

Dividend Vision LLC

Terms of Service

Final Version

Effective Date: November 17, 2025

AI Addendum Effective: March 6, 2026

Terms of Service

Last Updated: May 3, 2026

Welcome to Dividend Vision LLC (“Dividend Vision LLC,” “we,” “us,” or “our”). These Terms of Service (“Terms”) govern your access to and use of our websites, products, and services, including any content, tools, reports, and applications available at dividendvision.com (collectively, the “Service”).

By accessing or using the Service, you agree to be bound by these Terms. If you do not agree, do not use the Service.

1) Who may use the Service

You must be at least 18 years old and capable of forming a binding contract.

If you use the Service on behalf of an organization, you represent that you have authority to bind that organization and that it accepts these Terms.

2) Privacy and other policies

Your use of the Service is subject to our Privacy Policy, which explains how we collect, use, and share information. If we participate in affiliate programs, you should also review our Affiliate Disclosure. Certain features may have additional terms; if there’s a conflict, those additional terms control for that feature.

3) No investment, legal, or tax advice

Dividend Vision LLC provides information and tools for educational purposes only. We are not a broker-dealer, investment adviser, or tax adviser, and do not provide personalized advice. Nothing on the Service constitutes an offer, recommendation, or solicitation to buy or sell any security or to adopt any investment strategy. Past performance does not guarantee future results. You are solely responsible for your decisions and for seeking professional advice when needed.

4) Market data, accuracy, and availability

Data sources and timeliness. Certain information (including prices, distributions, yields, holdings, and news) may be provided by third parties and may be delayed, incomplete, or inaccurate. The Service can include estimates, assumptions, forward-looking projections, and sample data.

No guarantee. We do not guarantee the accuracy, completeness, or availability of any content or the Service itself. The Service may be modified, suspended, or discontinued at any time without notice.

5) Accounts; security

To use certain features of the Service, you may be required to create an account:

You must provide accurate information and keep it updated.

You are responsible for maintaining the confidentiality of your credentials and for all activities under your account.

Notify us immediately of any unauthorized use: support@dividendvision.com.

6) License and permitted use

Subject to these Terms, we grant you a personal, limited, non-exclusive, non-transferable, revocable license to access and use the Service for your lawful, non-commercial purposes or, if you have a paid plan, in accordance with that plan's scope.

Prohibited uses include:

Reverse engineering, decompiling, scraping, crawling, or harvesting data except as permitted by applicable law.

Circumventing rate limits or security.

Using the Service to develop or train competing products or models.

Infringing, defamatory, fraudulent, or otherwise unlawful activity.

Automated or bulk extraction of data without our prior written consent.

We may monitor use for abuse and enforce these Terms.

7) User content and uploads

You may upload portfolio files, tickers, notes, or other materials ("User Content"). You retain your rights to User Content. By submitting User Content, you grant Dividend Vision LLC a worldwide, non-exclusive, royalty-free license to host, process, display, and create non-identifying aggregates solely to operate and improve the Service. You represent that you have all rights needed and that your User Content and use of it on the Service do not violate law or third-party rights.

8) Intellectual property

The Service and all content we provide, including text, graphics, logos, icons, images, software, and documentation, are owned by Dividend Vision LLC or our licensors and are protected by intellectual-property laws. Except for the license in Section 6, no rights are granted. Do not remove proprietary notices or use our trademarks without written permission.

9) Feedback

If you send ideas, suggestions, or feedback, you grant us a perpetual, irrevocable, worldwide, royalty-free license to use them without restriction or compensation.

10) Third-party links, services, and affiliates

The Service may link to third-party websites, data sources, videos, or products. We do not control or endorse them and are not responsible for their content or policies. Some links may be affiliate links. See our [Affiliate Disclosure](#) for details.

11) Beta features; sample data

From time to time we may provide beta or experimental features, or sample/demo data. These are provided as is, may be inaccurate, and may be withdrawn at any time. You use them at your own risk.

12) Fees, billing, and refunds (if applicable)

Subscription Plans and Billing

DividendVision offers free and paid subscription plans (“Plus” and “Pro”). Paid plans are billed on a recurring monthly or annual basis, depending on the billing cycle you select at checkout. All prices are listed in U.S. dollars.

By subscribing to a paid plan, you authorize DividendVision to charge the payment method on file at the start of each billing cycle until you cancel. Subscriptions renew automatically at the then-current rate unless cancelled before the next renewal date.

Cancellation

You may cancel your subscription at any time through your account settings. Upon cancellation, your access to paid features will continue through the end of your current billing period. No pro-rated credits or refunds are issued for unused time remaining in a billing cycle. At the end of the paid period, your account will revert to the free tier. Your data will remain accessible under the free tier unless you choose to delete your account.

Refunds

Refund requests are evaluated on a case-by-case basis at DividendVision's sole discretion. To request a refund, contact support@dividendvision.com. DividendVision is not obligated to issue a refund for any reason, including but not limited to dissatisfaction with the service, failure to use the service, or changes to features or content.

Account Deletion

You may request deletion of your account and all associated data through your account settings. Account deletion is immediate and irreversible for active production systems. If you have an active paid subscription, it will be cancelled immediately upon account deletion with no refund. Your portfolios, collections, saved preferences, and personal data will be removed from active production systems promptly, except where retention is required by law. Copies may persist temporarily in encrypted Firestore backups for up to 35 days before being overwritten or deleted through our normal backup retention cycle.

Free Trials

DividendVision may offer a limited free trial of paid features to new users. Trial duration and terms are specified at the time of sign-up. No payment method is required for the trial. At the end of the trial, your account reverts to the free tier unless you subscribe to a paid plan.

Billing Disputes

If you believe you have been charged in error, contact support@dividendvision.com before initiating a dispute with your payment provider. Charges from DividendVision appear as "DVISION" on your credit or debit card statement.

Price Changes

DividendVision reserves the right to modify subscription pricing at any time. Existing subscribers will be notified of price changes at least 30 days before their next renewal date.

Continued use of the service after a price change takes effect constitutes acceptance of the new pricing.

13) DMCA/Copyright policy

We respect intellectual property rights. If you believe content on the Service infringes your copyright, send a notice to our DMCA agent:

DMCA Agent

Dividend Vision LLC

Email: support@dividendvision.com

Address: 2386 Delray Ln, Avon, OH 44011

Your notice must include the information required by 17 U.S.C. §512(c)(3). We may remove content and, for repeat infringers, terminate accounts as appropriate.

14) Disclaimers

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE." TO THE MAXIMUM EXTENT PERMITTED BY LAW, DIVIDEND VISION AND ITS AFFILIATES, SUPPLIERS, AND LICENSORS DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, AND ANY WARRANTIES ARISING FROM COURSE OF DEALING OR USAGE. WE MAKE NO WARRANTY THAT THE SERVICE WILL BE ACCURATE, SECURE, UNINTERRUPTED, OR ERROR-FREE.

15) Limitation of liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, DIVIDEND VISION AND ITS AFFILIATES, SUPPLIERS, AND LICENSORS WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES; LOSS OF PROFITS, REVENUE, DATA, GOODWILL; OR BUSINESS INTERRUPTION, EVEN IF ADVISED OF THE POSSIBILITY. OUR TOTAL LIABILITY FOR ANY CLAIMS ARISING OUT OF OR RELATING TO THE SERVICE OR THESE TERMS WILL NOT EXCEED THE GREATER OF: (A) THE AMOUNT YOU PAID TO US FOR THE SERVICE IN THE 12 MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM, OR (B) USD \$100. SOME JURISDICTIONS DO NOT ALLOW CERTAIN LIMITATIONS; IN THOSE CASES, THE ABOVE LIMITS APPLY TO THE FULLEST EXTENT PERMITTED.

16) Indemnification

You will defend, indemnify, and hold harmless Dividend Vision LLC and its officers, directors, employees, and agents from and against any claims, liabilities, damages, losses, and expenses

(including reasonable attorneys' fees) arising from or related to your use of the Service, your User Content, or your violation of these Terms or applicable law.

17) Suspension and termination

Survival

Any provisions which by their nature should survive termination shall survive, including but not limited to provisions relating to intellectual property, permitted use, disclaimers, limitations of liability, and indemnification.

18) Governing law; venue

These Terms are governed by the laws of the State of Ohio, USA, without regard to its conflicts of law principles. Except as otherwise provided in Section 19 (Arbitration), the exclusive jurisdiction and venue for disputes will be the state and federal courts located in Lorain County, Ohio, and you consent to personal jurisdiction there.

19) Arbitration agreement and class-action waiver

Please read this section carefully. It affects your rights.

Agreement to arbitrate. You and Dividend Vision LLC agree that any dispute, claim, or controversy arising out of or relating to these Terms or the Service will be resolved by binding arbitration administered by JAMS under its Streamlined Rules, rather than in court.

Exceptions. Either party may bring an individual action in small claims court or seek injunctive or other equitable relief for alleged intellectual-property infringement.

Class waiver. Arbitration will be conducted only on an individual basis; class, consolidated, or representative actions are not permitted.

Opt-out. You can opt out of this arbitration agreement by sending written notice to support@dividendvision.com within 30 days after you first accept these Terms.

Seat and rules. The seat of arbitration is Lorain County, Ohio. The language is English. Judgment on the award may be entered in any court with jurisdiction.

Costs. Payment of filing, administration, and arbitrator fees will be governed by the applicable rules; we will not seek our attorneys' fees and costs in arbitration unless the arbitrator determines your claims are frivolous.

20) Export controls; sanctions

You may not use the Service if you are located in, or are a resident or national of, a country embargoed by the United States, or if you are on any U.S. government list of prohibited or restricted parties. You agree to comply with all applicable export and re-export control laws.

21) Electronic communications; notices

By using the Service, you consent to receive electronic communications from us (e.g., emails, notices in the Service). Legal notices to Dividend Vision LLC must be sent to support@dividendvision.com and, if applicable, to the postal address in our Privacy Policy.

22) Changes to the Service or these Terms

We may update these Terms from time to time. If we make material changes, we will provide notice by posting the updated Terms and updating the "Last Updated" date above. Changes become effective upon posting unless a later effective date is stated. Your continued use of the Service after changes become effective constitutes acceptance.

23) Miscellaneous

Entire agreement. These Terms, together with the documents referenced herein, are the entire agreement between you and Dividend Vision LLC regarding the Service.

Severability. If any provision is held unenforceable, the remaining provisions remain in effect.

No waiver. Failure to enforce a provision is not a waiver.

Assignment. You may not assign these Terms without our prior written consent. We may assign them as part of a merger, acquisition, or sale of assets.

Headings. Headings are for convenience only.

24) Contact

Questions about these Terms can be sent to:
support@dividendvision.com

Addendum: AI Chat Assistant (DividendVision AI)

DividendVision offers an AI-powered chat assistant ('DividendVision AI') as a feature of the Pro plan.

By using DividendVision AI, you agree to the following additional terms.

1. Eligibility and Access

DividendVision AI is available exclusively to authenticated users with an active Pro plan subscription.

2. Nature of the Service

DividendVision AI is a research and informational tool and not a registered investment adviser.

Responses do not constitute investment, legal, or tax advice.

3. Third-Party AI Technology

DividendVision AI is powered by Anthropic's Claude API and subject to their Acceptable Use Policy.

DividendVision AI responses may rely on third-party data providers and models.

4. Accuracy and Limitations

AI responses may contain errors, inaccuracies, or outdated information.

Financial data presented by the assistant may be delayed or incomplete.

5. Usage Limits

DividendVision AI may enforce limits including up to 30 messages per hour, subject to change and a 2,000 character limit.

6. Disclaimer of Liability

The AI chat feature is provided 'AS IS' without warranties of any kind.

7. Modifications

We may update this addendum periodically. Continued use constitutes acceptance.

8. Contact

Questions: support@dividendvision.com

These Terms are entered into by and between you and Dividend Vision LLC, an Ohio limited liability company.

Contact Us

For questions regarding these Terms or the Dividend Vision platform, please contact:

support@dividendvision.com

No Financial Advice

The information provided on the Dividend Vision platform is for informational and educational purposes only and should not be construed as financial, investment, tax, or legal advice. Dividend Vision LLC does not provide personalized investment advice or recommendations. You should consult with a qualified financial advisor before making any investment decisions. Use of the platform is at your own risk.

Arbitration Opt-Out for Existing Users

If you are an existing user and these Terms have been updated, you may opt out of the arbitration provision within 30 days of the effective date of the updated Terms.

Third-Party Relationships and Affiliate Disclosure

Dividend Vision LLC may have financial relationships with certain third-party providers. For more information, please review our [Affiliate Disclosure](#).

Data Retention and Deletion

Dividend Vision retains user data only as long as necessary to provide the Service and related functionality. Users may disconnect financial accounts or request deletion of their data at any time in accordance with our [Privacy Policy](#). Deleted data is removed from active production systems promptly, except where retention is required by law; copies may persist temporarily in encrypted Firestore backups for up to 35 days before being overwritten or deleted through our

normal backup retention cycle. For more information, please review our [Privacy Policy](#) and [Information Security Policy](#).