

FOCUS FINANCIAL DISCLAIMER

Effective Date: September 10, 2026

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This Financial Disclaimer (“Disclaimer”) applies to the Focus mobile application, website, software, features, subscriptions, integrations, and related services (collectively, the “Service”) provided by **TeamFocus LLC** (“TeamFocus,” “Focus,” “we,” “us,” or “our”).

Focus may provide tools that allow users to track, organize, analyze, and better understand financial information.

Please read this Disclaimer carefully before using any financial feature within Focus.

1. FOCUS IS NOT A FINANCIAL INSTITUTION

Focus and TeamFocus LLC are not a bank, credit union, brokerage, lender, investment adviser, financial adviser, accountant, tax adviser, insurance provider, credit-repair organization, or other financial institution.

Focus is a personal tracking, organization, analytics, and informational platform.

Unless expressly stated otherwise, financial functionality within Focus is intended to help users organize and understand information rather than provide regulated financial services.

2. NO FINANCIAL ADVICE

Nothing provided through Focus constitutes professional financial advice.

Information displayed through Focus should not be interpreted as a recommendation to:

- purchase an investment;
- sell an investment;
- hold an investment;
- open or close a financial account;
- obtain a loan;
- refinance debt;
- make a particular purchase;

- change an investment strategy;
- change a retirement strategy;
- make a tax decision;
- make an insurance decision; or
- take any other specific financial action.

You remain responsible for your own financial decisions.

Consider consulting an appropriately qualified professional before making significant financial decisions.

3. NO INVESTMENT ADVICE

Focus does not provide individualized investment advice unless a future service expressly states otherwise and is provided in compliance with applicable law.

Information concerning investments, markets, assets, savings, returns, financial performance, or related subjects is provided for informational purposes only.

Focus does not guarantee investment performance or future results.

Past performance does not guarantee future results.

Investing involves risk, including the possible loss of principal.

4. NO TAX OR ACCOUNTING ADVICE

Focus is not an accounting or tax-preparation service.

Any calculations, categorizations, summaries, projections, or other information displayed within Focus should not be considered tax or accounting advice.

Tax laws and individual financial circumstances vary.

You should consult an appropriate tax professional, accountant, or other qualified adviser regarding tax or accounting matters.

5. FINANCIAL TRACKING

Focus may allow you to track information such as:

- income;
- expenses;
- transactions;
- subscriptions;
- recurring payments;
- account balances;
- savings;
- debt;
- budgets;
- spending categories;
- financial goals;
- cash flow;
- net worth;
- financial trends; and
- other financial information.

These tools are intended primarily for personal tracking, organization, and informational purposes.

6. CONNECTED FINANCIAL ACCOUNTS

Focus may allow you to connect accounts maintained by banks, credit unions, credit-card companies, brokerages, financial institutions, or other financial-service providers.

Connections may be facilitated through third-party financial-data providers.

By connecting an account, you authorize Focus and applicable service providers to access financial information according to the permissions you grant.

TeamFocus does not control the systems operated by your financial institution or third-party financial-data provider.

7. THIRD-PARTY FINANCIAL PROVIDERS

Focus may rely on third parties to provide account connectivity, transaction information, balances, merchant information, or other financial data.

Information supplied by third parties may occasionally be:

- delayed;
- incomplete;
- duplicated;

- incorrectly categorized;
- unavailable;
- outdated; or
- inaccurate.

TeamFocus does not guarantee the accuracy or continued availability of information obtained from third-party financial providers.

The terms and privacy policies of those providers may also apply to their handling of your information.

8. ACCOUNT CREDENTIALS

Where possible, Focus will use authorized third-party connectivity systems rather than directly requesting or storing the username and password you use to access a financial institution.

You should never provide banking credentials through a Focus field unless Focus expressly identifies that field as part of an authorized account-connection process.

You are responsible for protecting credentials associated with your financial accounts.

9. TRANSACTION CATEGORIZATION

Focus may automatically categorize transactions.

For example, a transaction may be classified as:

- food;
- transportation;
- entertainment;
- housing;
- shopping;
- subscriptions;
- utilities;
- income; or
- another category.

Automated categorization may be incorrect.

You should review financial information when accuracy matters.

10. BUDGETS

Focus may allow users to create budgets or may generate suggested budget information.

Budgets are informational planning tools.

A suggested budget does not represent professional financial advice and does not guarantee that the budget is appropriate for your individual financial situation.

You are responsible for determining whether a budget is suitable for you.

11. SAVINGS AND FINANCIAL GOALS

Focus may allow users to establish savings targets or other financial goals.

Focus does not guarantee that you will reach any financial goal.

Progress calculations may depend on information entered by you or obtained from third parties and may therefore contain errors.

12. NET WORTH AND FINANCIAL CALCULATIONS

Focus may calculate information such as:

- net worth;
- savings rate;
- spending rate;
- cash flow;
- budget utilization;
- income trends;
- expense trends;
- debt progress; or
- other financial measurements.

These calculations may be estimates.

Your actual financial position may differ because of missing accounts, delayed transactions, valuation changes, inaccurate information, fees, taxes, liabilities, or other factors.

13. FINANCIAL PROJECTIONS

Focus may provide estimates or projections concerning future financial outcomes.

Examples may include projected:

- savings;
- spending;
- account balances;
- goal completion dates;
- cash flow;
- debt payoff; or
- other financial outcomes.

Projections are hypothetical estimates, not guarantees.

Actual outcomes may differ substantially.

14. FOCUS SCORE AND FINANCIAL INFORMATION

Focus may incorporate certain financial behaviors or information into a Focus Score or similar measurement.

A Focus Score is intended to help users understand their personal progress and consistency.

A Focus Score is **not**:

- a credit score;
- a credit rating;
- a measure of creditworthiness;
- an investment rating;
- a lending decision;
- a financial-risk assessment;
- a professional financial evaluation; or
- a guarantee of financial health.

Banks, lenders, insurers, employers, or other institutions should not treat a Focus Score as an official measure of financial condition or creditworthiness.

15. PERSONALIZED FINANCIAL INSIGHTS

Focus may identify patterns within financial information.

For example, Focus may identify that:

- spending increased during a particular period;
- a category represents a significant percentage of expenses;
- savings decreased;
- a recurring payment changed;
- spending patterns may affect a goal; or
- another financial trend occurred.

These observations are intended to help users understand their information.

They do not constitute professional financial advice.

16. ARTIFICIAL INTELLIGENCE AND AUTOMATED ANALYSIS

Certain financial features may use artificial intelligence, machine learning, algorithms, statistical methods, or other automated systems.

These systems may generate:

- summaries;
- transaction categories;
- trends;
- recommendations;
- alerts;
- predictions;
- explanations;
- projections; or
- personalized insights.

Automated systems can make mistakes.

Outputs may be inaccurate, incomplete, outdated, or inappropriate for your individual circumstances.

You should independently verify important financial information before acting on it.

17. USER-PROVIDED INFORMATION

Some financial features depend on information you manually provide.

Incorrect or incomplete information may result in inaccurate:

- budgets;
- balances;
- projections;
- financial goals;
- net-worth calculations;
- Focus Scores;
- trends; or
- recommendations.

You are responsible for reviewing information you provide.

18. NO GUARANTEE OF FINANCIAL RESULTS

TeamFocus does not guarantee that using Focus will:

- save you money;
- increase your income;
- improve your credit;
- eliminate debt;
- improve investment performance;
- increase your net worth;
- prevent financial loss;
- help you qualify for credit;
- produce tax savings; or
- achieve any other particular financial outcome.

Your financial results depend on factors outside TeamFocus's control.

19. INVESTMENTS AND MARKET INFORMATION

If Focus displays investment or market information in the future, such information may originate from third-party data providers.

Market information can be delayed or inaccurate.

Focus should not be used as the sole source for executing time-sensitive trades or investment decisions.

TeamFocus does not guarantee the accuracy, completeness, or timeliness of market information unless expressly stated otherwise.

20. NO EXECUTION OF TRANSACTIONS UNLESS EXPRESSLY PROVIDED

Tracking an account within Focus does not mean TeamFocus controls that account.

Unless Focus expressly introduces a regulated feature that allows otherwise, Focus does not:

- hold your money;
- custody investments;
- execute securities trades;
- transfer money;
- issue credit;
- make loans; or
- control your financial accounts.

Your bank, brokerage, payment provider, or other financial institution remains responsible for the financial services it provides.

21. FINANCIAL ALERTS AND NOTIFICATIONS

Focus may provide notifications concerning financial information.

Examples could include:

- budget thresholds;
- unusual spending;
- recurring payments;
- financial goals;

- balance changes; or
- other financial events.

Notifications may be delayed, unavailable, or inaccurate.

You should not rely exclusively on Focus notifications to monitor financial accounts.

You remain responsible for reviewing information directly with your financial institutions when appropriate.

22. FRAUD AND UNAUTHORIZED TRANSACTIONS

Focus is not a substitute for fraud-monitoring services provided by financial institutions.

If you believe a financial account has been compromised or contains an unauthorized transaction, contact the applicable bank, card issuer, brokerage, or financial institution immediately.

Focus cannot guarantee that it will identify fraud or unauthorized activity.

23. PRIVACY AND FINANCIAL INFORMATION

Focus may process financial information that you provide or authorize Focus to access.

Our collection, use, disclosure, retention, and protection of personal information are described in the **Focus Privacy Policy**.

TeamFocus does not sell your financial information to data brokers or advertisers.

Third-party financial connectivity providers may separately process information according to their own terms and privacy policies.

24. SECURITY

TeamFocus uses reasonable administrative, technical, and organizational measures designed to protect personal information.

However, no electronic system can guarantee absolute security.

Users should protect their Focus account credentials and the credentials associated with financial institutions.

If you believe your Focus account has been compromised, contact us promptly.

25. THIRD-PARTY SERVICES

Focus may integrate with financial institutions, APIs, data providers, or other third-party services.

TeamFocus is not responsible for the operation, availability, security, accuracy, or independent privacy practices of those third parties.

A third-party service may change or discontinue functionality without TeamFocus's control.

26. USER RESPONSIBILITY

By using Focus's financial features, you acknowledge that:

- Focus is primarily a tracking and informational tool;
- financial information may contain errors;
- automated insights may be incorrect;
- financial projections are not guaranteed;
- you remain responsible for your financial decisions;
- important information should be independently verified; and
- professional advice should be obtained when appropriate.

27. LIMITATION OF LIABILITY

To the maximum extent permitted by applicable law, TeamFocus LLC and its members, managers, employees, contractors, affiliates, and service providers will not be responsible for financial losses resulting from misuse of Focus, reliance on inaccurate third-party information, or decisions made contrary to appropriate professional advice.

Additional limitations of liability applicable to Focus are provided in the Focus Terms of Service.

Nothing in this Disclaimer excludes or limits liability that cannot legally be excluded or limited.

28. CHANGES TO THIS DISCLAIMER

TeamFocus may update this Financial Disclaimer as Focus evolves, new financial features or integrations are introduced, or legal and regulatory requirements change.

When required, we will provide appropriate notice of material changes.

The “Last Updated” date above identifies when this Disclaimer was most recently revised.

29. CONTACT US

If you have questions regarding this Financial Disclaimer, contact:

TeamFocus LLC

Focus

Email: support.teamfocus@gmail.com

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