

Terms of Use

Last updated: 8/29/26

IMPORTANT: PLEASE READ CAREFULLY. THESE TERMS CONTAIN A DISCLAIMER OF WARRANTIES, LIMITATION OF LIABILITY, AND A WAIVER OF JURY TRIAL THAT AFFECT YOUR LEGAL RIGHTS.

1. Agreement to Terms

These Terms of Use ("Terms") govern your access to and use of the Quilvo website, application, and services (collectively, the "Service") provided by Quilvo ("Quilvo," "Company," "we," "us," or "our"). By accessing or using the Service, you agree to be bound by these Terms. If you do not agree, do not use the Service.

The Service is currently offered as a free research preview and beta. Features, availability, and these Terms may change as the Service evolves.

2. Eligibility

You must be at least 18 years old and a resident of the United States to use the Service. By using the Service, you represent and warrant that you meet these requirements and have the legal capacity to enter into these Terms.

3. Description of the Service

The Service provides tools to help you explore retirement planning scenarios. Current features include:

- Interactive projections: A stochastic simulation tool that generates hypothetical financial outcomes (including savings, consumption, taxes, and portfolio allocation) based on inputs you provide and assumptions we select;
- Parameter tuning and guidance: An AI-powered chat interface that helps you understand and adjust risk level, discount factor, and other simulation inputs;
- Retirement planning Q&A: A free-form question-and-answer feature that uses artificial intelligence to respond to your questions about retirement planning. This feature may reference information you have previously provided or stored in your Quilvo account to personalize responses.

We may add, modify, or remove features over time.

4. The Service Is Not Investment Advice

THE SERVICE IS A RESEARCH PREVIEW AND EDUCATIONAL TOOL. IT IS NOT INVESTMENT ADVICE, FINANCIAL PLANNING, TAX ADVICE, LEGAL ADVICE, OR ACCOUNTING ADVICE, AND IS NOT A SUBSTITUTE FOR PROFESSIONAL ADVICE.

Quilvo is not a registered investment adviser with the U.S. Securities and Exchange Commission, the Wisconsin Department of Financial Institutions, or any state securities

regulator. We are not a broker-dealer, financial planner, tax professional, attorney, or fiduciary. No fiduciary relationship is created by your use of the Service.

The Service, including the Q&A feature, uses software-based models to generate outputs based on inputs you provide and assumptions we have selected. All outputs are:

- Hypothetical, illustrative, and educational in nature;
- Not predictions, guarantees, recommendations, or advice of any kind;
- Not based on complete knowledge of your financial situation, goals, tax position, employment, family circumstances, or other relevant facts;
- Not a substitute for advice from a qualified professional who is licensed to give financial, tax, legal, or investment advice.

This applies whether the output is a simulation result, a parameter suggestion, or an answer to a free-form question. The conversational format of the Q&A feature does not change the nature of the output: it remains software-generated information based on limited context and general assumptions, not personalized professional advice.

You should consult a qualified financial professional, tax advisor, and/or attorney before making any financial decision. Any decision you make and any action you take based on the Service is your sole responsibility.

5. AI-Generated Content and Q&A Feature

The Service uses artificial intelligence, including large language models provided by third parties (see our Privacy Policy for details), to power the chat interface and the retirement planning Q&A feature.

AI-generated content may be inaccurate, incomplete, outdated, or misleading. Specific limitations you should understand:

- The AI may generate confident-sounding responses that are factually wrong, including specific numbers, dollar figures, dates, tax rules, contribution limits, benefit calculations, or citations to laws or programs;
- The AI's knowledge has a training cutoff and may not reflect current tax law, Social Security rules, retirement account contribution limits, or other rapidly changing information;
- The AI does not know your full financial situation. Even if you have provided information to the Service and that information is used to personalize responses, the AI does not know what you have not told us, cannot verify what you have told us, and may misinterpret or misapply the context it does have;
- The AI is not a licensed financial professional, tax professional, or attorney, and its responses are not professional advice;
- The AI may reflect biases or errors present in its training data or in the information stored in your account;
- The AI cannot exercise judgment about your best interests the way a human professional can.

You should independently verify any specific factual claim (including numbers, laws, rules, dates, and calculations) generated by the AI before relying on it. Do not treat AI-generated

content as a substitute for consultation with a qualified professional, and do not make financial decisions based solely on AI-generated content.

You acknowledge that AI systems can produce unexpected outputs and that Quilvo does not guarantee any particular response, level of accuracy, or availability of the Q&A feature.

6. Personalization and Stored Context

To provide personalized responses, the Service may store and retrieve information you have provided, including financial inputs, previous questions, and prior context, using databases and other storage systems (including third-party vendors described in our Privacy Policy). When you ask a question, the Service may retrieve relevant stored information and provide it to the AI as context to generate a response.

You acknowledge that:

- The accuracy of personalized responses depends on the accuracy of information you have provided. Incorrect or outdated inputs will produce incorrect or outdated responses;
- Personalization is limited to information stored in your account and does not include information you have not provided (such as accounts held elsewhere, obligations, dependents, health status, or plans you have not told us about);
- Personalization does not turn general information into personalized professional advice. See Section 4;
- You can review and update the information stored in your account, and can delete your account (which deletes stored information as described in our Privacy Policy) at any time.

7. No Fees During Beta

The Service is currently provided free of charge. We do not receive compensation from you for the Service, and we do not currently receive compensation from third parties in exchange for any recommendation, suggestion, answer, or output generated by the Service. We reserve the right to introduce paid features in the future, at which time these Terms will be updated and additional regulatory disclosures may apply.

8. User Accounts and Information

You may be required to create an account to use the Service. You agree to provide accurate, current, and complete information and to keep your account credentials confidential. You are responsible for all activity that occurs under your account, including any questions or inputs submitted through your account and any outputs generated as a result.

The Service relies on information you provide. You acknowledge that the accuracy and usefulness of any output — including projections, parameter suggestions, and Q&A responses — depends on the accuracy of your inputs. We are not responsible for outputs that result from inaccurate, incomplete, or misleading information you provide.

9. Acceptable Use

You agree not to:

- Use the Service for any unlawful purpose or in violation of any applicable law or regulation;
- Use the Service to provide investment advice to others or as part of any commercial advisory activity;
- Submit false, misleading, or fraudulent information;
- Use the Service on behalf of another person without their knowledge and consent, or submit another person's information without authorization;
- Attempt to manipulate, jailbreak, prompt-inject, or otherwise cause the AI to bypass safety measures, produce harmful content, disclose system instructions, or behave in ways inconsistent with its intended use;
- Use the Q&A feature or any AI-generated content to make claims about the accuracy, reliability, or professional character of the Service or its outputs;
- Reverse engineer, decompile, or attempt to extract the source code, prompts, models, or embeddings used by the Service, except to the extent such restriction is prohibited by law;
- Use automated means (including bots, scrapers, or crawlers) to access the Service without our express written permission;
- Attempt to gain unauthorized access to the Service, other users' accounts, our systems, or the systems of our service providers;
- Interfere with, disrupt, or impose an unreasonable load on the Service;
- Use the Service to harass, harm, or defraud any person;
- Misrepresent the Service or its outputs to any third party, including by presenting AI-generated content as professional advice.

10. Intellectual Property

The Service, including all software, models, algorithms, prompts, text, graphics, user interfaces, and content (other than User Content as defined below), is owned by Quilvo or its licensors and is protected by intellectual property laws. We grant you a limited, non-exclusive, non-transferable, revocable license to access and use the Service for your personal, non-commercial use, subject to these Terms.

"User Content" means any information, data, or content you submit to the Service, including financial inputs, chat messages, and questions submitted through the Q&A feature. You retain ownership of your User Content. You grant us a worldwide, non-exclusive, royalty-free license to use, store, reproduce, modify, and create derivative works of your User Content to operate, improve, and provide the Service, and for the purposes described in our Privacy Policy.

11. Feedback

If you provide us with suggestions, comments, ideas, or other feedback about the Service ("Feedback"), you grant us a perpetual, irrevocable, royalty-free, worldwide license to use the Feedback for any purpose without obligation or compensation to you.

12. Third-Party Services and Links

The Service uses third-party service providers (including AI providers, database providers, and hosting providers) to deliver certain features. These providers are described in our Privacy Policy. Your use of the Service is subject to the operational and availability limitations of these providers. The Service may also contain links to third-party websites or services. We do not control, endorse, or assume responsibility for any third-party content or services. Your use of third-party services is subject to their terms and policies.

13. Disclaimers

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, ACCURACY, RELIABILITY, OR AVAILABILITY.

WITHOUT LIMITING THE FOREGOING, WE DO NOT WARRANT THAT: (A) THE SERVICE WILL MEET YOUR REQUIREMENTS; (B) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE; (C) ANY OUTPUTS, PROJECTIONS, OR AI-GENERATED RESPONSES WILL BE ACCURATE, CURRENT, COMPLETE, OR RELIABLE; (D) ANY ERRORS WILL BE CORRECTED; OR (E) THE SERVICE WILL ACHIEVE ANY PARTICULAR FINANCIAL OUTCOME.

Some jurisdictions do not allow the exclusion of certain warranties. To the extent such exclusions are not permitted, the warranties are limited to the minimum extent permitted by law.

14. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT WILL QUILVO, ITS AFFILIATES, OR THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, PUNITIVE, OR EXEMPLARY DAMAGES, INCLUDING WITHOUT LIMITATION LOSS OF PROFITS, INVESTMENT LOSSES, LOSS OF DATA, LOSS OF GOODWILL, OR ANY OTHER INTANGIBLE LOSSES, ARISING OUT OF OR RELATING TO YOUR USE OF OR INABILITY TO USE THE SERVICE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, OUR TOTAL CUMULATIVE LIABILITY ARISING OUT OF OR RELATING TO THESE TERMS OR THE SERVICE WILL NOT EXCEED THE GREATER OF (A) THE AMOUNTS YOU HAVE PAID US IN THE TWELVE (12) MONTHS PRECEDING THE EVENT GIVING RISE TO LIABILITY, OR (B) ONE HUNDRED U.S. DOLLARS (\$100).

Some jurisdictions do not allow the limitation or exclusion of liability for certain damages. To the extent such limitations are not permitted, our liability is limited to the minimum extent permitted by law.

15. Indemnification

You agree to defend, indemnify, and hold harmless Quilvo and its affiliates, officers, directors, employees, and agents from and against any claims, liabilities, damages, losses, and expenses (including reasonable attorneys' fees) arising out of or relating to: (a) your use of the Service; (b) your violation of these Terms; (c) your violation of any law or third-party right; (d) any decision

you make or action you take based on the Service, including on any AI-generated response; or (e) your submission of information belonging to another person.

16. Termination

We may suspend or terminate your access to the Service at any time, for any reason or no reason, with or without notice. You may stop using the Service, or delete your account, at any time. Provisions that by their nature should survive termination (including Sections 4, 5, 6, 10, 11, 13, 14, 15, 17, 18, and 19) will survive.

17. Modifications to Terms and Service

We may modify these Terms or the Service at any time. If we make material changes, we will provide notice (for example, by posting an updated version on the Service or by email). Your continued use after the changes become effective constitutes your acceptance of the modified Terms. If you do not agree, you must stop using the Service.

18. Governing Law and Dispute Resolution

These Terms are governed by the laws of the State of Delaware, without regard to its conflict of laws principles.

Any dispute, claim, or controversy arising out of or relating to these Terms or the Service will be brought exclusively in the state or federal courts located in the State of Delaware, and you and the Company each consent to the personal jurisdiction of such courts and waive any objection to venue in such courts on the basis of inconvenient forum or otherwise.

You and the Company each waive any right to a trial by jury in any action arising out of or relating to these Terms or the Service, to the maximum extent permitted by law.

The foregoing does not limit either party's right to seek injunctive or other equitable relief in any court of competent jurisdiction to protect intellectual property rights, confidential information, or to prevent unauthorized access to the Service.

19. Miscellaneous

These Terms, together with our Privacy Policy, constitute the entire agreement between you and us regarding the Service and supersede any prior agreements. If any provision is held unenforceable, the remaining provisions will remain in full force and effect. Our failure to enforce any right or provision is not a waiver. You may not assign these Terms without our written consent; we may assign these Terms freely.

20. Contact

Questions about these Terms? Contact us at:

Quilvo

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— *End of Terms of Use* —