THIS SECTION ARE A FUNDAMENTAL BASIS OF THE BARGAIN BETWEEN YOU AND US.

## 20 Indemnification

You agree to defend, indemnify, and hold harmless Option Drops LLC and its owners, members, managers, employees, contractors, moderators, and agents from and against any claims, damages, losses, liabilities, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to: (a) your use or misuse of the Services; (b) your trading or investment decisions; (c) your User Content; (d) your violation of these Terms; or (e) your violation of any law or the rights of any third party. We reserve the right to assume the exclusive defense of any matter subject to indemnification, in which case you agree to cooperate with us.

## 21 Dispute resolution; arbitration; class action waiver

### Informal resolution first

Before filing any claim, you agree to contact us (Section 25) with a written description of the dispute and give us 30 days to work with you to resolve it informally. Most concerns can be resolved this way.

### Binding arbitration

Except as provided below, any dispute, claim, or controversy arising out of or relating to these Terms or the Services that is not resolved informally will be resolved by final and binding arbitration administered by the American Arbitration Association under its Consumer Arbitration Rules. The arbitration will be conducted by a single arbitrator, in English, seated in Nashville, Tennessee, provided that consumer claimants may participate by video or telephone or, where the AAA rules require, in a location convenient to them. Judgment on the award may be entered in any court of competent jurisdiction. The Federal Arbitration Act governs this section.

### Exceptions

Either party may (a) bring an individual claim in small claims court if it qualifies, and (b) seek injunctive or other equitable relief in a court of competent jurisdiction to protect intellectual property rights or prevent unauthorized access to or abuse of the Services.

### Class action and jury waiver

YOU AND OPTION DROPS EACH WAIVE THE RIGHT TO A TRIAL BY JURY AND THE RIGHT TO PARTICIPATE IN ANY CLASS, COLLECTIVE, CONSOLIDATED, OR REPRESENTATIVE ACTION. ALL CLAIMS MUST BE BROUGHT IN THE PARTIES' INDIVIDUAL CAPACITY, AND THE ARBITRATOR MAY NOT CONSOLIDATE CLAIMS OF MORE THAN ONE PERSON. IF THIS CLASS ACTION WAIVER IS FOUND UNENFORCEABLE AS TO A PARTICULAR CLAIM, THAT CLAIM (AND ONLY THAT CLAIM) SHALL PROCEED IN COURT.

### Opt-out

You may opt out of this arbitration agreement and class action waiver by emailing help@optiondrops.com with the subject line "Arbitration Opt-Out" within 30 days of first accepting these Terms, stating your name, the email associated with your account, and your intent to opt out. Opting out does not affect any other provision of these Terms.

## 22 Governing law

These Terms and any dispute arising out of them or the Services are governed by the laws of the State of Tennessee and applicable U.S. federal law, without regard to conflict-of-laws principles, except that the Federal Arbitration Act governs Section 21. For any claim not subject to arbitration, you and Option Drops consent to the exclusive jurisdiction and venue of the state and federal courts located in Davidson County, Tennessee. Nothing in this section deprives you of mandatory consumer protections of the jurisdiction where you reside.

## 23 Changes to these Terms

We may update these Terms from time to time. If we make material changes, we will take reasonable steps to notify you, such as posting the updated Terms with a new effective date on this page or notifying you through the Services. Changes apply prospectively. Your continued use of the Services after the effective date of updated Terms constitutes acceptance of them. If you do not agree to updated Terms, stop using the Services and cancel future renewals.

## 24 General provisions

Entire agreement. These Terms, together with our Privacy Policy, any SMS terms presented at opt-in, and any supplemental product agreement we present to you, are the entire agreement between you and Option Drops regarding the Services and supersede all prior agreements on that subject.

Severability. If any provision of these Terms is held invalid or unenforceable, it will be enforced to the maximum extent permissible and the remaining provisions will remain in full force.

No waiver. Our failure to enforce any provision is not a waiver of our right to do so later.

Assignment. You may not assign or transfer these Terms or your membership. We may assign these Terms in connection with a merger, acquisition, reorganization, or sale of assets.

Force majeure. We are not liable for any delay or failure to perform resulting from causes beyond our reasonable control, including acts of God, natural disasters, pandemics, war, terrorism, labor disputes, governmental action, internet or utility failures, or failures of third-party platforms or data providers.

Electronic communications. You consent to receive communications from us electronically, and you agree that all agreements, notices, and disclosures we provide electronically satisfy any legal requirement that they be in writing.

## 25 Contact

Option Drops LLC
Email: help@optiondrops.com
Web: optiondrops.com/contact