

PAPER GAINS, INC.

TERMS & CONDITIONS, RISK DISCLOSURE & DISCLAIMER

1. Acceptance of Terms

Welcome to Paper Gains, Inc. (“Paper Gains,” “Company,” “we,” “us,” or “our”), a U.S.-based educational company incorporated as a C Corporation. Paper Gains provides educational content related to financial markets through videos, written materials, live or recorded sessions, Discord servers, and affiliated platforms or services (collectively, the “Service”).

By accessing, purchasing, or using the Service, you (“you” or the “User”) acknowledge that you have read, understood, and agree to be legally bound by these Terms & Conditions (“Terms”). If you do not agree to these Terms, you must not access or use the Service.

We reserve the right, at our sole discretion, to modify these Terms at any time without notice. Continued use of the Service constitutes acceptance of any updated Terms.

2. Educational Purpose Only — Not Financial Advice

All content provided by Paper Gains is strictly for educational and informational purposes only.

Paper Gains does not provide investment advice, financial advice, trading recommendations, trade alerts, or signals, and does not provide tax, legal, or accounting advice. Paper Gains is not a registered investment advisor, broker-dealer, futures commission merchant, or financial institution.

Any discussion, demonstration, commentary, market analysis, watchlists, levels, or potential setups related to stocks, options, futures, cryptocurrency, forex, or other financial instruments is educational in nature only and should not be construed as a recommendation to buy, sell, or hold any asset.

You acknowledge that all trading and investment decisions are made solely by you.

3. No Fiduciary or Advisory Relationship

Your use of the Service does not create any fiduciary, advisory, client, or professional relationship between you and Paper Gains.

4. Real Trades, P&L Screenshots & Performance Disclosure

Paper Gains may display real trade examples, executions, order fills, and profit-and-loss (P&L) screenshots from Company principals, instructors, or community members.

You expressly acknowledge and agree that:

- These results are not typical
- They are shown for educational and illustrative purposes only
- They do not represent guaranteed outcomes
- Your results may differ materially, including resulting in losses

No representation is being made that you will achieve the same or similar results.

5. Hypothetical or Simulated Results Disclaimer

Certain examples, demonstrations, or explanations may use simulated, hypothetical, or replayed trading results. Hypothetical or simulated performance results have inherent limitations and do not represent actual trading. No representation is made that any account will or is likely to achieve profits or losses similar to those shown.

6. No Guarantees & Earnings Disclaimer (FTC)

There are no guarantees of profit, income, or trading success from using the Service.

You understand and agree that:

- Trading involves substantial risk
- Many traders lose money
- Past performance does not predict future results

Any statements regarding potential earnings, performance, or outcomes are hypothetical, educational, and not promises of future performance.

7. Assumption of Risk

Trading financial instruments — including stocks, options, futures, cryptocurrency, and forex — involves significant risk and may result in the loss of some or all of your capital.

By using the Service, you acknowledge that:

- You assume full responsibility for all trading activity
- You trade at your own discretion and risk
- Paper Gains is not liable for losses, missed opportunities, or adverse outcomes

Only trade with capital you can afford to lose.

8. Technology, Platform & Service Availability Disclaimer

Paper Gains does not guarantee uninterrupted access to the Service. We are not responsible for delays, outages, data inaccuracies, chart discrepancies, platform failures, or interruptions caused by third-party services including, but not limited to, Discord, streaming platforms, charting software, brokers, or internet service providers.

9. Access & License

Paper Gains grants you a limited, non-exclusive, revocable, non-transferable license to access and use the Service for personal, non-commercial use only.

You may not:

- Copy, reproduce, redistribute, or resell content
- Record, screenshot, restream, or rebroadcast videos or Discord content
- Share login credentials or paid materials

Unauthorized use may result in immediate termination of access.

10. Eligibility

The Service is intended solely for individuals eighteen (18) years of age or older. Any use by individuals under 18 is unauthorized.

11. Payments, Subscriptions & Refund Policy

All sales are final. No refunds are provided unless explicitly stated otherwise in writing.

Users are responsible for managing subscriptions and payment details through the applicable platform. Cancellation stops future billing but does not result in a refund for the current billing period.

12. Discord Community & Third-Party Content

Participation in the Discord community is a privilege, not a right.

You acknowledge that:

- Statements made by other users are their own opinions
- Other members are not representatives, employees, or agents of Paper Gains
- Community discussions should never be relied upon as financial advice

Paper Gains reserves the right to moderate, remove content, mute, suspend, or ban users at its sole discretion.

13. Affiliate & Third-Party Links Disclosure

Paper Gains may include links to third-party products or services, including brokers, platforms, or tools. We may receive compensation, discounts, or referral benefits from such links. We make no representations regarding third-party services and are not responsible for their performance or actions.

14. International Users

The Service is operated from the United States. We make no representation that the Service is appropriate or available in other jurisdictions. You are responsible for compliance with local laws and regulations applicable to your location.

15. Intellectual Property

All content, videos, text, graphics, logos, trademarks, and branding provided by Paper Gains are the exclusive property of the Company and protected by applicable intellectual property laws.

Unauthorized use, reproduction, or distribution is strictly prohibited.

16. Indemnification

You agree to indemnify, defend, and hold harmless Paper Gains, Inc., its officers, directors, employees, contractors, moderators, and affiliates from any claims, damages, liabilities, costs, or expenses arising from your use of the Service or violation of these Terms.

17. Limitation of Liability

To the maximum extent permitted by law, Paper Gains, Inc., its officers, directors, employees, contractors, moderators, and affiliates shall not be liable for any direct, indirect, incidental, consequential, or special damages arising from:

- Use of or reliance on the Service
- Trading or investment losses
- Display or interpretation of real trades or P&L screenshots

- Technical issues or service interruptions
- Participation in the Discord or community platforms

Your sole remedy for dissatisfaction with the Service is to discontinue use.

18. Governing Law & Venue

These Terms shall be governed by and construed in accordance with the laws of the State of California, without regard to conflict of law principles.

Any disputes shall be resolved exclusively in the state or federal courts located in California.

19. Updates & Acknowledgment

It is your responsibility to review these Terms periodically. Continued use of the Service constitutes acceptance of any updates or modifications.