

Terms of Service

AI Trade Flow — Advanced Education and Trading

Effective Date: [DATE] · Last Updated: [DATE]

1. Agreement to These Terms

These Terms of Service ("Terms") form a binding agreement between you ("Member," "you") and AI Trade Flow LLC ("AI Trade Flow," "we," "us"), a [STATE] limited liability company with its principal place of business at [ADDRESS]. By creating an account, purchasing a membership, or using any part of the AI Trade Flow website, member portal, software tools, livestreams, or educational content (together, the "Services"), you accept these Terms. If you do not accept them, do not use the Services.

2. What AI Trade Flow Is — and Is Not

AI Trade Flow is an **education and software platform**. We provide trading education, livestream sessions, professional speaker events, community features, trade-management software, and tools that connect to an exchange account **that you own and control**.

AI Trade Flow is **not**: a broker-dealer, a futures commission merchant, an investment adviser, a commodity trading advisor, a bank, a money transmitter, an exchange, or a fund. We do not accept deposits, do not pool member capital, do not take custody of member funds or digital assets, and do not promise, project, or guarantee any trading profit or return of any kind.

3. Eligibility

You must be at least 18 years old, a resident of a jurisdiction where use of the Services is lawful, and legally able to enter into contracts. Certain features — including leveraged trading at your linked exchange — are additionally subject to your exchange's own eligibility, verification, and regulatory requirements, which are outside our control. Trading features on the Services unlock only after you complete our guided onboarding — acceptance of the applicable agreements and disclosures and a trading-experience assessment — which operates as an education and appropriateness gate, not as advice or a suitability determination.

4. Membership, Fees, and Billing

Membership is provided on a subscription basis at the rates published at checkout. Fees are charged in advance for each billing period and are non-refundable except as stated in our Refund & Cancellation Policy. We may change subscription pricing with at least thirty (30) days' notice; changes apply from your next billing period. Membership fees pay for education, software, and community access only. **They are not an investment, and paying them creates no expectation of profit.**

Recurring billing and cancellation. Paid memberships renew automatically each billing period until cancelled. Before your first charge you are shown, and must affirmatively accept, the recurring amount, the billing frequency, and the fact of automatic renewal; you may cancel at any time through the member portal

with effect at the end of the current period, and cancellation is no harder than signup. Where we accept card payments, they are processed by a licensed payment gateway and acquirer under their rules — card numbers are entered into and stored by the payment processor's systems, never ours — and your card statement will carry a clear descriptor identifying the Company.

Digital-asset payments. Where we offer payment in supported digital assets, prices remain denominated in U.S. dollars; the crypto amount due is fixed at checkout and payment is complete upon the required on-chain confirmations to the unique address we generate for your transaction. You are responsible for network fees, for sending only the specified asset to the specified address before the checkout window expires, and for any tax consequences to you of spending appreciated crypto (a payment may be a taxable disposal). Where checkout offers a card option, the card funds a purchase of the digital asset through an independent, licensed onramp provider under that provider's own terms, identity checks, and dispute rules; the asset you purchase is then applied to your order. We never receive your card details or any fiat payment — only the digital asset. Digital assets you pay us are consideration for services and are not held for you; the platform holds no member balances and pays no yield, interest, or return on any digital asset. On-chain payments are irreversible; the Refund & Cancellation Policy — not a chargeback — is the remedy path for amounts paid to us, and approved refunds are calculated on the U.S. dollar value of your original payment.

If the platform offers subscriptions to individual Trading Models or other per-item marketplace purchases, the price, billing cycle, included features, and refund eligibility for each such purchase are stated at checkout, and those checkout terms control for that purchase alongside this Section and the Refund & Cancellation Policy.

4A. Wealth Share Program; Company Flow Position

Participation in the Wealth Share Model (the ten weekly "Flows") is governed by the Marketers Disclosure and the plan documents, which are incorporated by reference as of their stated version (currently Plan Rules v2026-09, Marketers Disclosure Section 3A). Qualification is trading-neutral by rule: no point or credit is ever awarded for trading results, volume, or instrument or venue choices, nor for any derivatives-related activation, use, or referral (the "Qualification Firewall" stated in the Marketers Disclosure), and the Company treats that rule as among the plan terms it will not amend adversely to members. Accrued locked Flow balances are recorded as liabilities of the Company, and the Company maintains a written reserve policy under which it holds or earmarks its own funds in an amount at least equal to all accrued locked balances, publishing on the weekly results ledger an attestation that reserves meet or exceed accrued balances (a coverage statement, not a dollar figure, consistent with the program's no-amounts publication rule). If applicable law or regulation ever reclassifies any category of the Company's revenue such that its inclusion in the Flow funding base would create regulatory risk, the Company may exclude that category from the Flow base as a compliance adjustment — provided it simultaneously applies a corresponding platform-fee reduction calibrated so that members are economically whole in expectation — and such a paired adjustment is not an adverse amendment for purposes of the Company's plan-rule commitments. Flow distributions are subject to the Company's four disclosed positions per Flow (the "Founding Positions") as described there, including the 75% distribution cap, the five-position threshold, the accumulation lock, and the instalment-release rules. **Notwithstanding**

Section 21, we may not amend the Company-position terms, the distribution cap, the five-position threshold, the lock, or the release rules in any manner adverse to Members, and an accumulated balance, once accrued to a Flow, will not be reallocated away from that Flow. **Release timing.** An unlocked accumulated balance is ordinarily paid in the month it unlocks. We reserve the right to release any accumulated balance exceeding \$100,000 in up to six equal monthly instalments; any such election is made at the time of unlock and announced then; the balance belongs to the positions qualified in that Flow at the moment of unlock, and instalments are paid to those positions on the identical schedule, with the Company's positions never paid ahead of Members'. Flow credits, points, and the Company's positions are limited, non-transferable rights to program distributions under the plan documents; they are not equity, securities, debt, or ownership of AI Trade Flow or any other entity, and they confer no governance, voting, or information rights beyond those stated in the plan documents.

5. Your Exchange Account and API Connection

All trading occurs in your own account at a third-party exchange you select. If you choose to connect that account to the Services, you do so through API credentials that you generate, subject to the API Account-Linking Authorization. You are solely responsible for: (a) your relationship and agreements with your exchange; (b) maintaining trade-only permissions on any API key (never withdrawal permissions); (c) all trading decisions, settings, and outcomes in your account; and (d) safeguarding your login and API credentials.

6. No Investment Advice; No Fiduciary Duty

All content available through the Services — courses, livestreams, speaker sessions, strategy rooms, leaderboards, chat, and tools — is general educational information. It is not investment, legal, tax, or accounting advice, is not tailored to your circumstances, and creates no fiduciary, advisory, or client relationship. Views expressed by speakers, instructors, or other members are their own. Before trading, consider your objectives and financial situation, and consult licensed professionals where appropriate.

7. Assumption of Risk

Trading digital assets, futures, and other leveraged instruments involves substantial risk of loss, including loss of your entire balance and, in some cases, more than your initial margin. You acknowledge that you have read the Risk Disclosure Statement and that you trade entirely at your own risk. Past performance — including any sample data, leaderboard, or livestream result — does not indicate future results.

8. Your Trades, Your Taxes

All trades executed in your linked exchange account — whether you enter them manually or the platform software executes them under settings and models you configured — are your trades, made with your assets, at your exchange. Every sale or conversion of a digital asset — whether for U.S. dollars or for another digital asset, including between a cryptocurrency and a stablecoin — is generally a taxable disposition under U.S. law. You are solely responsible for tracking, reporting, and paying any tax arising from activity in your account; for reconciling your exchange's tax reporting (including Form 1099-DA) against your records; and for obtaining your own tax advice. AI Trade Flow provides no tax advice, no

gain/loss computation, and no tax reporting for your trading, and bears no liability for tax consequences of trades placed in your account.

9. Account Security, API Keys, and Breach Notification

You must enable two-factor authentication on your AI Trade Flow account and are strongly urged to enable it at your exchange. You are solely responsible for the confidentiality of your login credentials and API keys and for all activity under them. If you know or suspect that your credentials or API keys have been compromised, you must notify us immediately at security@[DOMAIN] and regenerate the keys at your exchange; delayed notice can prevent us from taking protective steps, and we are not liable for losses arising from compromise you did not promptly report. We may disable, drop, or require rotation of any stored API key at any time — including on suspicion of compromise, unusual activity, or exchange-side security events — without liability, and we may temporarily suspend automation for the same reasons.

10. One Account, Personal Use Only

The Services are for managing **your own** exchange account holding **your own** funds. You may maintain one AI Trade Flow account, and you may not: link exchange accounts belonging to anyone else; use the Services to manage, trade, or place orders for any third party's funds, whether or not for compensation; share your access with others; or operate multiple accounts to circumvent tiers, caps, or program rules. Using our software to trade other people's money can make you an unlicensed asset manager under applicable law and is grounds for immediate termination.

11. Safety Settings and Risk Acknowledgment

The Services ship with protective defaults — margin off, per-trade caps by tier, and unleveraged spot as the baseline configuration. Where the Services allow you to loosen or remove a protective setting (for example, enabling margin or raising a per-trade cap after completing the required onboarding), you do so at your election, and by doing so you acknowledge that you assume the additional risk in full, that the platform's mechanical execution of your loosened settings is not a recommendation, and that you waive any claim against AI Trade Flow arising from losses attributable to a protective setting you chose to disable.

12. Beta Features, Testing, and Payment Methods

We may offer beta, preview, or experimental features and may conduct A/B testing that varies features, presentation, or offers among members. Beta features are provided as-is, may change or be withdrawn without notice, may be less reliable than released features, and are not to be relied upon for live trading decisions; non-public beta information is confidential. We may add, change, or remove supported payment methods and supported digital assets at any time, with reasonable notice where a change affects an active subscription.

13. Acceptable Use

You agree not to: share, resell, or publicly rebroadcast member content; scrape or reverse-engineer the Services; use the Services for market manipulation, wash trading, or any unlawful purpose; misrepresent

your results to recruit others; upload malicious code; or harass other members. We may suspend or terminate accounts that violate this section.

14. Intellectual Property

The Services, including software, courses, videos, text, graphics, and trademarks, are owned by AI Trade Flow or its licensors and protected by law. Your membership grants a personal, non-exclusive, non-transferable, revocable license to access the Services for your own use. No other rights are granted.

15. Third-Party Services

The Services interoperate with exchanges and other third-party services we do not control. We are not responsible for their availability, execution quality, fees, data accuracy, outages, insolvency, or acts or omissions. Your use of any third-party service is governed solely by your agreement with that provider. Delays, outages, synchronization errors, software defects, exchange and broker limitations, market conditions, and your own configuration choices can each materially affect automation outcomes, and no such factor is within our control or warranty.

16. Disclaimers

THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. WE DO NOT WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED, ERROR-FREE, OR THAT ANY MODEL, SETTING, OR TOOL WILL PRODUCE ANY PARTICULAR TRADING OUTCOME.

17. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, AI TRADE FLOW AND ITS MEMBERS, MANAGERS, EMPLOYEES, SPEAKERS, AND CONTRACTORS WILL NOT BE LIABLE FOR ANY TRADING LOSSES, LOST PROFITS, OR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING FROM OR RELATED TO THE SERVICES. OUR TOTAL AGGREGATE LIABILITY FOR ANY CLAIM WILL NOT EXCEED THE MEMBERSHIP FEES YOU PAID TO US IN THE TWELVE (12) MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM.

18. Indemnification

You will indemnify and hold harmless AI Trade Flow from claims, damages, and expenses (including reasonable attorneys' fees) arising from your trading activity, your breach of these Terms, or your violation of law or third-party rights.

19. Dispute Resolution; Arbitration; Class Waiver

Except for small-claims matters and injunctive relief, any dispute arising out of these Terms or the Services will be resolved by binding individual arbitration administered by [ARBITRATION BODY] under its rules, seated in [CITY, STATE]. **You and AI Trade Flow each waive the right to a jury trial and to participate**

in any class or representative action. You may opt out of this arbitration provision by written notice within thirty (30) days of first accepting these Terms.

20. Governing Law

These Terms are governed by the laws of the State of [STATE], without regard to conflict-of-laws rules.

21. Changes; Termination

We may update these Terms by posting a revised version in the member portal with a new "Last Updated" date; material changes will be notified by email or portal notice at least fifteen (15) days before taking effect. You may close your account at any time after disconnecting your exchange and closing or acknowledging any open positions; deleting your API keys at your exchange ends platform activity immediately in any event. We may suspend or terminate access for breach, legal necessity, or discontinuation of the Services, with a pro-rata refund of prepaid fees where required by the Refund & Cancellation Policy, and we may close accounts with no activity for twenty-four (24) months after notice to your email on file. On closure, API credentials are deleted immediately and account data is deleted or anonymized within the periods stated in the Privacy Policy, except where law requires retention.

22. Contact

AI Trade Flow LLC · [ADDRESS] · support@[DOMAIN] · [PHONE]

This document is a template prepared for AI Trade Flow and must be reviewed by qualified legal counsel before publication or use.