

Terms of Use



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Wealthrise, Inc.
getwealthrise.com
team@getwealthrise.com

These Terms govern your use of getwealthrise.com and Wealthrise's online platform (the "Site"). "Wealthrise," "Company," "we," and "us" mean Wealthrise, Inc. Our separate investment advisory agreement governs advisory services and controls any conflict about those services. These Terms do not amend that agreement or expand our authority. Our Form CRS, Form ADV brochure, and Privacy Policy explain our services, fees, risks, conflicts, and information practices.

Acceptance and eligibility. By using the Site, you agree to these Terms. You must be at least 18 and authorized to act for any person or entity you represent. If you disagree, do not use the Site. Advisory services are available only where lawful and subject to client, account, broker, and strategy eligibility requirements.

Automated investment services. Wealthrise provides discretionary investment management through software-based models and trading rules under the investment advisory agreement. Public website content is general information, not personalized advice. Registering on the Site or connecting a broker does not start management. Management begins only after required onboarding, disclosures, agreements, broker authorizations, and activation checks are complete.

Fees and risks. Fees, billing, minimums, and performance-fee eligibility are described in the advisory agreement and disclosures. Investing can result in loss of principal. Leveraged and inverse ETFs carry heightened risks described in our disclosures. Automated monitoring and risk controls do not guarantee execution, returns, or protection from loss.

1. Accounts

1.1 Registration and Security.

Some features require an online account ("Account"). Provide accurate, complete registration and client-profile information and promptly update material changes. Protect your login credentials, use available security measures, and promptly report suspected unauthorized access to team@getwealthrise.com. You are responsible for actions you authorize, subject to applicable law; this does not shift responsibility for our conduct to you.

1.2 Connected Brokerage Accounts.

Your broker provides brokerage and custody services under its own agreement. A connection permits access only to the information and functions you authorize. Our trading authority comes from the advisory agreement and accepted restrictions and may cover the full connected account. A Strategy Allocation used for capital allocation and fees does not itself limit that authority. A connection does not authorize withdrawals, transfers, or sales to pay our fees.

2. Access to the Site

2.1 License.

Subject to these Terms, Company grants you a non-transferable, non-exclusive, revocable, limited license to use and access the Site solely for your own personal, noncommercial use.

2.2 Certain Restrictions.

The rights granted to you in these Terms are subject to the following restrictions: (a) you shall not license, sell, rent, lease, transfer, assign, distribute, host, or otherwise commercially exploit the Site, whether in whole or in part, or any content displayed on the Site; (b) you shall not modify, make derivative works of, disassemble, reverse compile or reverse engineer any part of the Site; (c) you shall not access the Site in order to build a similar or competitive website, product, or service; and (d) except as expressly stated herein, no part of the Site may be copied, reproduced, distributed, republished, downloaded, displayed, posted or transmitted in any form or by any means. Unless otherwise indicated, any future release, update, or other addition to functionality of the Site shall be subject to these Terms. All copyright and other proprietary notices on the Site (or on any content displayed on the Site) must be retained on all copies thereof.

2.3 Modification.

Company reserves the right, at any time, to modify, suspend, or discontinue the Site (in whole or in part) with or without notice to you. You agree that Company will not be liable to you or to any third party for any modification, suspension, or discontinuation of the Site or any part thereof.

2.4 Support.

Contact team@getwealthrise.com for technical, administrative, educational, or operational support. Personalized advice is provided through the platform under the advisory agreement, not through off-platform human support.

2.5 Ownership.

We and our licensors own the Site and its content, excluding your User Content. Access grants only the use rights stated in these Terms. All other rights are reserved.

2.6 Feedback.

If you provide Company with any feedback or suggestions regarding the Site ("**Feedback**"), you hereby assign to Company all rights in such Feedback and agree that Company shall have the right to use and fully exploit such Feedback and related information in any manner it deems appropriate. Company will treat any Feedback you provide to Company as non-confidential and non-proprietary. You agree that you will not submit to Company any information or ideas that you consider to be confidential or proprietary.

3. User Content

3.1 User Content.

“User Content” means any and all information and content that a user submits to, or uses with, the Site (e.g., content in the user’s profile or postings). You are solely responsible for your User Content. You assume all risks associated with use of your User Content, including any reliance on its accuracy, completeness or usefulness by others, or any disclosure of your User Content that personally identifies you or any third party. You hereby represent and warrant that your User Content does not violate our Acceptable Use Policy (defined in Section 3.3). You may not represent or imply to others that your User Content is in any way provided, sponsored or endorsed by Company. Since you alone are responsible for your User Content, you may expose yourself to liability if, for example, your User Content violates the Acceptable Use Policy. Company is not obligated to back up any User Content, and your User Content may be deleted at any time without prior notice. You are solely responsible for creating and maintaining your own backup copies of your User Content if you desire.

3.2 License.

You hereby grant (and you represent and warrant that you have the right to grant) to Company an irrevocable, nonexclusive, royalty-free and fully paid, worldwide license to reproduce, distribute, publicly display and perform, prepare derivative works of, incorporate into other works, and otherwise use and exploit your User Content, and to grant sublicenses of the foregoing rights, solely for the purposes of including your User Content in the Site. You hereby irrevocably waive (and agree to cause to be waived) any claims and assertions of moral rights or attribution with respect to your User Content.

3.3 Acceptable Use Policy.

The following terms constitute our **“Acceptable Use Policy”**:

- (a) You agree not to use the Site to collect, upload, transmit, display, or distribute any User Content (i) that violates any third-party right, including any copyright, trademark, patent, trade secret, moral right, privacy right, right of publicity, or any other intellectual property or proprietary right, (ii) that is unlawful, harassing, abusive, tortious, threatening, harmful, invasive of another’s privacy, vulgar, defamatory, false, intentionally misleading, trade libelous, pornographic, obscene, patently offensive, promotes racism, bigotry, hatred, or physical harm of any kind against any group or individual or is otherwise objectionable, (iii) that is harmful to minors in any way, or (iv) that is in violation of any law, regulation, or obligations or restrictions imposed by any third party.
- (b) Do not introduce malicious code, send spam, collect others’ data without authorization, bypass security, disrupt the Site, or use unauthorized automated accounts, scraping, or data extraction. Public search engines may index public pages subject to our robots.txt instructions; this permission is revocable.

3.4 Enforcement.

We reserve the right (but have no obligation) to review, refuse and/or remove any User Content in our sole discretion, and to investigate and/or take appropriate action against you in our sole discretion if you violate the Acceptable Use Policy or any other provision of these Terms or otherwise create liability for us or any other person. Such action may include removing or modifying your User Content, terminating your Account in accordance with Section 8, and/or reporting you to law enforcement authorities.

4. Indemnification.

You agree to indemnify and hold Company (and its officers, employees, and agents) harmless, including costs and attorneys' fees, from any claim or demand made by any third party due to or arising out of (a) your use of the Site, (b) your violation of these Terms, (c) your violation of applicable laws or regulations or (d) your User Content. Company reserves the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify us, and you agree to cooperate with our defense of these claims. You agree not to settle any matter without the prior written consent of Company. Company will use reasonable efforts to notify you of any such claim, action or proceeding upon becoming aware of it.

5. Third-Party Services; Other Users; Preservation of Rights

5.1 Third-Party Services.

Third-party services have their own terms, privacy practices, fees, and restrictions. Links alone do not imply endorsement. We do not control third-party systems. We remain responsible for our own selection, use, and oversight of providers where required by law or the advisory agreement.

5.2 Other Users.

Do not access, use, or disclose another client's information without authorization. Report any apparent misdelivery to us promptly. Other users' statements are not Wealthrise's investment advice.

5.3 Preservation of Rights.

Nothing in these Terms waives rights or remedies that cannot be waived under applicable law, including securities laws, or limits our fiduciary duties or obligations under the advisory agreement. This protection applies to every section, including disclaimers, liability, indemnification, termination, and dispute resolution.

6. Disclaimers

General website content is provided “as available,” without implied warranties to the extent permitted by law. Information may be delayed or inaccurate, and market data and account displays may use different timestamps or processing schedules. Review brokerage statements and confirmations and promptly report discrepancies to us and, where appropriate, your broker. These disclaimers do not limit our advisory, monitoring, security, or recordkeeping duties.

Some jurisdictions do not permit certain warranty exclusions. Any exclusion applies only to the extent permitted by applicable law.

7. Limitation on Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL COMPANY (OR OUR SUPPLIERS) BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY LOST PROFITS, LOST DATA, COSTS OF PROCUREMENT OF SUBSTITUTE PRODUCTS, OR ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES ARISING FROM OR RELATING TO THESE TERMS OR YOUR USE OF, OR INABILITY TO USE, THE SITE, EVEN IF COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. ACCESS TO, AND USE OF, THE SITE IS AT YOUR OWN DISCRETION AND RISK, AND YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR DEVICE OR COMPUTER SYSTEM, OR LOSS OF DATA RESULTING THEREFROM.

Liability relating to investment advisory services is governed by the investment advisory agreement and applicable law. Nothing in these Terms limits our fiduciary duties or excludes or restricts liability that cannot lawfully be limited.

SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU.

8. Term and Termination.

These Terms apply while you use the Site. We may restrict, suspend, or terminate your access for security, legal, or operational reasons or material violations, with notice where practicable and lawful. To request Account closure or assistance ending services, contact team@getwealthrise.com. Account closure, broker disconnection, advisory termination, and brokerage-account closure are separate actions. Closing your Account or disconnecting a broker does not itself close the brokerage account, sell holdings, or cancel orders. Revoking broker access may interrupt management. Follow the advisory agreement for termination, revocation of authority, and accrued fees, and contact your broker for brokerage access or closure. Recordkeeping, confidentiality,

intellectual-property protections, preserved rights, and provisions for existing disputes continue as applicable.

9. General

9.1 Changes.

We will identify each revision's effective date and give notice of material changes through the Site or email, with advance notice and acceptance where required by law. An undeliverable email alone does not satisfy a legal notice requirement. Changes apply prospectively.

9.2 Dispute Resolution.

These Terms do not require arbitration or waive jury-trial or class-action rights. Disputes may be brought in a court with jurisdiction. Federal law and, where applicable, Washington law govern, subject to mandatory legal protections. Disputes concerning advisory services remain subject to the separate investment advisory agreement. You may contact team@getwealthrise.com to seek an informal resolution, but doing so is not required before filing a claim and does not extend legal deadlines. Nothing restricts complaints to or cooperation with regulators.

9.3 Export.

The Site may be subject to U.S. export control laws and may be subject to export or import regulations in other countries. You agree not to export, reexport, or transfer, directly or indirectly, any U.S. technical data acquired from Company, or any products utilizing such data, in violation of the United States export laws or regulations.

9.4 Disclosures.

For questions or complaints, contact us using the details below. California residents may contact the California Department of Consumer Affairs, Consumer Information Center, at 1625 North Market Blvd., Suite N 112, Sacramento, CA 95834, or (800) 952-5210 for assistance with consumer complaints.

9.5 Electronic Communications.

The communications between you and Company use electronic means, whether you use the Site or send us emails, or whether Company posts notices on the Site or communicates with you via email. For contractual purposes, you (a) consent to receive communications from Company in an electronic form; and (b) agree that all terms and conditions, agreements, notices, disclosures, and other communications that Company provides to you electronically satisfy any legal requirement that such communications would satisfy if provided in writing on paper. The foregoing does not affect your non-waivable rights.

9.6 Entire Terms.

These Terms are the complete agreement about Site use, subject to the separate agreements identified above. Failure to enforce a provision is not a waiver. If a provision is

unenforceable, the remaining provisions continue to the extent permitted by law. Site use alone does not create a partnership or employment relationship. These Terms, and your rights and obligations herein, may not be assigned, subcontracted, delegated, or otherwise transferred by you without Company's prior written consent, and any attempted assignment, subcontract, delegation, or transfer in violation of the foregoing will be null and void. We may transfer these Terms as permitted by law. Assignment of an advisory agreement requires any consent specified by that agreement or law; these Terms do not supply that consent. The terms and conditions set forth in these Terms shall be binding upon assignees.

9.7 Copyright/Trademark Information.

Copyright © 2026 Wealthrise, Inc. All rights reserved. All trademarks, logos and service marks ("**Marks**") displayed on the Site are our property or the property of other third parties. You are not permitted to use these Marks without our prior written consent or the consent of the third parties that own the Marks.

9.8 Contact Information:

Nishant Panchal

Email: team@getwealthrise.com