

## Profit8 Membership Disclosure Policy and Terms of Use

Profit8 Membership, LLC ("Profit8 Membership") is a company that represents individuals and private investors who teach and learn from each other.

We believe that the stock market has massive potential to help others grow wealth. The primary indices have a compounded 10% average annual return over the last century, and if someone can be coached and guided in the right direction, it can help guide that person to financial independence.

Our team members are not part of our team simply because they are good at what they do; they are part of the team because they are excellent communicators and educators of financial topics. We teach and educate individuals from all walks of life, ranging from beginners to experts.

One of the best methods of teaching and educating is to show an example. Our team demonstrates this by sharing individual holdings they are considering and the value they are considering for those stocks. The rationale for each listing is part of a long-term education effort to help readers better understand the investing process. The individual posts are not meant as financial recommendations or endorsements of any stock in any way. They are purely educational, to provide an example of the overall investing process.

Our team uses various platforms to help educate and teach our members. Sometimes, when we use the examples of individual listings, these listings may not perform as hoped, and could even result in a loss. This helps demonstrate that the market has no guarantees, and even our team members may make unprofitable decisions. Profit8 Membership makes no guarantees regarding market performance, and the individual examples shared, whether profitable or not, are intended solely as educational examples, not as specific financial advice.

### No Outside Affiliations

Profit8 Membership has no affiliations with companies or investment houses. Any educational individual listings are based purely on our team members' personal beliefs and research, free from outside influence or potential bias. Our team consists of individuals who love the art of investing and, even more, love helping and teaching others. Profit8 Membership does not employ licensed financial advisors, and any information received from Profit8 Membership is not intended to be financial, legal, or tax advice. Profit8 Membership does not express any opinions on the value of securities or the advisability of investing in, purchasing, or selling securities.

### Education of Investor Public

Profit8 Membership's goal is to further the collective knowledge about investing. Each comment or individual example is not a recommendation, but an idea for further consideration. It is part of a broader goal of educating and empowering the public to make more informed investment

decisions on their own. By visiting and using this website ([www.profit8membership.com](http://www.profit8membership.com) and the Profit8 Membership Discord Channel – collectively “The Sites”), you agree to accept these Terms of Use (“TOU”). The TOU governs your access to and use of The Sites. Please read this entire document carefully, and if you disagree with the TOU in any way, do not use The Sites or any associated services.

### Access to The Sites

Profit8 Membership does not guarantee that access to The Sites will remain uninterrupted or error-free. Profit8 Membership shall not be liable for any feature being inaccessible or for any unavailability of The Sites or associated services. Profit8 Membership may, at its sole discretion, discontinue providing, temporarily or permanently, any or all of The Sites or associated services, without notice.

### Minors

Profit8 Membership does not provide information or services to minors. Even with parental consent, Profit8 Membership does not provide information or services to minors. If you are under the age of 18, do not use this site, The Sites, or any associated services. If we find out you lied about your age, your account will be suspended with no refunds.

### No Individual Investment Advice

Profit8 Membership does not provide individual or customized legal, tax, accounting, or investment services. Since each individual's situation is unique, a qualified professional should be consulted before making any financial decisions.

### Website Content Limitations

Profit8 Membership makes no guarantees regarding the accuracy, thoroughness, or quality of the information on The Sites or through associated services, which is provided on an “AS-IS” and “AS AVAILABLE” basis at each user's sole risk. Information may be provided by third parties, and Profit8 Membership shall not be responsible for any errors, omissions, or inaccuracies in The Sites' content. It is your responsibility to verify any information before using it for personal, financial, accounting, legal, or business purposes. The views expressed in any postings on The Sites are solely those of the individual investor and do not reflect the opinions of Profit8 Membership.

### Third-Party Content

Any testimonials, opinions, advice, product or service offers, or other information made available on or through The Sites by third parties (“Third-Party Content”) are solely those of their respective providers. Profit8 Membership does not guarantee the accuracy or usefulness of

Third-Party Content. Profit8 Membership shall not be liable for any damage or loss caused by reliance on or use of Third-Party Content.

Please note: Profit8 Membership does not provide tax, accounting, legal, investment, or financial services. The information available through The Sites or associated services is for informational purposes only. Each user is solely responsible for verifying the appropriateness of the information for personal use.

#### Indemnification

You agree to indemnify and hold Profit8 Membership harmless from any claims arising from your participation in The Sites or associated services.

#### Payment, Billing, and Subscription Services

Profit8 Membership offers subscription-based services. By subscribing, you authorize us to charge your selected payment method through our third-party payment processor. For more details on payment methods, refunds, and cancellations, please refer to the full terms in the original document.

#### Arbitration

Disputes between you and Profit8 Membership must be resolved through binding arbitration or small claims court. You may opt out of arbitration by following specific procedures. For full details on arbitration and opting out, refer to the original terms.

#### Entire Agreement

This TOU represents the entire agreement between you and Profit8 Membership.