



Last Updated: September 2, 2025

# Terms of Service

## INTRODUCTION.

Thank you for choosing to visit Luminary Assets LLC, herein referred to as "Luminary Assets LLC", "Luminary Assets", "Company", "We", "Us", or "Our". The following Terms and Conditions ("Terms") delineate the governing framework for your access, interaction, and use of all features, functionalities, services, content, and offerings presented, facilitated, or offered through our official website, sub-domains, affiliated platforms, and Service (collectively, "the Platform"). You, as the user of the Platform, and us, the Company, may collectively be referred to as "Parties" within these Terms.

Our Platform is designed to provide you with an in-depth understanding of our services, offerings, and operations, and to facilitate your interaction and engagement with us. By accessing, browsing, registering, or engaging in any form of interaction on or through our Platform, you willingly and expressly acknowledge, accept, and agree to be bound, without limitation or qualification, by these Terms. Furthermore, you confirm that you possess the legal authority to enter into this agreement, and that you will abide by all of its stipulations.

It is imperative that you read and comprehend these Terms in their entirety before proceeding. If, for any reason, you disagree with or cannot comply with these Terms, we urge you to refrain from using our Platform.

In addition to these Terms, you are also bound by our Privacy Policy, which explains our practices concerning the collection, use, and sharing of your personal information. By agreeing to these Terms, you also consent to the data practices stated in our Privacy Policy.

We reserve the right to modify, amend, replace, or terminate these Terms at any point in time, at our sole discretion. It remains your responsibility to periodically review these Terms for any updates or changes. Your continued use of our Platform post any modifications signifies your acceptance of the amended Terms.



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and portfolio tracking), Crypto Correlation (market-pulse analytics), and Portfolio Vision AI (workbook, modeling, and documentation tooling). When you use any of these brands, you are contracting with Luminary Assets LLC. Invoices or card statements may display LUMINARY ASSETS or the applicable brand name.

## DEFINITIONS.

For purposes of these Terms, the following definitions apply:

"Account" means the user account you create to access certain features of the Platform.

"Affiliate" means any entity that directly or indirectly controls, is controlled by, or is under common control with Luminary Assets.

"Business Day" means any day that is not a Saturday, Sunday, or federal holiday in the United States.

"Content" means all materials, information, and intellectual property featured or displayed on the Platform, including but not limited to text, graphics, logos, icons, images, audio clips, video clips, software, data compilations, page layout, design, and any other content.

"Platform" means our official website, sub-domains, affiliated platforms, and Services as collectively described in the Introduction.

"Services" means all features, functionalities, services, content, and offerings presented, facilitated, or offered through our Platform, including resources, tools, video content, software, courses, downloadable content, web applications, coaching, communities, consulting, and educational content.

"Subscription" means recurring paid Services that automatically renew at regular intervals as specified at the time of purchase.

"User Content" or "User-Generated Content" means any content, including but not limited to documents, images, feedback, comments, or other materials that you submit, post, or transmit on or through the Platform.

## SERVICES AND FEES.

Services Overview: Luminary Assets offers a comprehensive range of services through our Platform, including resources, tools, video content, software, courses, downloadable content, web applications, coaching, communities, consulting, and educational content designed to assist users in developing decentralized finance (DeFi) portfolios. These services



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**Free Services:** Our Platform offers access to a variety of free resources, which may include guides, articles, tutorials, and other educational materials. Access to these free services is subject to availability and may be limited in terms of features or duration. Luminary Assets reserves the right to modify or discontinue any free services at its discretion and without prior notice.

**Paid Services:** Paid services offered through the Platform may include premium educational content, personalized consulting, advanced portfolio management tools, and other specialized offerings. By subscribing to or purchasing any paid services, you agree to the terms outlined herein and on the Platform, including the payment and refund policies. Paid services may be structured as one-time purchases or subscription-based services depending on the specific offering.

#### Payment Terms:

**Upfront Payment:** Fees for paid services are due in full upon purchase unless otherwise specified on the Platform.

**Automatic Renewal; Consent; Reminders; Cancellation:** If you purchase a subscription, you authorize recurring charges until you cancel. Before purchase, we will clearly present the renewal terms, price and cancellation policy. We will send renewal or trial-end reminders where required by law. If a service is provided on a subscription basis, you will be charged at regular intervals (Weekly, monthly, quarterly, semi-annually, or annually) as specified on the Platform at the time of subscription. Subscriptions will automatically renew at the end of each billing period unless canceled before the renewal date. You authorize Luminary Assets to charge the applicable subscription fees to the payment method provided during registration.

**Billing Descriptor:** Your card statement may show "LUMINARY ASSETS" or a brand name (e.g., "BUILDRWEALTH," "METRIX FINANCE," "CRYPTO CORRELATION," "PORTFOLIO VISION AI").

**Non-Refundable Policy:** All fees for paid services are non-refundable except where required by law and as specifically noted below. This includes situations such as subscription renewals you may have forgotten about, change of mind after purchase, or dissatisfaction with services after use. No pro-rata refunds will be provided for unused portions of services or subscriptions after cancellation.

**Metrix Finance Exception:** For Metrix Finance subscriptions only, we offer a 7-day refund period from your first purchase and start of your subscription. This trial period allows you to evaluate the service and request a full refund if you are not satisfied. After the 7-day period



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You are encouraged to carefully review the service details before making any purchase.

**Payment Plans:** In certain cases, Luminary Assets may offer payment plans for specific services. By agreeing to a payment plan, you are committing to pay the full amount according to the payment schedule provided. Failure to make payments on time may result in the suspension or termination of your access to the services, and Luminary Assets may pursue legal action to recover any outstanding balances.

**Failed Payments:** In the event that a payment method is declined or a scheduled payment is unsuccessful, Luminary Assets will attempt to contact you to resolve the issue. You must provide updated billing information or resolve the payment failure within five (5) business days. If the payment failure is not resolved within this time, Luminary Assets reserves the right to suspend or terminate your access to any paid services until the outstanding balance is paid in full. Repeated failed payments may result in the cancellation of your account and the removal of access to future services.

**Late Payment Fee:** If you fail to make a payment when due, Luminary Assets reserves the right to charge additional fees for late payments. These fees will be specified on the Platform at the time of purchase. Continued failure to pay may result in the suspension or termination of your access to the Platform and its services until the outstanding balance, including any late fees, is paid in full. Repeated late payments may also lead to permanent cancellation of your account.

**Disputes & Chargebacks:** If you believe a charge is incorrect, contact us first. We may submit evidence to the card network to respond to any dispute. This clause does not limit your rights with your card issuer.

**Price Adjustments:** Luminary Assets reserves the right to modify the prices of any services offered through the Platform. We will provide advance notice of any price increase (7–30 days where required by applicable law) for active subscription-based services. Your continued use of the Platform following any pricing adjustment constitutes acceptance of the new rates.

**Taxes:** All fees listed on the Platform are exclusive of applicable taxes. You are responsible for paying any applicable taxes, levies, or duties based on your geographic location. These taxes will be added to the total fee at checkout, where applicable. Failure to pay any due taxes may result in the suspension or termination of your access to the Platform's services.

**Billing and Payment Methods:** **Billing Information:** You are responsible for providing accurate and up-to-date billing information when purchasing services on the Platform. Any



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**Accepted Payment Methods:** Luminary Assets accepts multiple payment methods, including credit cards, debit cards, PayPal, cryptocurrency, apple pay, google pay, as listed on the Platform. We reserve the right to modify the available payment methods at any time.

**Cancellation and Termination of Services:** You may cancel any paid services at any time online via a prominently labeled "Cancel" link in your account or by the additional methods we disclose; however, no refunds will be provided for any unused portion of the service or billing period. Cancellations for subscription-based services will take effect at the end of the current billing cycle, and you will retain access to the services until that period concludes.

## ACCOUNT CREATION.

To access certain features and functionalities of our Platform, you will be required to create an account. By creating an account, you agree to the following terms:

**Account Registration:** To create an account, you must provide accurate, current, and complete information as requested during the registration process. You are responsible for maintaining the accuracy of this information and updating it promptly if there are any changes. Providing false or misleading information may result in the suspension or termination of your account.

**Account Security:** You are solely responsible for maintaining the confidentiality and security of your account credentials, including your username and password. You agree to notify Luminary Assets immediately if you suspect or become aware of any unauthorized use of your account or any other breach of security. You are also responsible for all activities that occur under your account, whether or not you authorized such activities.

**Authorized Use:** Your account is for your personal or authorized business use only. You may not transfer, assign, or share your account credentials with any other person or entity without our express written consent. Unauthorized use of your account may result in the suspension or termination of access to our Platform and services.

**Account Termination or Suspension:** Luminary Assets reserves the right, at our sole discretion, to suspend, restrict, or terminate your account and access to the Platform at any time, without notice, for any reason, including but not limited to: some text

Violation of these Terms or any other policies or agreements applicable to your use of the Platform.

Providing false, inaccurate, or misleading information during the account creation process or at any other time.



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Inactivity or non-use of your account for an extended period, as determined by us.

**Data Protection and Privacy:** By creating an account, you acknowledge that you have read and understood our Privacy Policy and consent to the collection, use, and storage of your personal information in accordance with its terms. We are committed to protecting your personal data and ensuring your privacy. Your information will be handled in accordance with applicable data protection laws and regulations.

**Account Closure by User:** You may close your account at any time by contacting us directly. Upon account closure, we will deactivate your account and cease all associated services, subject to any applicable legal or regulatory retention requirements.

**Notification of Changes:** You agree to promptly notify Luminary Assets of any changes to your account information, including contact details, to ensure we can communicate with you effectively regarding your services and account status.

**No Liability for Unauthorized Access:** Luminary Assets is not liable for any loss or damage arising from your failure to comply with this Account Creation section or any unauthorized access to your account, except as required by law.

By creating an account on our Platform, you agree to adhere to these terms and conditions and to be fully responsible for any and all activities conducted under your account.

## USER OBLIGATIONS.

**Compliance with Terms:** By accessing, interacting with, or using any part of the Platform, you agree to comply fully with these Terms and any additional policies or rules made available on the Platform, including but not limited to our Privacy Policy. You acknowledge that failure to comply with any part of these Terms may result in the termination of your access to the Platform and its services.

**Accurate Information:** You agree to provide accurate, current, and complete information when interacting with the Platform, such as during account registration or in any communication with Luminary Assets. You are solely responsible for maintaining the accuracy of the information associated with your account and for promptly updating any changes. Misrepresentation or failure to provide accurate information may result in suspension or termination of access to the Platform.

**Account Security:** If the Platform requires you to create an account, you are responsible for safeguarding the login credentials (username, password, or other security information) associated with your account. You are fully responsible for all activities conducted under



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account.

**Intellectual Property:** You acknowledge that all materials, content, and features available on the Platform are the exclusive property of Luminary Assets or its licensors. You agree not to reproduce, distribute, modify, or otherwise exploit any part of the Platform for commercial purposes without obtaining prior written consent from Luminary Assets.

**Payment of Fees:** For any paid services accessed through the Platform, you agree to pay all applicable fees in accordance with the payment terms set forth in the "Services and Fees" section. Failure to make timely payments may result in suspension or termination of access to the paid services.

**No Financial or Legal Advice:** You understand that the services provided on the Platform are for educational and informational purposes only. Luminary Assets does not provide financial, legal, or tax advice. You are solely responsible for making your own decisions based on the information and tools provided on the Platform, and Luminary Assets will not be held liable for any decisions or outcomes resulting from your use of the Platform.

**Right to Remove or Terminate Access:** Luminary Assets reserves the right to remove or suspend any user from the Platform at any time, with or without notice, and for any reason, including but not limited to violations of these Terms or actions that, in Luminary Assets's sole discretion, may harm or threaten the integrity, security, or functionality of the Platform or the user experience of others. Termination of access may be temporary or permanent, at the discretion of Luminary Assets.

## PROMOTIONS.

**General Terms of Promotions:** From time to time, Luminary Assets may offer promotions, contests, giveaways, or special offers ("Promotions") through the Platform. These Promotions are subject to specific terms and conditions, which will be provided at the time of the Promotion. By participating in any Promotion, you agree to abide by these additional terms, as well as these Terms of Service. In the event of any conflict between the terms of the Promotion and these Terms of Service, the specific Promotion terms will take precedence.

**Eligibility for Promotions:** Promotions offered through the Platform are open only to users who meet the eligibility requirements specified in the terms and conditions of the Promotion. Some Promotions may be limited to certain geographic locations, age groups, or user statuses (e.g., new users only). Luminary Assets reserves the right to verify eligibility and disqualify participants who do not meet the criteria or who are found to be violating these Terms or the specific rules of the Promotion.



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and may not be combined with other offers unless explicitly stated otherwise. These offers may be subject to additional terms and conditions, and Luminary Assets reserves the right to modify or terminate such offers at any time without prior notice.

**Expiration of Promotions:** All Promotions will be subject to an expiration date as specified in the terms of the Promotion. After the expiration date, any unused portion of the Promotion will be forfeited, and no extensions or refunds will be issued. Users are responsible for reviewing the terms of each Promotion and ensuring their participation or use before the expiration date.

**Disqualification and Fraud Prevention:** Luminary Assets reserves the right to disqualify any user from participating in any Promotion if there is evidence of fraud, manipulation, or any violation of the terms associated with the Promotion or these Terms of Service. Luminary Assets may also take legal action against individuals who attempt to undermine the integrity of the Promotion or abuse the Platform for fraudulent gains.

**Prizes and Awards:** If a Promotion involves the awarding of prizes or other incentives, such prizes will be delivered to winners according to the terms set forth in the Promotion. Prizes are not transferable, redeemable for cash, or substitutable unless otherwise stated in the Promotion's terms. Luminary Assets reserves the right to substitute a prize of equal or greater value if the advertised prize becomes unavailable.

**Legal Compliance:** Any taxes, fees, or other costs associated with winning or accepting a prize in a Promotion are the sole responsibility of the winner. Participants are encouraged to consult with a tax professional regarding any tax implications that may arise from participating in Promotions or winning prizes. Luminary Assets will not be held responsible for any tax liabilities arising from the issuance of prizes.

**Changes to Promotions:** Luminary Assets reserves the right to modify, suspend, or cancel any Promotion at its discretion and without prior notice. This includes but is not limited to cases where fraud, technical failures, or other factors impact the fairness or integrity of the Promotion. Any changes or updates to the terms of a Promotion will be posted on the Platform and, where applicable, communicated to participants.

#### DISCLAIMER.

**No Financial Advice:** The information, resources, tools, and services provided through the Platform are for educational and informational purposes only. Luminary Assets does not offer financial, investment, legal, or tax advice. The Services are educational. We do not provide personalized investment advice or act as a fiduciary. Decisions you make are your own. If you request or we inadvertently provide individualized guidance, you agree it is informational and not a recommendation. All decisions made based on information provided



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on the information available through the Platform.

**No Guarantees or Warranties:** Luminary Assets does not guarantee the accuracy, reliability, completeness, or timeliness of any information, resources, or services provided on or through the Platform. All content, including articles, data, research, and materials, is provided on an "as-is" and "as-available" basis without any warranties, either express or implied. To the fullest extent permitted by law, Luminary Assets disclaims all warranties, including but not limited to implied warranties of merchantability, fitness for a particular purpose, or non-infringement of intellectual property.

**Discontinuation of Services or Products:** Luminary Assets reserves the right to modify, replace, or discontinue any services, products, or offerings made available through the Platform at any time, for any reason, and without prior notice. This includes the right to remove access to certain content or features, whether temporarily or permanently. Users acknowledge that Luminary Assets is not responsible for providing any refunds, credits, or alternative services if a product or service is discontinued, and it is the user's responsibility to regularly review and utilize any purchased content or services before they are discontinued.

**User Responsibility:** You acknowledge and agree that the use of the Platform and its services is at your own risk. Luminary Assets does not warrant that the Platform will meet your requirements, be uninterrupted, timely, secure, or error-free, or that any defects or issues will be corrected. It is your responsibility to evaluate the accuracy, completeness, and usefulness of any opinions, advice, services, or other information provided through the Platform.

**Limitation of Liability:** In no event shall Luminary Assets, its affiliates, subsidiaries, officers, directors, employees, or agents be liable for any direct, indirect, incidental, consequential, or punitive damages arising out of or related to your use of or inability to use the Platform or its services. This includes, but is not limited to, damages for loss of profits, business interruption, data loss, or any other losses, even if Luminary Assets has been advised of the possibility of such damages. Certain jurisdictions may not allow the exclusion or limitation of liability for incidental or consequential damages, so the above limitation may not apply to you.

**No Warranty for Third-Party Services:** The Platform may include links or access to third-party websites, tools, or services. Luminary Assets does not warrant or guarantee the accuracy, reliability, or quality of any third-party content or services. Your interactions with third-party websites or services, including payment for services or goods, are solely between you and the third party, and Luminary Assets is not responsible for any damages or losses incurred from those interactions.



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illustrative purposes only and should not be considered guarantees of actual or future performance. All investments carry risk, and you are solely responsible for assessing the risks associated with any financial decision.

#### LIMITATION OF LIABILITY.

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, LUMINARY ASSETS, ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, LICENSORS, AND SERVICE PROVIDERS (COLLECTIVELY, "LUMINARY ASSETS PARTIES") SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, REVENUE, DATA, USE, GOODWILL, OR OTHER INTANGIBLE LOSSES, ARISING OUT OF OR RELATED TO:

**Use of the Platform:** Any use of or inability to use the Platform, including any errors, omissions, interruptions, defects, delays in operation or transmission, or any other technical or non-technical issue that affects access to or use of the Platform.

**Unauthorized Access or Alteration:** Any unauthorized access to or use of our servers and/or any personal, financial, or other information stored on our servers, including any breach of security, hacking, data breach, or other unauthorized activities by third parties.

**Errors and Omissions in Content:** Any errors, inaccuracies, or omissions in any content available through the Platform, or any actions taken in reliance on such content, including financial, legal, or tax advice provided through our services. Users acknowledge that such content is provided for general informational purposes only and does not substitute for professional advice tailored to specific circumstances.

**Third-Party Links and Resources:** Any content or resources provided by third-party websites linked to or from our Platform, including the accuracy, completeness, or legality of any information, products, or services available on or through such third-party sites. The inclusion of any link does not imply endorsement by Luminary Assets.

**Data Loss or Corruption:** Any loss or corruption of data, files, or other information uploaded, downloaded, or otherwise transmitted through the Platform, whether caused by technical malfunctions, unauthorized access, user error, or any other reason.

**Service Interruptions:** Any interruptions, delays, or cessation of service or functionality on the Platform due to maintenance, updates, unforeseen technical issues, or circumstances beyond our reasonable control, such as acts of God, war, terrorism, civil unrest, labor disputes, or other force majeure events.



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EXCEED THE AMOUNT YOU HAVE PAID TO LUMINARY ASSETS, IF ANY, FOR ACCESSING OR USING THE PLATFORM DURING THE TWELVE (12) MONTHS IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO THE CLAIM.

**No Liability for Professional Advice:** While Luminary Assets may publish general information related to accounting, tax, consulting, and corporate support services on our Platform, such as blogs, articles, or newsletters, this information is for informational purposes only and does not constitute professional advice. Users should not rely solely on the general information provided on our Platform to make decisions regarding their specific circumstances.

**Disclaimer of Warranties:** Luminary Assets makes no representations or warranties of any kind, whether express or implied, regarding the Platform's availability, functionality, security, or accuracy. The Platform and all content, services, and features are provided on an "as-is" and "as-available" basis. To the fullest extent permitted by law, we disclaim all warranties, including but not limited to implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

**Jurisdictional Limitations:** Some jurisdictions do not allow the exclusion or limitation of certain liabilities or damages. In such jurisdictions, the liability of Luminary Assets Parties shall be limited to the maximum extent permitted by law.

#### ENDORSEMENTS & REVIEWS.

Any testimonials, reviews, or client results displayed on the Platform reflect individual experiences and are not typical or guaranteed outcomes. Results may vary based on numerous factors including but not limited to individual circumstances, market conditions, and level of engagement with our services. We make clear and conspicuous disclosures regarding any material connections with reviewers or endorsers as required by law.

#### PROHIBITED USES.

Users are required to adhere to specific standards of conduct to maintain the integrity and functionality of the Service. The following activities are strictly prohibited on the Service and constitute a violation of these Terms:

**Illegal Activities:** Users shall not use the Service for any unlawful purposes, nor in furtherance of illegal activities. This includes, but is not limited to, engaging in fraud, theft, or any other criminal behavior.

**Infringement of Intellectual Property:** Users are prohibited from posting, uploading, sharing, or otherwise distributing any content that infringes upon the intellectual property rights of



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**Harassment and Abuse:** Users must not engage in harassment, bullying, stalking, or any other behavior that is intended to threaten, intimidate, or coerce other users or individuals. This includes the use of abusive, defamatory, offensive, or obscene language and content.

**Misrepresentation and Impersonation:** Users are forbidden from impersonating any person or entity, or falsely stating or otherwise misrepresenting their affiliation with a person or entity. This also includes providing false or misleading information during the account creation or verification process.

**Spam and Malware Distribution:** Users must not use the Service to transmit spam, including unsolicited or unauthorized advertising, promotional materials, junk mail, spam, chain letters, pyramid schemes, or any other form of solicitation. The distribution of viruses, malware, or any other harmful or destructive software or data is also strictly prohibited.

**Interference with the Service:** Users shall not interfere with or disrupt the Service or servers or networks connected to the Service, nor disobey any requirements, procedures, policies, or regulations of networks connected to the Service.

**Data Mining and Scraping:** Unauthorized data mining, scraping, or similar data gathering and extraction tools or techniques on the Service are prohibited.

**Content Violations:** Users are prohibited from posting or transmitting content that is violent, pornographic, discriminatory, or otherwise offensive or inappropriate, as determined in the sole discretion of Luminary Assets.

**Bypassing Security Measures:** Attempting to bypass any measures Luminary Assets may use to prevent or restrict access to the Service, including attempting to access areas or features of the Service for which the user does not have access rights, is strictly prohibited.

Violations of these prohibited uses may lead to immediate termination of the user's account and legal action, where appropriate.

#### EXPORT CONTROLS & SANCTIONS.

You represent that you are not located in, organized under the laws of, or ordinarily resident in any country subject to U.S. embargo or sanctions, and that you are not on any U.S. government list of prohibited or restricted parties (including OFAC sanctions lists). You may not use the Platform or Services in violation of any export controls or economic sanctions administered by the U.S. or other applicable governments.

#### DATA PRIVACY.



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we take that trust seriously and are committed to ensuring the privacy and security of your personal information.

**Collection of Data:** We may collect various types of information, including personal and non-personal data, as you interact with our Platform. Personal data could include your name, email address, or physical address.

**Use of Data:** Your data aids us in offering a more tailored and user-friendly experience, processing your orders efficiently, responding to your inquiries promptly, and keeping you informed about our latest products and offerings.

**Territorial Scope & Transfers:** If we process personal data of individuals in the EEA/UK, we act as controller and process data under a lawful basis. International transfers rely on an adequacy decision or Standard Contractual Clauses, plus supplementary measures where needed.

**Children:** The Services are not directed to children under 13 and we do not knowingly collect personal information from them. If we learn we have, we will delete it.

**Privacy Policy:** For a more detailed understanding of how we collect, use, and protect your personal data, please refer to our comprehensive Privacy Policy. By using our Platform, you consent to the practices detailed in our Privacy Policy.

**Changes to the Provision:** We may update this DATA PRIVACY provision from time to time. Any changes will be effective immediately upon posting the updated provision on our Platform. Your continued use of our Platform following such updates signifies your acceptance of the changes.

#### TEXTS & CALLS.

By providing your phone number, you agree we may contact you by call or text at that number regarding your account or services. For marketing texts, we obtain your prior express written consent. Message and data rates may apply. Reply STOP to opt out of text messages at any time.

#### ELECTRONIC NOTICES & E-SIGN CONSENT.

By using the Platform, you consent to receive all communications, agreements, documents, and notices electronically. We may provide electronic notices by posting them on the Platform, emailing them to the address associated with your account, or by other electronic means. You agree that all electronic communications satisfy any legal requirement that such



## INDEMNIFICATION.

Obligation to Indemnify: YOU HEREBY AGREE TO INDEMNIFY, DEFEND, AND HOLD HARMLESS LUMINARY ASSETS, ITS SUBSIDIARIES, AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, LICENSORS, CONSULTANTS, SUPPLIERS, AND ANY THIRD-PARTY WEBSITE PROVIDERS FROM AND AGAINST ALL CLAIMS, LIABILITIES, DAMAGES, LOSSES, COSTS, EXPENSES, FEES (INCLUDING REASONABLE ATTORNEYS' FEES AND COSTS) THAT SUCH PARTIES MAY INCUR AS A RESULT OF OR ARISING FROM YOUR USER-GENERATED CONTENT, YOUR MISUSE OF THE PLATFORM OR SERVICES, OR YOUR VIOLATION OR BREACH OF ANY REPRESENTATION OR OBLIGATION UNDER THESE TERMS. THIS INDEMNIFICATION DOES NOT APPLY TO CLAIMS ARISING FROM OUR GROSS NEGLIGENCE, WILLFUL MISCONDUCT, OR BREACH OF THESE TERMS.

Cooperation and Defense: You agree to cooperate fully in the defense of any claim challenged or questioned under this indemnification provision. Luminary Assets reserves the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, and you shall not in any event settle any matter without the written consent of Luminary Assets.

Continuous Effect: This indemnification provision shall remain in full force and effect regardless of any investigation made by or on behalf of the indemnified party or any officer, director, or employee of such indemnified party and shall survive the termination of your use of our Platform or any services or products we offer.

No Limitation: Your indemnification obligations cover claims against you and Luminary Assets alike, including situations where you have acted negligently or in a manner that may not align with the best interests of Luminary Assets.

## THIRD PARTY LINKS.

External Links Disclaimer: The Platform may contain links to external websites and resources provided by third parties. These links are provided for your convenience and information only. The inclusion of any link does not imply endorsement, approval, or control by the Company of the external site or its contents. These third-party sites have their own terms and conditions and privacy policies, which we do not govern or endorse.

User Discretion Advised: When you access third-party websites, you do so at your own risk. You acknowledge that different terms of use and privacy policies may apply to your use of such third-party services and content. We encourage you to review the terms and privacy policies of any third-party website or service that you visit.



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third-party websites or services. We do not guarantee the accuracy, completeness, or usefulness of any information on third-party websites and do not warrant the safety or legality of any third-party website or service.

**No Affiliation or Endorsement:** The presence of links to third-party websites does not constitute an affiliation with, endorsement of, or sponsorship by the Company of those websites, their operators, or the content, products, or services contained or accessible through those websites.

**Changes and Removal of Links:** We reserve the right, at any time and without notice, to add to, change, update, or modify our Platform, including the removal or alteration of any third-party links. However, we do not have any obligation to review, monitor, check, or remove any third-party content or websites.

## INTELLECTUAL PROPERTY.

All content, materials, and intellectual property featured or displayed on the Platform, including but not limited to text, graphics, logos, icons, images, community posts, community content, terminology, course layout, audio clips, video clips, software, data compilations, page layout, design, and any other content (collectively, "Content"), are the exclusive property of Luminary Assets, its affiliates, or its licensors and are protected by applicable copyright, trademark, patent, trade secret, and other intellectual property laws.

**Ownership of Intellectual Property:** Luminary Assets and its licensors retain all rights, title, and interest in and to the Platform and its Content. The use of the Platform does not grant you any ownership or intellectual property rights in the Platform or the Content, except as expressly provided in these Terms.

**License to Use the Platform:** Luminary Assets grants you a limited, non-exclusive, non-transferable, revocable license to access and use the Platform and its Content solely for your personal or authorized business use, as permitted by these Terms. This license does not include any resale or commercial use of the Platform or its Content; any derivative use of the Platform or its Content; or any use of data mining, robots, or similar data gathering and extraction tools.

**Restrictions on Use:** You agree not to:

Copy, reproduce, modify, create derivative works from, display, perform, publish, distribute, transmit, broadcast, or otherwise exploit any portion of the Platform or its Content without the prior written consent of Luminary Assets.



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Reverse engineer, decompile, or disassemble any part of the Platform, except to the extent that such activity is expressly permitted by applicable law.

**Trademarks:** All trademarks, service marks, logos, trade names, and trade dress (collectively, "Trademarks") displayed on the Platform are the property of Luminary Assets or their respective owners. The use of any Trademarks without the express written consent of Luminary Assets or the respective owner is strictly prohibited. Nothing on the Platform or in these Terms should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any Trademark displayed on the Platform without our written permission or that of the third-party rights holder.

**User-Generated Content:** If you submit or post any content, including but not limited to documents, images, feedback, comments, or other materials ("User-Generated Content"), on or through the Platform, you hereby grant Luminary Assets a worldwide, non-exclusive, royalty-free, perpetual, irrevocable, sublicensable, and transferable license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, perform, and display such User-Generated Content, in whole or in part, in any form, media, or technology, whether now known or hereafter developed, including the right to modify such content for formatting, technical, or operational purposes. To the extent permitted by law, you waive any moral rights you may have in such User-Generated Content. This license is granted for the purposes of providing our services, improving the Platform, or for marketing and promotional purposes. This may include, but is not limited to, using User-Generated Content in advertisements, social media posts, case studies, testimonials, or other promotional materials.

**Use of Artificial Intelligence:** Luminary Assets may use artificial intelligence tools to assist in the creation, development, or enhancement of content featured or displayed on the Platform. These tools may be employed for content creation, optimization, and other related purposes to improve the user experience and the quality of the Platform's offerings. AI-generated content accuracy is not guaranteed, and you are responsible for verifying any outputs before relying on them. Do not input sensitive, confidential, or third-party proprietary data into any AI features. We may process AI interactions via third-party model providers under appropriate data agreements. By using AI features, you grant us a non-exclusive license to use your prompts and outputs to operate and improve the Service, unless you opt out by contacting us. We do not make automated decisions that produce legal effects without your consent.

**Reporting Intellectual Property Violations:** If you believe that any content on the Platform infringes your intellectual property rights, please contact us with detailed information about the alleged infringement, including a description of the content, the location on the Platform, and proof of your ownership of the intellectual property rights. Luminary Assets



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**Reservation of Rights:** Luminary Assets reserves all rights not expressly granted in these Terms. No part of the Platform or its Content may be copied, reproduced, republished, uploaded, posted, publicly displayed, encoded, translated, transmitted, or distributed in any way without the express prior written consent of Luminary Assets, except as expressly permitted in these Terms.

#### DISPUTE RESOLUTION & ARBITRATION.

**Binding Arbitration:** Any dispute, claim, or controversy arising out of or relating to these Terms or your use of the Platform will be resolved by binding arbitration administered by the American Arbitration Association under its Consumer Arbitration Rules. We will pay any filing, administration, and arbitrator fees that the rules require us to pay. The arbitration will be conducted in English in Dallas County, Texas, or remotely via videoconference as permitted by the AAA rules. The arbitrator's decision will be final and binding and may be entered as a judgment in any court of competent jurisdiction.

**Small Claims Court:** Either party may bring an individual claim in small claims court if the claim is within that court's jurisdiction and proceeds only on an individual basis.

**Class Action Waiver:** Class and representative actions are waived. You and Luminary Assets agree that any proceedings to resolve or litigate any dispute will be conducted on an individual basis and not as a class action, collective action, or other representative proceeding. Both parties expressly waive any ability to maintain any class action in any forum.

**Opt-Out Provision:** You may opt out of this arbitration provision within 30 days of accepting these Terms by emailing [jake@luminaryassets.com](mailto:jake@luminaryassets.com) with the subject line "Arbitration Opt-Out" and including your name and the date you first accepted these Terms. If you opt out, neither you nor we can require the other to participate in an arbitration proceeding.

**Exceptions:** Notwithstanding the above clauses, Luminary Assets reserves the right to seek injunctive relief or file for damages in any court of competent jurisdiction in cases where Luminary Assets believes that its intellectual property rights have been violated or where it deems necessary to protect its business interests.

#### GOVERNING LAW.

**Jurisdiction & Applicability:** These Terms, including all agreements and policies incorporated by reference, shall be governed by, and construed in accordance with, the laws of the State of Texas, without giving effect to any principles of conflicts of laws thereof that would lead to the application of the laws of another jurisdiction.



**Exclusivity:** Both parties agree that any legal action or proceeding arising out of or in connection to the obligations, rights, and remedies of parties under these Terms shall be brought exclusively in the courts of Dallas County, Texas. Each party consents and submits to the exclusive jurisdiction of these courts in any such action or proceeding and waives any objection to venue or inconvenient forum.

**International Use & Compliance:** If you access our Platform from outside the United States, you are responsible for compliance with local laws. Luminary Assets makes no representation that materials or content available through our Platform are appropriate or available for use outside of the United States, and accessing them from territories where their contents are illegal is prohibited.

## AMENDMENTS.

We reserve the right to modify, update, or change these Terms at any time and without prior notice. Any modifications will be effective immediately upon posting on our Platform. It is your responsibility to review these Terms periodically to stay informed of any updates or changes. By continuing to access our website and use our services after the modifications have been made, you agree to be bound by the revised Terms.

**Changes to Terms:** We may modify these Terms to reflect changes in our business practices, legal requirements, or improvements to our services. We will make reasonable efforts to provide notice of material changes to these Terms. Such notice may be provided through our website, by email, or by other means we deem appropriate. It is your responsibility to review the updated Terms.

**Continued Use:** By continuing to access our website and use our services after the modifications have been made, you indicate your acceptance of the modified Terms. If you do not agree with the modified Terms, you should discontinue using our Platform and services.

**Effect on Prior Agreements:** Any modifications to these Terms will apply prospectively and will not affect any rights or obligations that arose prior to the effective date of the modifications. If you have entered into any separate agreements with us, the terms of those agreements will prevail in the event of any inconsistency with these Terms, unless expressly stated otherwise.

**Right to Terminate:** We reserve the right to terminate, suspend, or restrict your access to our website and services, in whole or in part, at our sole discretion and without liability, if you fail to comply with these Terms or for any other reason we deem necessary.



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information. Our privacy practices are governed by our Privacy Policy.

## WAIVER.

**No Automatic Waivers:** The failure or delay of Luminary Assets in exercising any right, remedy, power, or privilege under these Terms shall not constitute a waiver thereof. Similarly, any single or partial exercise of any right, remedy, power, or privilege hereunder shall not preclude further exercise of the same or of any other right, remedy, power, or privilege.

**Written Requirement:** Any waiver by Luminary Assets of a breach of any provision of these Terms shall only be effective if it is in writing and signed by an authorized representative of Luminary Assets. A waiver of any term or provision shall not be construed as a waiver of any subsequent breach or default, whether of a similar nature or otherwise.

**Retaining Rights:** No waiver by Luminary Assets of any term or condition set out in these Terms shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition, and any failure of Luminary Assets to assert a right or provision under these Terms shall not constitute a waiver of such right or provision.

## ASSIGNMENT.

Luminary Assets may assign or transfer these Terms and all associated rights and obligations, in whole or in part, without notice to you, including in connection with a merger, acquisition, corporate reorganization, or sale of assets. You may not assign or transfer any of your rights or obligations under these Terms without our prior written consent. Any attempted assignment in violation of this provision is void.

## HEADINGS.

The headings used in these Terms are for convenience and reference purposes only. They do not limit, interpret, or define the scope or intent of the provisions contained herein. The headings are not intended to be legally binding or to affect the meaning or interpretation of these Terms.

**Interpretation:** The provisions contained in these Terms shall be interpreted in accordance with their plain meaning and intent, regardless of any headings or titles.

**Organization and Structure:** The headings used throughout these Terms are provided to aid in navigating and understanding the content. They are organized in a logical manner and reflect the general subject matter of the respective sections.



**No Legal Significance:** The headings are not intended to have any legal significance or to modify or alter the rights and obligations of the parties under these Terms. They are simply a structural element to enhance readability.

Please note that the headings provision is included for organizational purposes and does not impact the substantive rights and obligations set forth in these Terms.

#### SEVERABILITY.

**Enforceability of Terms:** In the event that any provision or part of these Terms is determined to be invalid, illegal, or unenforceable by a court of competent jurisdiction, the remainder of these Terms shall remain in full force and effect.

**Modification of Invalid Terms:** The invalid, illegal, or unenforceable provision shall be modified to the extent necessary to render it valid, legal, and enforceable while preserving its intent. If modification is not possible, the affected provision or part thereof shall be deemed severed from these Terms, but all other provisions and parts of these Terms shall continue in full force and effect.

**Effect on Agreement:** The invalidity, illegality, or unenforceability of any provision shall not affect the validity, legality, or enforceability of any other provision or part of these Terms, which shall remain in full force and effect as though such invalid, illegal, or unenforceable provision had never been included.

**Construction:** These Terms shall be construed as if each provision and part thereof were drafted independently, and any presumption or rule of construction against construing ambiguities in favor of the drafting party shall not apply to the interpretation or construction of these Terms.

#### SERVICE-SPECIFIC TERMS.

##### BuildrWealth — Education / Information / Coaching

Education only; no personalized advice. BuildrWealth provides general education. We do not provide individualized investment recommendations or act as a fiduciary; decisions are yours.

Group sessions / Q&A. Guidance in group or office hours is general education, not a recommendation for your facts.

Testimonials / examples. Illustrations are not promises of results.



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No guarantee of results. Analytics, backtests, and signals do not guarantee performance; markets involve risk.

Backtesting & hypotheticals. Hypothetical results have inherent limitations; they may differ from live results and often omit slippage, liquidity, latency, and fees. Past performance isn't indicative of future results.

Data sources & accuracy. Metrix aggregates user inputs and third-party data that may be delayed, incomplete, or incorrect; providers can change/fail. We don't guarantee real-time or error-free data and don't assume a duty to correct user-entered data.

Tracking & calculations. Portfolio tracking depends on your inputs, integrations, and assumptions; you must verify accuracy before relying on outputs.

Not a broker, exchange, custodian, or investment adviser. Metrix does not route orders, custody assets, or provide personalized advice.

#### Crypto Correlation — Market Pulse Tool

Informational only. Correlations/indices are informational, not investment advice.

Methodology changes. We may update formulas, inputs, or smoothing windows; historical values may be recalculated.

Latency & coverage. Signals may be delayed or unavailable; coverage isn't comprehensive.

#### Portfolio Vision AI — Workbook / Modeling / Documentation

Planning tool; not advice. Modeling outputs help you plan; they're not personalized recommendations.

AI outputs. AI can be inaccurate or incomplete; verify before using. Don't input sensitive or third-party confidential data.

Your inputs. You retain ownership of your inputs; you grant us a license to process them to operate and improve the Service (as described elsewhere in these Terms).

Precedence. If these Service-Specific Terms conflict with the general Terms, these Service-Specific Terms control for that brand.

ENTIRE AGREEMENT.



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communications, proposals, understandings, agreements, or representations, whether oral or written, between the parties regarding the subject matter herein. However, if you have entered into a separate Order Form, Customer Agreement, or other written agreement with us, the terms of that specific agreement will take precedence over these Terms in case of conflict.

**No Reliance on Oral Representations:** You acknowledge that you have not relied upon any representation, promise, or warranty made by Luminary Assets, except as expressly set forth in these Terms.

**No Oral Modifications:** Any modifications, amendments, or supplements to these Terms must be made in writing and signed by an authorized representative of Luminary Assets. No oral modifications or agreements shall be valid.

**Survival:** Any provision that, by its nature, should survive termination or expiration, shall survive termination or expiration, including but not limited to provisions governing intellectual property, limitation of liability, indemnification, dispute resolution, and governing law.

**Consistency:** In the event of any conflict or inconsistency between the provisions of these Terms and any other agreements or policies, the provisions of these Terms shall prevail.

## CONTACT US.

**Communication Channels:** If you have any questions, concerns, or feedback regarding these Terms, our Platform, or any of our products or services, please feel free to contact us through any of the following channels:

Email: [jake@luminaryassets.com](mailto:jake@luminaryassets.com)

Mail: 1314 W McDermott Dr, Ste 106 #223, Allen, TX 75013

**Provide Sufficient Information:** To assist us in addressing your concerns effectively, please ensure that your communication includes your name, contact information, and a clear description of your question or issue.

**Updates:** We may update the contact information provided herein from time to time. It is your responsibility to check this provision for the most current contact information.

**No Legal Advice:** Please note that any information provided through our contact channels is for general informational purposes only and does not constitute legal, financial, or



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Record Keeping: We may retain records of your inquiries and our responses for our records and as required by applicable laws and regulations.

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Founded by Jake Call

A handwritten signature in grey ink that reads 'Jake Call'.

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