

RB WEALTH MANAGEMENT TERMS OF SERVICE

Date of Last Revision: [__June 1 __], 2026

Welcome to RB Wealth Management!

ACCEPTANCE OF THESE TERMS OF SERVICE

RB Wealth Management, Inc. (“RB Wealth,” “we,” “us,” or “our”) provides our services (described below) and related content to you through our website(s) located at <https://rbwealthmanagementinc.com> (the “Site”) and through our mobile applications and related technologies (“Mobile Apps”, and collectively, such Mobile Apps and the Site, including any updated or new features, functionality and technology, the “Service”). All access and use of the Service is subject to the terms and conditions contained in these Terms of Service (as amended from time to time, these “Terms of Service”). By accessing, browsing, or otherwise using the Site, Mobile Apps, or any other aspect of the Service, you acknowledge that you have read, understood, and agree to be bound by these Terms of Service. If you are entering into these Terms of Service on behalf of a company, business or other legal entity, you represent that you have the authority to bind such entity and its affiliates to these Terms of Service, in which case the terms “you” or “your” shall refer to such entity and its affiliates. If you do not accept the terms and conditions of these Terms of Service, you will not access, browse, or otherwise use the Service.

We reserve the right, at our sole discretion, to change or modify portions of these Terms of Service (including without limitation any additional terms) at any time. If we do this, we will post the changes on this page and will indicate at the top of this page the date these Terms of Service were last revised. You may read a current, effective copy of these Terms of Service by visiting the “Terms of Service” link on the Site. We will also notify you of any material changes, either through the Service user interface, a pop-up notice, email, or through other reasonable means. Your continued use of the Service after the date any such changes become effective constitutes your acceptance of the new Terms of Service. You should periodically visit this page to review the current Terms of Service so you are aware of any revisions. If you do not agree to abide by these or any future Terms of Service, you will not access, browse, or use (or continue to access, browse, or use) the Service.

IF YOU ARE ENTERING INTO THESE TERMS OF SERVICE AS AN INDIVIDUAL: PLEASE READ THESE TERMS OF SERVICE CAREFULLY, AS THEY CONTAIN AN AGREEMENT TO ARBITRATE AND OTHER IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS, REMEDIES, AND OBLIGATIONS. THE AGREEMENT TO ARBITRATE REQUIRES (WITH LIMITED EXCEPTION) THAT YOU SUBMIT CLAIMS YOU HAVE AGAINST US TO BINDING AND FINAL ARBITRATION, AND FURTHER (1) YOU WILL ONLY BE PERMITTED TO PURSUE CLAIMS AGAINST RB WEALTH ON AN INDIVIDUAL BASIS, NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY CLASS OR REPRESENTATIVE ACTION OR PROCEEDING, (2) YOU WILL ONLY BE PERMITTED TO SEEK RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ON AN INDIVIDUAL BASIS, AND (3) YOU MAY NOT BE ABLE TO HAVE ANY CLAIMS YOU HAVE AGAINST US RESOLVED BY A JURY OR IN A COURT OF LAW. YOUR USE OF THE SERVICES MAY REQUIRE YOU TO AGREE TO AUTOMATICALLY RENEWED SUBSCRIPTION TERMS. PLEASE READ THESE TERMS OF USE CAREFULLY AS THEY CONTAIN IMPORTANT INFORMATION ABOUT YOUR FINANCIAL RESPONSIBILITY FOR SUCH SUBSCRIPTIONS AND HOW YOU CAN CANCEL THE SUBSCRIPTIONS.

Your Privacy: At RB Wealth, we respect the privacy of our users. For more information, please see our Privacy Policy, located at <https://rbwealthmanagementinc.com/privacy/> (the “Privacy Policy”). By using the Service, you consent to our collection, use and disclosure of personal data and other data as outlined therein.

Additional Terms: In addition, when using certain features through the Service, you will be subject to any additional terms applicable to such features that may be posted on or within the Service from time to time. All such terms are hereby incorporated by reference into these Terms of Service.

ACCESS AND USE OF THE SERVICE

Service Description: The Service is designed to provide recommended stock/ETF/crypto investment opportunities vetted by a certified financial advisor on a monthly basis.

Your Registration Obligations: You may be required to register with RB Wealth or provide information about yourself (e.g., name and email address) in order to access and use certain features of the Service. If you choose to register for the Service, you agree to provide and maintain true, accurate, current, and complete information about yourself as prompted by the Service’s registration form. Registration data and certain other information about you are

governed by our Privacy Policy. If you are under 18 years of age, you are not authorized to use the Service, with or without registering.

Legal Compliance: To access or use the Service, you must be able to form a legally binding contract with us. Accordingly, you represent that you are at least the age of majority in your jurisdiction (e.g., eighteen years old) and have the full right, power, and authority to enter into and comply with these Terms of Service on behalf of yourself and any company or legal entity for which you may access or use the Service. You further represent that you are not a citizen, resident, or member of any jurisdiction or group that is subject to economic sanctions by the United States, or where your use of the Service would be illegal or otherwise violate any applicable Law.

Member Account, Password and Security: You are responsible for maintaining the confidentiality of your email and account details, if any, and are fully responsible for any and all activities that occur under your email, login or account. You agree to (a) immediately notify RB Wealth of any unauthorized use of your login or account or any other breach of security, and (b) ensure that you exit from your account at the end of each session when accessing the Service. RB Wealth and its current and future affiliates (collectively “RB Wealth Affiliates”) will not be liable for any loss or damage arising from your failure to comply with this paragraph.

Modifications to Service: RB Wealth reserves the right to modify or discontinue, temporarily or permanently, the Service (or any part thereof) with or without notice. You agree that RB Wealth and RB Wealth Affiliates will not be liable to you or to any third party for any modification, suspension or discontinuance of the Service.

General Practices Regarding Use and Storage: You acknowledge that RB Wealth may establish general practices and limits concerning use of the Service, including the maximum period of time that data or other content will be retained by the Service and the maximum storage space that will be allotted on the RB Wealth’s or its third-party service providers’ servers on your behalf. You agree that RB Wealth has no responsibility or liability for the deletion or failure to store any data or other content maintained or uploaded by the Service. You acknowledge that RB Wealth reserves the right to terminate accounts that are inactive for an extended period of time. You further acknowledge that RB Wealth reserves the right to change these general practices and limits at any time, in its sole discretion, with or without notice.

CONDITIONS OF ACCESS AND USE

User Conduct: The following are examples of the kinds of content and/or uses that are illegal or prohibited by RB Wealth. RB Wealth reserves the right to investigate and take appropriate legal action against anyone who, in RB Wealth’s sole discretion, violates this provision, including removing the offending content from the Service, suspending or terminating the account of such violators, and reporting the violator to law enforcement authorities. You agree to not use the Service to:

- a. email or otherwise communicate or upload or generate any content that (i) infringes any intellectual property or other proprietary rights of any party (including, without limitation, any rights of privacy); (ii) you do not have a right to upload under any Law or under contractual or fiduciary relationships; (iii) contains software viruses or any other computer code, files, scripts, agents or programs designed or intended to interrupt, destroy, or limit the functionality of any computer software or hardware or telecommunications equipment or otherwise do harm, including for example worms, time bombs and Trojan horses; (iv) poses or creates a privacy or security risk to any person; (v) constitutes unsolicited or unauthorized advertising, promotional materials, commercial activities and/or sales, “junk mail,” “spam,” “chain letters,” “pyramid schemes,” “contests,” “sweepstakes,” or any other form of solicitation; (vi) is unlawful, harmful, threatening, abusive, harassing, tortious, excessively violent, defamatory, vulgar, obscene, pornographic, libelous, invasive of another’s privacy, hateful, discriminatory, or otherwise objectionable; (vii) intended to misinform, misrepresent, or mislead; or (viii) in the sole judgment of RB Wealth, is objectionable or which restricts or inhibits any other person from using or enjoying the Service, or which may expose RB Wealth or its users to any harm or liability of any type;
- b. interfere with or disrupt the Service or servers or networks connected to the Service, or disobey any requirements, procedures, policies, or regulations of networks connected to the Service;
- c. violate any applicable local, state, national, or international law, or any rule, guidance, or regulations having the force of law (“Laws”);
- d. impersonate any person or entity, or falsely state or otherwise misrepresent your affiliation with a person or entity;
- e. solicit personal information from anyone under the age of 18;
- f. harvest or collect email addresses or other contact information of other users from the Service by electronic or other means for the purposes of sending unsolicited emails or other unsolicited communications;

- g. advertise or offer to sell or buy any goods or services for any business purpose that is not specifically authorized;
- h. further or promote any criminal activity or enterprise or provide instructional information about illegal activities;
- i. obtain or attempt to access or otherwise obtain any content or information through any means not intentionally made available or provided for through the Service;
- j. circumvent, remove, alter, deactivate, degrade, or thwart any of the content protections in or geographic restrictions on any content (including Service Content (as defined below)) available on or through the Service, including through the use of virtual private networks; or
- k. engage in or use any data mining, robots, scraping, or similar data gathering or extraction methods. If you are blocked by RB Wealth from accessing the Service (including by blocking your IP address), you agree not to implement any measures to circumvent such blocking (e.g., by masking your IP address or using a proxy IP address or virtual private network);
- l. develop, improve, fine-tune, or refine any of its own or third-party products, algorithms, features, or tools;
- m. train, retrain, develop, improve, fine-tune, refine, customize, or modify any artificial intelligence system, tool, software or model; or
- n. operate a service bureau to support or process any content, data, or information of any party other than yourself.

Fees; Subscriptions; Auto-Renewal: To the extent the Service or any portion thereof is made available for any fee, the fees for the Services are due at the time of purchase. You may be required to select a payment plan and provide information regarding your credit card or other payment instrument. You represent and warrant to RB Wealth that such information is true and that you are authorized to use the payment instrument and, if applicable, to charge your method of payment on a periodic basis until you terminate your subscription. You will promptly update your account information with RB Wealth or Stripe (as defined below), as applicable, of any changes (for example, a change in your billing address or credit card expiration date) that may occur. You agree to pay RB Wealth the amount that is specified in the payment plan in accordance with the terms of such plan and these Terms of Service. If your payment plan includes an ongoing subscription that is automatically renewed periodically, you hereby authorize RB Wealth (through the Payment Processor) to charge your payment instrument in advance on such periodic basis in accordance with the terms of the applicable payment plan until you terminate your subscription, and you further agree to pay any charges so incurred. You must cancel at least fifteen (15) days before the next subscription renewal date to avoid being charged for the renewal period.

If you believe your account is charged incorrectly, reach out to RB Wealth immediately, and RB Wealth will refund you if the charge was processed in error. If you dispute any charges you must let RB Wealth know within sixty (60) days after the date that RB Wealth charges you, or within such longer period of time as may be required under applicable Law. We reserve the right to change RB Wealth's prices. If RB Wealth does change prices, RB Wealth will provide notice of the change through the Service user interface, a pop-up notice, email, or through other reasonable means, at RB Wealth's option, at least thirty (30) days before the change is to take effect. Your continued use of the Service after the price change becomes effective constitutes your agreement to pay the changed amount. You will be responsible for all taxes associated with the Service, other than taxes based on RB Wealth's net income.

Payment Processing: Notwithstanding any amounts owed to RB Wealth hereunder, RB WEALTH DOES NOT PROCESS PAYMENT FOR ANY SERVICES. To facilitate payment for the Service via bank account, credit card, or debit card, we use Stripe, Inc. and its affiliates ("Stripe"), a third-party payment processor. These payment processing services are provided by Stripe and are subject to the Stripe terms and conditions and other policies available at <https://stripe.com/legal> and Stripe's Global Privacy Policy available at: <https://stripe.com/privacy> (collectively, the "Stripe Agreements"). By agreeing to these Terms of Service, users that use the payment functions of the Service also agree to be bound by the Stripe Agreements, as the same may be modified by Stripe from time to time. You hereby authorize Stripe to store and continue billing your specified payment method even after such payment method has expired, to avoid interruptions in payment for your use of the Service. Please contact Stripe for more information. RB Wealth assumes no liability or responsibility for any payments you make through the Service.

Discounts: All discounts, including initial term discounts, applied to a subscription to the Services will not apply to any future subscription renewals unless RB Wealth otherwise agrees in writing, and RB Wealth may charge the then-current undiscounted rate for the Services for such subsequent subscription renewals. You acknowledge that discounts are not intended to be repeated or replicated for your affiliates.

Refunds and Cancellations: Payments made by you hereunder are final and non-refundable, unless otherwise determined by RB Wealth. You may cancel your subscription online via the Site. If you subscribe to an annual contract and cancel before the end of the term, you will be billed retroactively at the monthly rate for Services rendered up to that point; RB Wealth would refund the their remaining balance.

Limited Use: Unless otherwise expressly authorized herein or in the Service, you agree not to display, download, distribute, license, perform, publish, reproduce, duplicate, copy, create derivative works of or from, modify, sell, resell, exploit, transfer, or upload for any commercial purposes, any portion of the Service, use of the Service, or access to the Service. The Service is only for your personal use.

MOBILE SERVICES AND SOFTWARE

Mobile Services: The Service includes certain services that are available via a mobile device, including (a) the ability to upload content to the Service via a mobile device and (b) the ability to browse the Service and the Site from a mobile device (collectively, the “Mobile Services”). To the extent you access the Service through a mobile device, your wireless service carrier’s standard charges, data rates, and other fees may apply. In addition, downloading, installing, or using certain Mobile Services may be prohibited or restricted by your carrier, and not all Mobile Services may work with all carriers or devices.

Ownership; Restrictions: The technology and software underlying the Service or distributed in connection therewith are the property of RB Wealth, RB Wealth Affiliates, and their licensors (the “Software”). You agree not to copy, modify, create a derivative work of, reverse engineer, reverse assemble, or otherwise attempt to discover any source code, or sell, assign, sublicense, or otherwise transfer any right in the Software. Any rights not expressly granted herein are reserved by RB Wealth.

Special Notice for International Use; Export Controls: RB Wealth is headquartered in the United States. Whether inside or outside of the United States, you are solely responsible for ensuring compliance with the Laws of your specific jurisdiction. Software available in connection with the Service and the transmission of applicable data, if any, is subject to United States export controls. No Software may be downloaded from the Service or otherwise exported or re-exported in violation of U.S. export Laws. Downloading, accessing, or using the Software or Services is at your sole risk. In addition, information that RB Wealth publishes in connection with the Services may contain references or cross references to products, programs and services that are not announced or available in your country. Such references do not imply that RB Wealth intends to announce such products, programs or services in your country. Consult RB Wealth for information regarding the products, programs and services which may be available to you.

NO PROFESSIONAL ADVICE AND NO FIDUCIARY DUTIES

The information on the Site and any information provided in connection with the Service are provided for informational purpose only and do not constitute, and should not be construed as, investment advice or a recommendation to buy, sell, transfer, or otherwise transact in any digital asset or engage in any asset trading strategy, including in conjunction with an invitation, offer or solicitation to engage in any investment activity or trading strategy with respect to any asset.

The information on the Site and any information provided in connection with the Service are provided solely on the basis that you will make your own investment and trading decisions, and RB Wealth does not and will not take account of your or any other person’s individual investment objectives, particular needs and circumstances, or financial situation. In addition, nothing on this Site or any information provided in connection with the Service shall, or is intended to, constitute financial, legal, accounting or tax advice. It is strongly recommended that you seek professional investment, legal, accounting and tax advice before making any investment decision. Any investment decision that you make should be based on an assessment of your risks in consultation with your own professional advisers.

The assets about which information is provided on the Site and any information provided in connection with the Service are not viewed by the issuer or sponsor of any such assets, or those buying or selling the asset, as securities under U.S. laws or relevant applicable laws. As a result it is unlikely that fulsome disclosures from the issuer or sponsor, or any executive officer associated with the asset or related protocol have been provided, and others may have better or more information than the information made available to you via the Site or the Interface, any information provided in connection with the Service or to which you may independently have access.

There are risks associated with purchasing, holding, or transferring assets and engaging in asset trading and lending strategies. Loss of the full amount of your principal investment is possible.

THE ABOVE TERMS AND ANY ADDITIONAL DISCLAIMERS PROVIDED FOR HEREIN DO NOT REPRESENT A COMPLETE STATEMENT OF RISK FACTORS ASSOCIATED WITH THE ASSETS OR TRADING STRATEGIES THAT MAY BE VIEWED, TRACKED, OR PURSUED ON THE SITE OR THROUGH

THE INTERFACE OR THAT MAY BE FEATURED OR DISCUSSED IN CONNECTION WITH THE SERVICE. YOU SHOULD CONSIDER THESE RISK WARNINGS CAREFULLY AND TAKE APPROPRIATE ADVICE BEFORE TAKING ANY DECISION TO PURCHASE, TRADE, TRANSFER, TRANSACT OR OTHERWISE INTERACT WITH RESPECT TO AN ASSET.

These Terms of Service are not intended to, and do not, create or impose any fiduciary duties on us. To the fullest extent permitted by law, you acknowledge and agree that we owe no fiduciary duties or liabilities to you or any other party, and that to the extent any such duties or liabilities may exist at law or in equity, those duties and liabilities are hereby irrevocably disclaimed, waived, and eliminated. You further agree that the only duties and obligations that we owe you are those set out expressly in these Terms of Service.

INTELLECTUAL PROPERTY RIGHTS

Service Content: You acknowledge and agree that the Service may contain content or features (“Service Content”) that are protected by copyright, patent, trademark, trade secret, or other proprietary rights and Laws. Except as expressly authorized by RB Wealth, you agree not to modify, copy, frame, scrape, rent, lease, loan, sell, distribute, or create derivative works based on the Service or the Service Content, in whole or in part, except that the foregoing does not apply to your own User Content that you upload to or make available through the Service in accordance with these Terms of Service. Any use of the Service or the Service Content other than as specifically authorized herein is strictly prohibited.

Trademarks: The RB Wealth name and logos are trademarks and service marks of RB Wealth (collectively the “RB Wealth Trademarks”). Other business, product, and service names and logos used and displayed via the Service may be trademarks or service marks of their respective owners who may or may not endorse or be affiliated with or connected to RB Wealth. Nothing in these Terms of Service or the Service should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any of RB Wealth Trademarks displayed on the Service, without our prior written permission in each instance. All goodwill generated from the use of RB Wealth Trademarks will inure to our exclusive benefit.

Third-Party Material: Under no circumstances will RB Wealth or any RB Wealth Affiliate be liable in any way for any content or materials of any third parties (including users), including for any errors or omissions in any content, or for any loss or damage of any kind incurred as a result of the use of any such content. You acknowledge that RB Wealth does not pre-screen content, but that RB Wealth and its designees will have the right (but not the obligation) in their sole discretion to refuse or remove any content that is available via the Service. Without limiting the foregoing, RB Wealth and its designees will have the right to remove any content that violates these Terms of Service or is deemed by RB Wealth, in its sole discretion, to be otherwise objectionable. You agree that you must evaluate, and bear all risks associated with, the use of any content, including any reliance on the accuracy, completeness, or usefulness of such content.

You hereby authorize RB Wealth and RB Wealth Affiliates and their its third-party service providers to collect and analyze User Content and other data and information relating to the Service and related systems and technologies and derive statistical and usage data relating thereto (collectively, “Usage Data”). RB Wealth and RB Wealth Affiliates may use Usage Data for any purpose in accordance with applicable Law and our Privacy Policy.

Any questions, comments, suggestions, ideas, feedback, reviews, or other information about the Service (“Submissions”), provided by you to RB Wealth or any RB Wealth Affiliate are non-confidential and RB Wealth and RB Wealth Affiliates will be entitled to the unrestricted use and dissemination of these Submissions for any purpose, commercial or otherwise, without acknowledgment, attribution, or compensation to you.

BETA SERVICES

From time to time, RB Wealth may offer services identified as beta, pilot, developer preview, non-production, evaluation or by a description of similar import (“Beta Services”). You may accept or decline Beta Services. If you agree to use the Beta Services, such Beta Services: (a) are provided only for evaluation purposes; (b) may not be relied on by you for production use; (c) may not be supported; and (d) may be subject to additional terms. Unless otherwise stated, any Beta Services trial period will expire on the date that a version of the Beta Services becomes generally available or is discontinued. RB Wealth may discontinue Beta Services at any time in its sole discretion and may never make Beta Services generally available. BETA SERVICES MAY BE TERMINATED AT ANY TIME. WITHOUT LIMITING ANY OTHER PROVISION OF THESE TERMS OF USE, RB WEALTH DISCLAIMS ALL OBLIGATION AND LIABILITY FOR ANY HARM OR DAMAGE ARISING OUT OF OR IN CONNECTION WITH A BETA SERVICE, INCLUDING ANY OBLIGATION OR LIABILITY WITH RESPECT TO YOUR DATA. ANY CONFIGURATIONS OR YOUR DATA ENTERED INTO BETA SERVICES, AND ANY

CUSTOMIZATIONS MADE TO BETA SERVICES BY OR FOR YOU, MAY BE PERMANENTLY LOST IF THE BETA SERVICES ARE SUSPENDED, TERMINATED, OR DISCONTINUED.

THIRD-PARTY SERVICES AND WEBSITES

The Service may provide links or other access to services, sites, technology, and resources that are provided or otherwise made available by third parties (the “Third-Party Services”). Additionally, you may enable or log in to the Service via various online Third-Party Services, such as social media and social networking services (including via the Service). Your access and use of the Third-Party Services may also be subject to additional terms and conditions, privacy policies, or other agreements with such third party, and you may be required to authenticate to or create separate accounts to use Third-Party Services on the websites or via the technology platforms of their respective providers. Some Third-Party Services will provide us with access to certain information that you have provided to third parties, including through such Third-Party Services, and we will use, store and disclose such information in accordance with our Privacy Policy. For more information about the implications of activating Third-Party Services and our use, storage and disclosure of information related to you and your use of such Third-Party Services within the Service, please see our Privacy Policy. RB Wealth has no control over and is not responsible for such Third-Party Services, including for the accuracy, availability, reliability, or completeness of information shared by or available through Third-Party Services, or on the privacy practices of Third-Party Services. We encourage you to review the privacy policies of the third parties providing Third-Party Services prior to using such services. You, and not RB Wealth or any RB Wealth Affiliate, will be responsible for any and all costs and charges associated with your use of any Third-Party Services. RB Wealth enables these Third-Party Services merely as a convenience and the integration or inclusion of such Third-Party Services does not imply an endorsement or recommendation. Any dealings you have with third parties while using the Service are between you and the third party. RB Wealth and RB Wealth Affiliates will not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any Third-Party Services.

INDEMNIFICATION

To the extent permitted under applicable Law, you agree to defend, indemnify, and hold harmless RB Wealth and RB Wealth Affiliates, and its and their respective officers, employees, directors, service providers, licensors, and agents (collectively, the “RB Wealth Parties”) from any and all losses, damages, expenses, including reasonable attorneys’ fees, rights, claims, actions of any kind, and injury (including death) arising out of or relating to your use of the Service, any User Content, your connection to the Service, your violation of these Terms of Service, or your violation of any rights of another. RB Wealth will provide notice to you of any such claim, suit, or proceeding. RB Wealth reserves the right to assume the exclusive defense and control of any matter which is subject to indemnification under this section, and you agree to cooperate with any reasonable requests assisting RB Wealth’s defense of such matter. You may not settle or compromise any claim against the RB Wealth Parties without RB Wealth’s written consent.

DISCLAIMER OF WARRANTIES

YOUR USE OF THE SERVICE IS AT YOUR SOLE RISK. THE SERVICE IS PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS. THE RB WEALTH PARTIES EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

THE RB WEALTH PARTIES MAKE NO WARRANTY THAT (A) THE SERVICE WILL MEET YOUR REQUIREMENTS; (B) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE; (C) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ORIGINAL, UNIQUE, ACCURATE OR RELIABLE; OR (D) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICE WILL MEET YOUR EXPECTATIONS.

BY ACCESSING AND USING THE SERVICE, YOU REPRESENT AND WARRANT THAT YOU UNDERSTAND THE INHERENT RISKS ASSOCIATED WITH USING CRYPTOGRAPHIC AND BLOCKCHAIN-BASED SYSTEMS, AND THAT YOU HAVE A WORKING KNOWLEDGE OF THE USAGE AND INTRICACIES OF DIGITAL ASSETS AND SMART CONTRACTS, INCLUDING THOSE RELATED TO STAKING AND LENDING POOLS. YOU FURTHER UNDERSTAND THAT THE MARKETS FOR DIGITAL ASSETS ARE HIGHLY VOLATILE DUE TO VARIOUS FACTORS, INCLUDING ADOPTION, SPECULATION, TECHNOLOGY, SECURITY, AND REGULATION. YOU ACKNOWLEDGE AND ACCEPT THAT THE COST AND SPEED OF TRANSACTING WITH CRYPTOGRAPHIC AND BLOCKCHAIN-BASED SYSTEMS ARE VARIABLE AND MAY INCREASE DRAMATICALLY AT ANY TIME. YOU FURTHER ACKNOWLEDGE AND ACCEPT THE RISK THAT YOUR DIGITAL ASSETS MAY LOSE SOME OR ALL OF

THEIR VALUE OR MAY BE LOST WHILE THEY ARE SUPPLIED TO THE APPLICATIONS THROUGH THE INTERFACE, YOU MAY SUFFER LOSS DUE TO THE FLUCTUATION OF PRICES OF TOKENS IN A TRADING PAIR OR LIQUIDITY POOL OR AS A RESULT OF DEFAULT OR NON-PAYMENT BY OTHERS WHO BORROW LIQUIDITY, AND/OR EXPERIENCE SIGNIFICANT PRICE SLIPPAGE AND COST. YOU ACKNOWLEDGE AND AGREE THAT THE RETURNS FROM DEPLOYING DIGITAL ASSETS TO ANY PARTICULAR STAKING OR LENDING POOL ARE NOT GUARANTEED AND MAY VARY OR BE NEGATIVE. YOU UNDERSTAND THAT ANYONE CAN CREATE A TOKEN, INCLUDING FAKE VERSIONS OF EXISTING TOKENS AND TOKENS THAT FALSELY CLAIM TO REPRESENT PROJECTS, AND ACKNOWLEDGE AND ACCEPT THE RISK THAT YOU MAY MISTAKENLY TRADE THOSE OR OTHER TOKENS. YOU FURTHER ACKNOWLEDGE THAT WE ARE NOT RESPONSIBLE FOR ANY OF THESE VARIABLES OR RISKS, AND CANNOT BE HELD LIABLE FOR ANY RESULTING LOSSES THAT YOU EXPERIENCE WHILE ACCESSING OR USING THE SERVICE. ACCORDINGLY, YOU UNDERSTAND AND AGREE TO ASSUME FULL RESPONSIBILITY FOR ALL OF THE RISKS OF ACCESSING AND USING THE SERVICE, INCLUDING THE INTERFACE TO INTERACT WITH THE APPLICATIONS.

YOU ACCEPT AND AGREE THAT ANY USE OF OUTPUTS FROM OUR SERVICE IS AT YOUR SOLE RISK AND YOU WILL NOT RELY ON OUTPUT AS A SOLE SOURCE OF TRUTH OR FACTUAL INFORMATION, OR AS A SUBSTITUTE FOR PROFESSIONAL ADVICE.

LIMITATION OF LIABILITY

YOU EXPRESSLY UNDERSTAND AND AGREE THAT THE RB WEALTH PARTIES WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY DAMAGES, OR DAMAGES FOR LOSS OF PROFITS INCLUDING DAMAGES FOR LOSS OF GOODWILL, USE, OR DATA OR OTHER INTANGIBLE LOSSES (EVEN IF THE RB WEALTH PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, RESULTING FROM: (A) THE USE OR THE INABILITY TO USE THE SERVICE; (B) THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY GOODS, DATA, INFORMATION, OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO THROUGH OR FROM THE SERVICE; (C) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (D) STATEMENTS OR CONDUCT OF ANY THIRD PARTY ON THE SERVICE; OR (E) ANY OTHER MATTER RELATING TO THE SERVICE. IN NO EVENT WILL THE RB WEALTH PARTIES' TOTAL LIABILITY TO YOU FOR ALL DAMAGES, LOSSES, OR CAUSES OF ACTION EXCEED THE AMOUNT YOU HAVE PAID RB WEALTH IN THE LAST SIX (6) MONTHS, OR, IF GREATER, ONE HUNDRED DOLLARS (\$100).

SOME JURISDICTIONS DO NOT ALLOW THE DISCLAIMER OR EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS SET FORTH ABOVE MAY NOT APPLY TO YOU OR BE ENFORCEABLE WITH RESPECT TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE SERVICE OR WITH THESE TERMS OF SERVICE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USE OF THE SERVICE.

IF YOU ARE A USER FROM NEW JERSEY, THE FOREGOING SECTIONS TITLED "INDEMNIFICATION," "DISCLAIMER OF WARRANTIES," AND "LIMITATION OF LIABILITY" ARE INTENDED TO BE ONLY AS BROAD AS IS PERMITTED UNDER THE LAWS OF THE STATE OF NEW JERSEY. IF ANY PORTION OF THESE SECTIONS IS HELD TO BE INVALID UNDER THE LAWS OF THE STATE OF NEW JERSEY, THE INVALIDITY OF SUCH PORTION WILL NOT AFFECT THE VALIDITY OF THE REMAINING PORTIONS OF THE APPLICABLE SECTIONS.

DISPUTE RESOLUTION BY BINDING ARBITRATION

PLEASE READ THIS SECTION CAREFULLY AS IT AFFECTS YOUR RIGHTS.

FOR USERS ENTERING INTO THESE TERMS OF SERVICE AS INDIVIDUALS:

a. Agreement to Arbitrate

This Dispute Resolution by Binding Arbitration section is referred to in these Terms of Service as the "Arbitration Agreement." You agree that any and all disputes or claims that have arisen or may arise between you and RB Wealth, whether arising out of or relating to these Terms of Service (including any alleged breach thereof), the Service, any advertising, or any aspect of the relationship or transactions between us, will be resolved exclusively through final and binding arbitration, rather than a court, in accordance with the terms of this Arbitration Agreement, except that

you may assert individual claims in small claims court, if your claims qualify. Further, this Arbitration Agreement does not preclude you from bringing issues to the attention of federal, state, or local agencies, and such agencies can, if the law allows, seek relief against us on your behalf. You agree that, by entering into these Terms of Service, you and RB Wealth are each waiving the right to a trial by jury or to participate in a class action. Your rights will be determined by a neutral arbitrator, not a judge or jury. The Federal Arbitration Act governs the interpretation and enforcement of this Arbitration Agreement.

b. Prohibition of Class and Representative Actions and Non-Individualized Relief

YOU AND RB WEALTH AGREE THAT EACH OF US MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE ACTION OR PROCEEDING. UNLESS BOTH YOU AND RB WEALTH AGREE OTHERWISE, THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN MORE THAN ONE PERSON'S OR PARTY'S CLAIMS AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A CONSOLIDATED, REPRESENTATIVE, OR CLASS PROCEEDING. ALSO, THE ARBITRATOR MAY AWARD RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE RELIEF NECESSITATED BY THAT PARTY'S INDIVIDUAL CLAIM(S), EXCEPT THAT YOU MAY PURSUE A CLAIM FOR AND THE ARBITRATOR MAY AWARD PUBLIC INJUNCTIVE RELIEF UNDER APPLICABLE LAW TO THE EXTENT REQUIRED FOR THE ENFORCEABILITY OF THIS PROVISION.

c. Pre-Arbitration Dispute Resolution

RB Wealth is always interested in resolving disputes amicably and efficiently, and most customer concerns can be resolved quickly and to the customer's satisfaction by emailing customer support at info@rbwealthmanagementinc.com. If such efforts prove unsuccessful, a party who intends to seek arbitration must first send to the other, by certified mail, a written Notice of Dispute ("Notice"). The Notice to RB Wealth should be sent to RB Wealth Management, Inc., 7038 Blakeney Greens Boulevard, Charlotte, NC, 28277 ("Notice Address"). The Notice must (i) describe the nature and basis of the claim or dispute and (ii) set forth the specific relief sought. If RB Wealth and you do not resolve the claim within sixty (60) calendar days after the Notice is received, you or RB Wealth may commence an arbitration proceeding. During the arbitration, the amount of any settlement offer made by RB Wealth or you will not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which you or RB Wealth is entitled.

d. Arbitration Procedures

Arbitration will be conducted by a neutral arbitrator in accordance with the American Arbitration Association's ("AAA") rules and procedures, including the AAA's Consumer Arbitration Rules (collectively, the "AAA Rules"), as modified by this Arbitration Agreement. For information on the AAA, please visit its website, <http://www.adr.org>. Information about the AAA Rules and fees for consumer disputes can be found at the AAA's consumer arbitration page, <https://www.adr.org/consumer>. If there is any inconsistency between any term of the AAA Rules and any term of this Arbitration Agreement, the applicable terms of this Arbitration Agreement will control unless the arbitrator determines that the application of the inconsistent Arbitration Agreement terms would not result in a fundamentally fair arbitration. The arbitrator must also follow the provisions of these Terms of Service as a court would. All issues are for the arbitrator to decide, including issues relating to the scope, enforceability, and arbitrability of this Arbitration Agreement. Although arbitration proceedings are usually simpler and more streamlined than trials and other judicial proceedings, the arbitrator can award the same damages and relief on an individual basis that a court can award to an individual under these Terms of Service and applicable Law. Decisions by the arbitrator are enforceable in court and may be overturned by a court only for very limited reasons.

Unless RB Wealth and you agree otherwise, any arbitration hearings will take place in a reasonably convenient location for both parties with due consideration of their ability to travel and other pertinent circumstances. If the parties are unable to agree on a location, the determination will be made by AAA. If your claim is for \$10,000 or less, RB Wealth agrees that you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the AAA Rules. If your claim exceeds \$10,000, the right to a hearing will be determined by the AAA Rules. Regardless of the manner in which the arbitration is conducted, the arbitrator will issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

e. Costs of Arbitration

Payment of all filing, administration, and arbitrator fees (collectively, the “Arbitration Fees”) will be governed by the AAA Rules, unless otherwise provided in this Arbitration Agreement. To the extent any Arbitration Fees are not specifically allocated to either RB Wealth or you under the AAA Rules, RB Wealth and you shall split them equally; provided that if and you are able to demonstrate to the arbitrator that you are economically unable to pay your portion of such Arbitration Fees or if the arbitrator otherwise determines for any reason that you should not be required to pay your portion of the Arbitration Fees, RB Wealth will pay your portion of such fees. In addition, if you demonstrate to the arbitrator that the costs of arbitration will be prohibitive as compared to the costs of litigation, RB Wealth will pay as much of the Arbitration Fees as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive. Any payment of attorneys’ fees will be governed by the AAA Rules.

f. Confidentiality

All aspects of the arbitration proceeding, and any ruling, decision, or award by the arbitrator, will be strictly confidential for the benefit of all parties.

g. Severability

If a court or the arbitrator decides that any term or provision of this Arbitration Agreement (other than the subsection (b) above titled “Prohibition of Class and Representative Actions and Non-Individualized Relief” above) is invalid or unenforceable, the parties agree to replace such term or provision with a term or provision that is valid and enforceable and that comes closest to expressing the intention of the invalid or unenforceable term or provision, and this Arbitration Agreement will be enforceable as so modified. If a court or the arbitrator decides that any of the provisions of subsection (b) above titled “Prohibition of Class and Representative Actions and Non-Individualized Relief” are invalid or unenforceable, then the entirety of this Arbitration Agreement will be null and void, unless such provisions are deemed to be invalid or unenforceable solely with respect to claims for public injunctive relief. The remainder of these Terms of Service will continue to apply.

h. Future Changes to Arbitration Agreement

Notwithstanding any provision in these Terms of Service to the contrary, RB Wealth agrees that if it makes any future change to this Arbitration Agreement (other than a change to the Notice Address) while you are a user of the Service, you may reject any such change by sending RB Wealth written notice within thirty (30) calendar days of the change to the Notice Address provided above. By rejecting any future change, you are agreeing that you will arbitrate any dispute between us in accordance with the language of this Arbitration Agreement as of the date you first accepted these Terms of Service (or accepted any subsequent changes to these Terms of Service).

FOR USERS ENTERING INTO THESE TERMS OF SERVICE ON BEHALF OF AN ENTITY:

You and RB Wealth intend that these Terms of Service are to be construed and enforced in accordance with the Laws of the state of North Carolina without regard to any conflict-of-law or choice-of-law rules, and that the rule of construction that provides that a document is construed against the maker thereof be inapplicable in the construction of any of the terms of these Terms of Service. Any dispute, claim, or controversy arising out of or relating in any way to these Terms of Service or the breach, termination, enforcement, interpretation, or validity thereof, including the determination of the scope or applicability of this agreement to arbitrate, shall be determined through confidential binding arbitration in Mecklenburg County, North Carolina before one arbitrator. The confidential binding arbitration shall be administered by AAA pursuant to its commercial arbitration rules, and you and RB Wealth shall maintain the confidential nature of the arbitration proceeding and the award, including the hearing. Judgment on the award may be entered in any court having jurisdiction.

TERMINATION

You agree that RB Wealth, in its sole discretion, may suspend or terminate your account (or any part thereof) or use of the Service and remove and discard any content within the Service, for any reason, including for lack of use or if RB Wealth believes that you have violated or acted inconsistently with the letter or spirit of these Terms of Service. Any suspected fraudulent, abusive, or illegal activity that may be grounds for termination of your use of the Service, may be referred to appropriate law enforcement authorities. RB Wealth may also in its sole discretion and at any time discontinue providing the Service, or any part thereof, with or without notice. You agree that any termination of your access to the Service under any provision of these Terms of Service may be effected without prior notice, and acknowledge and agree that RB Wealth may immediately deactivate or delete your account and all related information and files in your account and/or bar any further access to such files or the Service. Further, you agree that RB Wealth and RB Wealth Affiliates will not be liable to you or any third party for any termination of your access to the Service.

USER DISPUTES

You agree that you are solely responsible for your interactions with any other user in connection with the Service, and RB Wealth and RB Wealth Affiliates will have no liability or responsibility with respect thereto. RB Wealth reserves the right, but has no obligation, to become involved in any way with disputes between you and any other user of the Service.

GENERAL

These Terms of Service (together with the terms incorporated by reference herein) constitute the entire agreement between you and RB Wealth governing your access and use of the Service, and supersede any prior agreements between you and RB Wealth with respect to the Service. Without limiting the foregoing, there will be no force or effect to any different terms of any related purchase order or similar form even if signed by the parties after the date hereof. You also may be subject to additional terms and conditions that may apply when you use Third-Party Services, third-party content or third-party software. These Terms of Service will be governed by the laws of the State of North Carolina without regard to its conflict of law provisions. With respect to any disputes or claims not subject to arbitration, as set forth above, you and RB Wealth submit to the personal and exclusive jurisdiction of the state and federal courts located within Mecklenburg County, North Carolina. The failure of RB Wealth to exercise or enforce any right or provision of these Terms of Service will not constitute a waiver of such right or provision. If any provision of these Terms of Service is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision, and the other provisions of these Terms of Service remain in full force and effect. You agree that regardless of any statute or Law to the contrary, any claim or cause of action arising out of or related to use of the Service or these Terms of Service must be filed within one (1) year after such claim or cause of action arose or be forever barred. A printed version of these Terms of Service and of any notice given in electronic form will be admissible in judicial or administrative proceedings based upon or relating to these Terms of Service to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. You may not assign these Terms of Service without the prior written consent of RB Wealth, but RB Wealth may assign or transfer these Terms of Service, in whole or in part, without restriction. The section titles in these Terms of Service are for convenience only and have no legal or contractual effect. As used in these Terms of Service, the words "include" and "including," and variations thereof, will not be deemed to be terms of limitation, but rather will be deemed to be followed by the words "without limitation." Notices to you may be made via either email or regular mail. The Service may also provide notices to you of changes to these Terms of Service or other matters by displaying notices or links to notices generally on the Service. RB Wealth will not be in default hereunder by reason of any failure or delay in the performance of its obligations where such failure or delay is due to civil disturbances, riot, epidemic, hostilities, war, terrorist attack, embargo, natural disaster, acts of God, flood, fire, sabotage, fluctuations or unavailability of electrical power, network access or equipment, or any other circumstances or causes beyond RB Wealth's reasonable control.

NOTICE FOR CALIFORNIA USERS

Under California Civil Code Section 1789.3, users of the Service from California are entitled to the following specific consumer rights notice: The Complaint Assistance Unit of the Division of Consumer Services of the California Department of Consumer Affairs may be contacted (a) via email at dca@dca.ca.gov; (b) in writing at: Department of Consumer Affairs, Consumer Information Division, 1625 North Market Blvd., Suite N 112, Sacramento, CA 95834; or (c) by telephone at (800) 952-5210 or (800) 326-2297 (TDD). Sacramento-area consumers may call (916) 445-1254 or (916) 928-1227 (TDD). You may contact us at RB Wealth Management, Inc., 7038 Blakeney Greens Boulevard, Charlotte, NC, 28277 or (704) 222-7217.

U.S. GOVERNMENT RESTRICTED RIGHTS

The Service is made available to the U.S. government with "RESTRICTED RIGHTS." Use, duplication, or disclosure by the U.S. government is subject to the restrictions contained in 48 CFR 52.227-19 and 48 CFR 252.227-7013 et seq. or its successor. Access or use of the Service (including the Software) by the U.S. government constitutes acknowledgement of our proprietary rights in the Service (including the Software).

QUESTIONS? CONCERNS? SUGGESTIONS?

Please contact us at info@rbwealthmanagementinc.com or RB Wealth Management, Inc., 7038 Blakeney Greens Boulevard, Charlotte, NC, 28277 to report any violations of these Terms of Service or to pose any questions regarding these Terms of Service or the Service.