

MY CFO WIZARD TERMS OF SERVICE

Last Updated: 6/3/2026

These Terms of Service ("Terms") constitute a legally binding agreement between you ("User," "Customer," "Subscriber," or "you") and **Business Resource Institute, LLC dba My CFO Wizard** ("My CFO Wizard," "Company," "we," "our," or "us"), an Arizona limited liability company with a mailing address of:

Business Resource Institute, LLC dba My CFO Wizard
PO Box 11973
Tempe, Arizona 85284
support@mycfowizard.com

By accessing, registering for, subscribing to, or using the My CFO Wizard platform, website, applications, integrations, or services (collectively, the "Services"), you agree to be bound by these Terms.

If you do not agree to these Terms, you may not access or use the Services.

1. ELIGIBILITY

The Services are intended solely for businesses and individuals located within the United States.

You represent and warrant that:

- You are at least eighteen (18) years old;
- You have the legal capacity to enter into binding agreements;
- If you are acting on behalf of a company, organization, or other legal entity, you have authority to bind that entity to these Terms;
- You will use the Services only for lawful business purposes.

The Services are not offered to users located outside the United States.

2. DESCRIPTION OF SERVICES

My CFO Wizard is a software-as-a-service (SaaS) platform that provides tools designed to assist business owners and managers with financial visibility, business intelligence, operational analysis, and decision-support activities.

The Services may include:

- AI-powered CFO assistance;
- Cash flow forecasting;
- KPI dashboards;
- Business performance analysis;
- Financial reporting tools;
- Document analysis;
- Integration with supported accounting systems;
- AI-generated summaries and insights;
- Other features made available from time to time.

The Services are intended solely to provide informational and analytical support to business owners and managers.

3. NO PROFESSIONAL ADVICE

My CFO Wizard is software.

The Services do not constitute:

- Accounting services;
- Bookkeeping services;
- Tax advice;
- Legal advice;
- Investment advice;
- Securities advice;
- Financial planning services;
- Fiduciary services;
- Certified Public Accountant (CPA) services.

No CPA-client, accountant-client, attorney-client, investment adviser-client, fiduciary, or similar professional relationship is created through use of the Services.

Any information, forecasts, reports, analyses, projections, recommendations, summaries, or insights generated by the Services are provided solely for informational and educational purposes.

You remain solely responsible for:

- All business decisions;
- Financial decisions;
- Tax filings;
- Accounting treatments;
- Compliance obligations;
- Regulatory reporting;
- Investment decisions;
- Reliance upon any information generated by the Services.

You should consult appropriately licensed professionals before making material financial, accounting, tax, legal, or investment decisions.

4. AI FEATURES DISCLAIMER

The Services utilize artificial intelligence technologies and may permit connections to third-party AI providers, including but not limited to:

- OpenAI;
- Anthropic Claude;
- Google Gemini;
- Other providers introduced in the future.

Artificial intelligence systems may generate outputs that are:

- Inaccurate;
- Incomplete;
- Misleading;
- Outdated;

- Biased;
- Inconsistent.

AI-generated outputs should never be considered guaranteed, authoritative, or professional advice.

You acknowledge and agree that:

- AI outputs are suggestions only;
- AI outputs require independent verification;
- The Company does not warrant the accuracy of AI-generated content;
- The Company is not responsible for actions taken in reliance on AI-generated outputs;
- You remain solely responsible for evaluating and validating all information before use.

The Company reserves the right to modify, replace, suspend, or discontinue any AI functionality at any time.

5. USER ACCOUNTS

You are responsible for maintaining the confidentiality of your account credentials.

You agree to:

- Provide accurate registration information;
- Maintain current account information;
- Protect login credentials;
- Promptly notify the Company of unauthorized access.

You are responsible for all activity occurring under your account.

The Company may suspend or terminate accounts that:

- Violate these Terms;
- Engage in fraudulent activity;
- Misuse the Services;

- Create security risks;
 - Interfere with other users.
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6. SUBSCRIPTIONS, BILLING, AND PAYMENT

The Services are offered on a recurring subscription basis.

Subscription plans may be available on:

- Monthly billing cycles;
- Annual billing cycles.

All subscription fees are due in advance.

By purchasing a subscription, you authorize the Company and its payment processors to charge your designated payment method for all applicable fees.

Subscriptions automatically renew unless canceled before the next renewal date.

If you cancel:

- Monthly subscriptions remain active through the end of the current monthly billing period;
- Annual subscriptions remain active through the end of the current annual billing period.

Cancellation prevents future renewals but does not entitle you to a refund for unused portions of an active subscription period.

The Company reserves the right to modify pricing upon reasonable advance notice.

7. REFUND POLICY

New subscriptions are eligible for a refund within thirty (30) days of the initial purchase date.

After the thirty-day refund period expires, subscription fees are non-refundable.

Renewal charges are generally non-refundable unless otherwise required by applicable law.

No partial refunds will be provided for unused portions of a subscription term.

The Company reserves the right to deny refund requests where abuse, fraud, or misuse is suspected.

8. USER DATA, DOCUMENTS, AND CONTENT

Ownership of User Data

As between the parties, you retain all ownership rights to:

- Financial statements;
- Accounting records;
- Uploaded spreadsheets;
- Business documents;
- Reports;
- Customer data;
- Proprietary business information;
- Any other content submitted through the Services (collectively, "User Data").

The Company does not claim ownership of your User Data.

License to Process User Data

You grant the Company a limited, non-exclusive, worldwide, royalty-free license to:

- Host;
- Store;
- Process;
- Analyze;
- Display;
- Transmit;
- Backup; and
- Otherwise use User Data

solely for the purpose of providing, maintaining, securing, supporting, and improving the Services.

This license automatically terminates when your account is terminated and applicable data retention periods expire, except where retention is required by law or necessary for legitimate business purposes.

Responsibility for Uploaded Data

You are solely responsible for:

- The accuracy of User Data;
- The legality of User Data;
- Obtaining all necessary permissions to upload User Data;
- The consequences of inaccurate, incomplete, outdated, or misleading information submitted to the Services.

The Company shall not be responsible for errors, omissions, forecasts, analyses, recommendations, or outputs resulting from inaccurate User Data.

Sensitive Information

You agree not to upload:

- Social Security numbers unless absolutely necessary;
- Government identification numbers;
- Medical records;
- Protected health information;
- Payment card information beyond what is required through approved payment processors;
- Any information prohibited by applicable law.

The Company reserves the right to remove or restrict access to content that presents security, privacy, legal, or operational risks.

9. AGGREGATED AND ANONYMIZED DATA

The Company may create aggregated, anonymized, de-identified, or statistical data derived from User Data.

Such aggregated data:

- Will not identify you or your business;
- Will not disclose confidential business information;
- May be used for analytics, benchmarking, product development, research, marketing, and operational purposes.

The Company shall own all rights, title, and interest in aggregated and anonymized data created from the Services.

10. THIRD-PARTY INTEGRATIONS

The Services may integrate with third-party platforms and software providers, including but not limited to:

- QuickBooks;
- Xero;
- FreshBooks;
- Zoho Books;
- Artificial intelligence providers;
- Data storage providers;
- Authentication providers; and
- Other third-party services.

Third-Party Services

Your use of third-party services is governed by the terms, privacy policies, and practices of those third parties.

The Company does not control and is not responsible for:

- Third-party software;
- Third-party outages;
- Third-party security incidents;
- Third-party data loss;
- Third-party changes to APIs or functionality.

Integration Availability

The Company does not guarantee that any integration will remain available indefinitely.

Integrations may be modified, suspended, or discontinued at any time due to:

- Vendor changes;
 - Technical limitations;
 - Security concerns;
 - Business decisions; or
 - Regulatory requirements.
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11. ACCEPTABLE USE POLICY

You agree not to use the Services to:

- Violate any law or regulation;
- Commit fraud or deceptive business practices;
- Upload malicious code;
- Interfere with the operation of the Services;
- Attempt unauthorized access to systems or accounts;
- Reverse engineer the Services;
- Circumvent security measures;
- Scrape data from the Services;
- Resell access without authorization;
- Infringe intellectual property rights;
- Distribute spam or malicious communications;
- Use the Services for unlawful financial schemes.

You further agree not to use the Services to:

- Launder money;
- Facilitate illegal financial transactions;

- Promote securities fraud;
- Evade taxes;
- Circumvent legal reporting obligations; or
- Engage in deceptive accounting practices.

The Company may immediately suspend or terminate accounts violating this section.

12. INTELLECTUAL PROPERTY RIGHTS

The Services, including all software, code, interfaces, workflows, designs, trademarks, service marks, graphics, content, documentation, and technology, are owned by the Company or its licensors and are protected by applicable intellectual property laws.

Nothing in these Terms transfers ownership of the Services to you.

Limited License

Subject to these Terms, the Company grants you a limited, revocable, non-exclusive, non-transferable license to access and use the Services solely for your internal business purposes.

Restrictions

You may not:

- Copy the Services;
 - Modify the Services;
 - Reverse engineer the Services;
 - Create derivative works;
 - Sell or sublicense the Services;
 - Remove proprietary notices;
 - Attempt to recreate or compete using proprietary platform features.
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13. FEEDBACK

If you provide suggestions, recommendations, ideas, comments, feature requests, or feedback regarding the Services ("Feedback"), you grant the Company a perpetual, irrevocable, worldwide, royalty-free right to use such Feedback without restriction or compensation.

The Company shall own any improvements, modifications, or enhancements derived from Feedback.

14. SERVICE AVAILABILITY

The Company will make commercially reasonable efforts to maintain the availability of the Services.

However, the Services are provided on an "as available" basis.

The Company does not guarantee:

- Continuous availability;
- Error-free operation;
- Uninterrupted access;
- Specific uptime levels;
- Compatibility with all devices or systems.

Service interruptions may occur due to:

- Maintenance;
- Upgrades;
- Security incidents;
- Third-party failures;
- Internet outages;
- Events beyond the Company's control.

15. BETA FEATURES

The Company may offer beta, preview, pilot, experimental, or early-access features ("Beta Features").

Beta Features:

- May be incomplete;
- May contain defects;
- May change significantly;
- May be discontinued without notice;
- May produce inaccurate results.

Beta Features are provided entirely at your own risk.

The Company makes no warranties regarding Beta Features and assumes no liability arising from their use.

16. DISCLAIMER OF WARRANTIES

THE SERVICES ARE PROVIDED ON AN "AS IS," "AS AVAILABLE," AND "WITH ALL FAULTS" BASIS.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE COMPANY DISCLAIMS ALL WARRANTIES, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING WITHOUT LIMITATION:

- MERCHANTABILITY;
- FITNESS FOR A PARTICULAR PURPOSE;
- TITLE;
- NON-INFRINGEMENT;
- ACCURACY;
- RELIABILITY;
- AVAILABILITY;
- PERFORMANCE;
- SECURITY;
- RESULTS OBTAINED FROM USE OF THE SERVICES.

THE COMPANY DOES NOT WARRANT THAT:

- THE SERVICES WILL BE ERROR-FREE;
- THE SERVICES WILL BE UNINTERRUPTED;
- THE SERVICES WILL MEET YOUR REQUIREMENTS;
- THE SERVICES WILL PRODUCE PROFITABLE OUTCOMES;
- THE SERVICES WILL IMPROVE BUSINESS PERFORMANCE;
- THE SERVICES WILL IDENTIFY ALL FINANCIAL RISKS;
- AI OUTPUTS WILL BE ACCURATE OR COMPLETE;
- FORECASTS WILL REFLECT ACTUAL FUTURE RESULTS.

YOU ACKNOWLEDGE THAT BUSINESS CONDITIONS, MARKET CONDITIONS, CUSTOMER BEHAVIOR, ECONOMIC CONDITIONS, AND USER-PROVIDED DATA MAY AFFECT RESULTS GENERATED THROUGH THE SERVICES.

THE COMPANY DOES NOT GUARANTEE:

- REVENUE GROWTH;
- PROFITABILITY;
- CASH FLOW IMPROVEMENT;
- COST REDUCTIONS;
- TAX SAVINGS;
- BUSINESS SUCCESS;
- FINANCIAL PERFORMANCE.

17. LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE COMPANY, ITS MEMBERS, MANAGERS, OFFICERS, EMPLOYEES, CONTRACTORS, AGENTS, LICENSORS, AFFILIATES, SUCCESSORS, AND ASSIGNS SHALL NOT BE LIABLE FOR ANY:

- INDIRECT DAMAGES;
- INCIDENTAL DAMAGES;
- SPECIAL DAMAGES;

- EXEMPLARY DAMAGES;
- PUNITIVE DAMAGES;
- CONSEQUENTIAL DAMAGES;
- LOSS OF PROFITS;
- LOSS OF REVENUE;
- LOSS OF GOODWILL;
- LOSS OF DATA;
- LOSS OF BUSINESS OPPORTUNITIES;
- BUSINESS INTERRUPTION;
- COST OF SUBSTITUTE SERVICES.

WHETHER ARISING IN CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Liability Cap

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE TOTAL AGGREGATE LIABILITY OF THE COMPANY FOR ANY CLAIM ARISING OUT OF OR RELATED TO THE SERVICES SHALL NOT EXCEED THE GREATER OF:

(A) THE TOTAL FEES PAID BY YOU TO THE COMPANY DURING THE TWELVE (12) MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM; OR

(B) ONE HUNDRED U.S. DOLLARS (\$100.00).

Essential Basis of Bargain

THE PARTIES AGREE THAT THE LIMITATIONS OF LIABILITY CONTAINED IN THESE TERMS ARE A FUNDAMENTAL BASIS OF THE BARGAIN BETWEEN THE PARTIES AND THAT THE COMPANY WOULD NOT PROVIDE THE SERVICES WITHOUT SUCH LIMITATIONS.

18. INDEMNIFICATION

You agree to defend, indemnify, and hold harmless the Company and its members, managers, officers, employees, contractors, agents, affiliates, successors, and assigns from and against any and all claims, liabilities, damages, losses, costs, expenses, judgments, settlements, and reasonable attorneys' fees arising from or related to:

- Your use of the Services;
- Your violation of these Terms;
- Your User Data;
- Your business decisions;
- Your financial decisions;
- Your tax decisions;
- Violations of law;
- Misuse of AI-generated outputs;
- Infringement of intellectual property rights;
- Claims brought by third parties resulting from your conduct.

The Company reserves the right to assume exclusive control of the defense of any matter subject to indemnification.

19. CHANNEL PARTNER PROGRAM

The Company may offer affiliate, referral, reseller, or channel partner programs.

Participation in any Channel Partner program shall be governed by separate Channel Partner Terms and Conditions.

In addition to those terms, Channel Partners shall not:

- Make false or misleading statements regarding the Services;
- Guarantee business results;
- Guarantee profitability;
- Guarantee revenue increases;
- Guarantee tax savings;
- Guarantee financial outcomes;
- Misrepresent AI capabilities;
- Represent themselves as employees or agents of the Company;
- Make unauthorized legal, accounting, tax, or investment claims.

The Company reserves the right to terminate any Channel Partner relationship immediately upon discovering conduct that may expose the Company to legal, regulatory, reputational, or financial risk.

20. TERMINATION

Termination by User

You may terminate your subscription at any time through your account settings or by contacting support.

Termination will become effective at the conclusion of the then-current subscription period.

No refunds shall be issued except as expressly provided in the Refund Policy or required by law.

Termination by Company

The Company may suspend or terminate access immediately if:

- You violate these Terms;
- You engage in fraud;
- You misuse the Services;
- You create security risks;
- You fail to pay fees when due;
- Continued access may expose the Company to legal or regulatory risk.

Effect of Termination

Upon termination:

- Your license to use the Services immediately ends;
- Access to the Services may be revoked;
- Certain data may be deleted following applicable retention periods;
- Outstanding obligations remain enforceable.

Sections intended to survive termination shall continue in full force and effect.

21. MANDATORY ARBITRATION

PLEASE READ THIS SECTION CAREFULLY.

EXCEPT FOR CLAIMS ELIGIBLE FOR SMALL CLAIMS COURT OR CLAIMS SEEKING INJUNCTIVE RELIEF RELATED TO INTELLECTUAL PROPERTY RIGHTS, ALL DISPUTES ARISING OUT OF OR RELATING TO THESE TERMS OR THE SERVICES SHALL BE RESOLVED EXCLUSIVELY THROUGH FINAL AND BINDING ARBITRATION.

The arbitration shall be:

- Conducted in Maricopa County, Arizona;
- Administered by a recognized arbitration provider;
- Conducted in English;
- Heard by a single arbitrator.

The arbitrator shall have exclusive authority to resolve disputes regarding:

- Interpretation of these Terms;
- Enforceability of these Terms;
- Arbitrability of disputes.

The arbitrator may award only those remedies available under applicable law and these Terms.

Judgment upon the arbitration award may be entered in any court of competent jurisdiction.

22. CLASS ACTION WAIVER

TO THE MAXIMUM EXTENT PERMITTED BY LAW, YOU AGREE THAT ANY DISPUTE SHALL BE BROUGHT SOLELY IN YOUR INDIVIDUAL CAPACITY.

YOU WAIVE ANY RIGHT TO:

- PARTICIPATE IN A CLASS ACTION;
- PARTICIPATE IN A COLLECTIVE ACTION;
- PARTICIPATE IN A REPRESENTATIVE ACTION;

- ACT AS A PRIVATE ATTORNEY GENERAL.

NO ARBITRATION OR LEGAL PROCEEDING SHALL BE COMBINED WITH ANY OTHER PROCEEDING WITHOUT THE WRITTEN CONSENT OF ALL PARTIES.

IF THIS CLASS ACTION WAIVER IS FOUND UNENFORCEABLE, THE DISPUTE SHALL PROCEED IN A COURT OF COMPETENT JURISDICTION IN MARICOPA COUNTY, ARIZONA.

23. GOVERNING LAW

These Terms and any dispute, claim, controversy, or cause of action arising out of or relating to the Services shall be governed by and construed in accordance with the laws of the State of Arizona, without regard to conflict of law principles.

Subject to the Mandatory Arbitration provisions contained herein, the parties agree that any legal proceeding not subject to arbitration shall be brought exclusively in the state or federal courts located in Maricopa County, Arizona.

The parties consent to the personal jurisdiction of such courts.

24. ELECTRONIC COMMUNICATIONS AND SIGNATURES

By using the Services, you consent to receive communications electronically from the Company.

Electronic communications may include:

- Notices;
- Agreements;
- Policies;
- Disclosures;
- Billing communications;
- Service announcements;
- Security notifications;
- Other information related to the Services.

You agree that electronic communications satisfy any legal requirement that such communications be in writing.

You further agree that electronic acceptance of these Terms, including by clicking a checkbox, button, or similar mechanism, constitutes a legally binding electronic signature.

25. FORCE MAJEURE

The Company shall not be liable for any delay, interruption, failure, or inability to perform resulting from causes beyond its reasonable control, including but not limited to:

- Natural disasters;
- Acts of God;
- Floods;
- Fires;
- Earthquakes;
- Epidemics or pandemics;
- War;
- Terrorism;
- Civil unrest;
- Labor disputes;
- Utility outages;
- Internet disruptions;
- Cyberattacks;
- Government actions;
- Vendor failures;
- Third-party service interruptions.

The Company's obligations shall be suspended for the duration of such event.

26. CHANGES TO THE SERVICES

The Company reserves the right to:

- Modify the Services;

- Add features;
- Remove features;
- Change functionality;
- Discontinue portions of the Services;
- Replace integrations;
- Update AI providers;
- Alter subscription plans.

The Company shall not be liable for modifications to the Services.

Continued use of the Services following modifications constitutes acceptance of such changes.

27. CHANGES TO THESE TERMS

The Company may update these Terms from time to time.

When material changes are made, the Company may provide notice through:

- The Services;
- Email;
- The website;
- Account notifications.

The "Last Updated" date at the top of these Terms shall indicate the effective version.

Your continued use of the Services following any update constitutes acceptance of the revised Terms.

If you do not agree to revised Terms, you must discontinue use of the Services.

28. INTELLECTUAL PROPERTY COMPLAINTS

The Company respects the intellectual property rights of others and expects users to do the same.

If you believe content available through the Services infringes your intellectual property rights, please submit written notice to:

support@mycfowizard.com

The notice should include:

- Identification of the intellectual property claimed to be infringed;
- Identification of the allegedly infringing material;
- Contact information;
- A statement of good-faith belief;
- A statement made under penalty of perjury regarding the accuracy of the notice.

The Company reserves the right to remove allegedly infringing content and terminate repeat infringers.

29. CONFIDENTIALITY

The Company will use commercially reasonable efforts to protect confidential business information submitted through the Services.

You acknowledge, however, that:

- No system is completely secure;
- Electronic transmissions may be vulnerable to interception;
- Security incidents can occur despite reasonable safeguards.

Each party agrees to maintain the confidentiality of non-public information received from the other party and to use such information solely for purposes related to the Services.

This section shall survive termination of these Terms.

30. ASSIGNMENT

You may not assign, transfer, delegate, or sublicense your rights or obligations under these Terms without the Company's prior written consent.

The Company may assign these Terms without restriction, including in connection with:

- A merger;
- Acquisition;
- Corporate reorganization;
- Sale of assets;
- Financing transaction.

Any prohibited assignment by you shall be null and void.

31. SEVERABILITY

If any provision of these Terms is determined to be invalid, unlawful, or unenforceable, that provision shall be enforced to the maximum extent permitted by law.

The remaining provisions shall remain in full force and effect.

32. WAIVER

No waiver of any provision of these Terms shall be deemed a further or continuing waiver of such provision or any other provision.

Failure by the Company to enforce any right or provision shall not constitute a waiver of that right or provision.

33. ENTIRE AGREEMENT

These Terms, together with any incorporated policies, including but not limited to:

- Privacy Policy;
- Refund Policy;
- Cookie Policy;
- Channel Partner Terms;
- Any applicable Order Forms or Subscription Agreements;

constitute the entire agreement between you and the Company regarding the Services.

These Terms supersede all prior or contemporaneous communications, proposals, representations, and agreements relating to the Services.

34. SURVIVAL

The following provisions shall survive termination or expiration of these Terms:

- Ownership provisions;
 - Intellectual property rights;
 - Aggregated and anonymized data rights;
 - Confidentiality obligations;
 - Disclaimer of warranties;
 - Limitation of liability;
 - Indemnification;
 - Arbitration provisions;
 - Class action waiver;
 - Governing law provisions;
 - Any provisions intended by their nature to survive.
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35. CONTACT INFORMATION

Questions regarding these Terms or the Services may be directed to:

Business Resource Institute, LLC dba My CFO Wizard

PO Box 11973

Tempe, Arizona 85284

Email: support@mycfowizard.com

36. EFFECTIVE DATE

These Terms are effective as of the date first posted on the My CFO Wizard website or otherwise made available to users.

By accessing or using the Services, you acknowledge that you have read, understood, and agree to be bound by these Terms of Service.

END OF TERMS OF SERVICE

MY CFO WIZARD SUBPROCESSOR LIST

Last Updated: 6/3/2026

Business Resource Institute, LLC dba My CFO Wizard ("My CFO Wizard," "Company," "we," "our," or "us") utilizes certain third-party service providers ("Subprocessors") to assist in the delivery, operation, support, security, and improvement of our Services.

This Subprocessor List is provided for transparency regarding the categories of third-party providers that may process Customer Data on behalf of My CFO Wizard.

This document should be read together with our:

- Privacy Policy
- Terms of Service
- AI Usage Policy
- Data Processing Addendum (if applicable)

1. WHAT IS A SUBPROCESSOR?

A Subprocessor is a third-party service provider engaged by My CFO Wizard that may process Customer Data while providing services on our behalf.

Subprocessors may assist with:

- Cloud hosting
- Data storage
- Authentication
- Artificial intelligence services

- Customer support
- Payment processing
- Analytics
- Security monitoring
- Infrastructure operations

My CFO Wizard seeks to engage reputable providers that maintain commercially reasonable security practices.

2. CURRENT SUBPROCESSORS

Artificial Intelligence Providers

OpenAI

Purpose:

AI-generated business insights, financial analysis assistance, and user-requested AI processing.

Data Processed May Include:

- User prompts
- Uploaded documents
- Financial information submitted for analysis
- Business-related inquiries

Website:

<https://openai.com>

Anthropic (Claude)

Purpose:

AI-assisted business intelligence and analysis.

Data Processed May Include:

- User prompts

- Business information
- Uploaded documents
- Financial data submitted for processing

Website:

<https://anthropic.com>

Google Gemini

Purpose:

AI-powered analysis and business intelligence features.

Data Processed May Include:

- User prompts
- Uploaded documents
- Business data
- Financial information submitted by users

Website:

<https://ai.google>

3. ACCOUNTING SOFTWARE INTEGRATIONS

The following integrations may process customer-authorized accounting information when connected by the user.

QuickBooks

Purpose:

Accounting software integration.

Data Processed May Include:

- Accounting records
- Financial reports
- Transaction information

- KPI data

Website:

<https://quickbooks.intuit.com>

Xero

Purpose:

Accounting software integration.

Data Processed May Include:

- Accounting records
- Financial reports
- Business performance data

Website:

<https://www.xero.com>

FreshBooks

Purpose:

Accounting software integration.

Data Processed May Include:

- Accounting records
- Financial reports
- Business information

Website:

<https://www.freshbooks.com>

Zoho Books

Purpose:

Accounting software integration.

Data Processed May Include:

- Accounting records
- Financial reports
- Operational data

Website:

<https://www.zoho.com/books>

4. PAYMENT PROCESSING

Stripe (or Current Payment Processor)

Purpose:

Subscription billing and payment processing.

Data Processed May Include:

- Billing information
- Transaction information
- Subscription information

My CFO Wizard does not generally store full payment card details.

Website:

<https://stripe.com>

5. CLOUD HOSTING AND INFRASTRUCTURE

Cloud Hosting Provider(s)

My CFO Wizard may utilize one or more cloud infrastructure providers to support application hosting, storage, backups, and platform operations.

Examples may include:

- GoDaddy
- Amazon Web Services (AWS)
- Microsoft Azure
- Google Cloud Platform

Purpose:

Hosting and infrastructure services.

Data Processed May Include:

- Customer account data
 - Application data
 - Uploaded files
 - Platform usage data
-

6. AUTHENTICATION AND SECURITY SERVICES

My CFO Wizard may engage providers that assist with:

- User authentication
- Access control
- Identity verification
- Security monitoring
- Threat detection
- Fraud prevention

Purpose:

Platform security and account protection.

Data Processed May Include:

- Login information
 - Authentication records
 - Security event logs
-

7. ANALYTICS AND PRODUCT IMPROVEMENT

My CFO Wizard may use analytics providers to better understand platform usage and improve customer experience.

Examples may include:

- Product analytics providers
- Website analytics providers
- Performance monitoring providers

Purpose:

Platform improvement and analytics.

Data Processed May Include:

- Usage statistics
- Device information
- Browser information
- Feature utilization data

Where feasible, information is aggregated or anonymized.

8. CUSTOMER SUPPORT PROVIDERS

My CFO Wizard may utilize support and communication platforms to assist customers.

Examples may include:

- Help desk platforms
- Email service providers
- Customer communication tools

Purpose:

Customer support and communications.

Data Processed May Include:

- Contact information
 - Support requests
 - Communication records
-

9. SECURITY COMMITMENTS

My CFO Wizard seeks to engage Subprocessors that:

- Maintain commercially reasonable security measures;
- Protect confidential information;
- Comply with applicable contractual obligations;
- Support secure processing of Customer Data.

While we evaluate vendors carefully, no third-party provider can guarantee absolute security.

10. SUBPROCESSOR CHANGES

My CFO Wizard may add, replace, or remove Subprocessors from time to time to support business operations and Service functionality.

Reasons for changes may include:

- New product features;
- Vendor changes;
- Security improvements;
- Operational requirements;
- Regulatory considerations.

The most current version of this Subprocessor List will be maintained on our website.

11. CUSTOMER QUESTIONS

Questions regarding Subprocessors may be directed to:

Business Resource Institute, LLC dba My CFO Wizard

PO Box 11973

Tempe, Arizona 85284

Email: support@mycfowizard.com

END OF SUBPROCESSOR LIST

MY CFO WIZARD REFUND POLICY

Last Updated: 6/3/2026

This Refund Policy ("Policy") applies to subscriptions purchased from My CFO Wizard, a service operated by Business Resource Institute, LLC dba My CFO Wizard ("My CFO Wizard," "Company," "we," "our," or "us").

By purchasing a subscription to My CFO Wizard, you agree to this Refund Policy.

1. OVERVIEW

My CFO Wizard offers subscription-based access to its software platform.

Subscription plans may include:

- Monthly subscriptions
- Annual subscriptions
- Other subscription plans offered from time to time

This Policy explains when refunds may be requested and when refunds are not available.

2. THIRTY-DAY REFUND GUARANTEE

New customers may request a refund within thirty (30) calendar days of their initial subscription purchase.

To qualify:

- The request must be submitted within thirty (30) days of the original purchase date.
- The subscription must have been purchased directly from My CFO Wizard.
- The account must be in good standing.

Approved refunds will generally be processed using the original payment method.

Refund processing times may vary depending on the payment provider and financial institution.

3. MONTHLY SUBSCRIPTIONS

Within First 30 Days

Monthly subscriptions are eligible for the Thirty-Day Refund Guarantee described above.

After the First 30 Days

After the thirty-day refund period expires:

- Monthly subscription payments are non-refundable.
 - Charges already processed will not be refunded.
 - Cancellation will prevent future renewals.
-

4. ANNUAL SUBSCRIPTIONS

Within First 30 Days

Annual subscriptions are eligible for the Thirty-Day Refund Guarantee described above.

After the First 30 Days

After the thirty-day refund period expires:

- Annual subscription payments are non-refundable.
- No prorated refunds will be provided.
- No partial refunds will be issued for unused months.
- Cancellation will prevent future renewals.

Example:

If a customer purchases an annual subscription and cancels after eight (8) months, the subscription will remain active through the end of the paid annual term, but no refund will be issued for the remaining four (4) months.

5. CANCELLATION POLICY

Customers may cancel their subscriptions at any time.

Cancellation prevents future renewal charges but does not automatically create eligibility for a refund.

Monthly Plans

Cancellation becomes effective at the end of the current monthly billing cycle.

Annual Plans

Cancellation becomes effective at the end of the current annual billing cycle.

Customers will continue to have access to the Services through the end of the paid subscription period unless the account is otherwise terminated under the Terms of Service.

6. NON-REFUNDABLE ITEMS

Except as specifically provided in this Policy or required by applicable law, the following are generally non-refundable:

- Subscription fees older than thirty (30) days
- Partial subscription periods
- Unused subscription time
- Renewal charges outside the refund period
- Fees associated with violations of the Terms of Service
- Services provided through third parties not controlled by My CFO Wizard

7. CHARGEBACKS AND PAYMENT DISPUTES

Customers are encouraged to contact support before initiating a chargeback or payment dispute.

If a chargeback or payment dispute is initiated:

- The Company may suspend account access while the dispute is under review.
- The Company may provide documentation to the payment processor supporting the transaction.
- Repeated chargebacks may result in account termination.

Nothing in this section limits any legal rights available under applicable law.

8. FRAUDULENT OR ABUSIVE REFUND REQUESTS

The Company reserves the right to deny refund requests where there is evidence of:

- Fraud
- Abuse of the refund policy
- Chargeback abuse
- Misrepresentation
- Violation of the Terms of Service

The Company may investigate refund requests before approving or denying them.

9. TECHNICAL ISSUES

If you experience technical issues preventing normal use of the Services, please contact support before requesting a refund.

The Company will make commercially reasonable efforts to:

- Investigate reported issues
- Provide technical assistance
- Restore service functionality where appropriate

The existence of a technical issue does not automatically create entitlement to a refund.

10. ACCOUNT TERMINATION

If an account is terminated due to violations of the Terms of Service, the user may forfeit eligibility for refunds.

The Company reserves the right to determine refund eligibility in situations involving fraud, abuse, security concerns, or violations of Company policies.

11. EXCEPTIONS REQUIRED BY LAW

Nothing in this Policy limits any rights that cannot be waived under applicable law.

Where required by law, the Company will honor applicable consumer rights and refund obligations.

12. CHANGES TO THIS POLICY

The Company may update this Refund Policy from time to time.

Any updates will be posted on the Company's website and may become effective immediately upon posting.

The version in effect at the time of purchase will generally govern that purchase unless otherwise required by law.

13. CONTACT INFORMATION

For refund requests or billing questions, contact:

Business Resource Institute, LLC dba My CFO Wizard

PO Box 11973

Tempe, Arizona 85284

Email: support@mycfowizard.com

HOW TO REQUEST A REFUND

To request a refund, email:

support@mycfowizard.com

Please include:

- Your name
- Business name (if applicable)
- Email associated with your account
- Date of purchase
- Reason for your request

The Company will review refund requests and respond as promptly as reasonably possible.

By purchasing or using My CFO Wizard, you acknowledge that you have read and understand this Refund Policy.

END OF REFUND POLICY

MY CFO WIZARD PRIVACY POLICY

Last Updated: [DATE]

Business Resource Institute, LLC dba My CFO Wizard ("My CFO Wizard," "Company," "we," "our," or "us") respects your privacy and is committed to protecting the information entrusted to us.

This Privacy Policy explains how we collect, use, disclose, store, and protect information when you access our website, software, applications, integrations, and related services (collectively, the "Services").

By using the Services, you agree to the practices described in this Privacy Policy.

1. COMPANY INFORMATION

Business Resource Institute, LLC dba My CFO Wizard

PO Box 11973

Tempe, Arizona 85284

Email: support@mycfowizard.com

2. INFORMATION WE COLLECT

Information You Provide Directly

We may collect information you voluntarily provide, including:

Account Information

- Name
- Business name
- Email address

- Phone number
- Billing address
- Account credentials

Subscription Information

- Subscription plan
- Billing information
- Payment history
- Transaction records

Financial Information

Information uploaded or connected by users, including:

- Profit and loss statements
- Balance sheets
- Cash flow statements
- Financial reports
- Accounting records
- Business performance metrics
- KPI information
- Forecasting information
- Uploaded spreadsheets
- Other business documents

Communications

- Support requests
- Customer service communications
- Feedback
- Survey responses
- Webinar registrations

- Event registrations
-

3. INFORMATION COLLECTED AUTOMATICALLY

When you use the Services, we may automatically collect:

Device Information

- Browser type
- Operating system
- Device identifiers
- IP address
- Language preferences

Usage Information

- Login activity
- Session activity
- Feature usage
- Pages visited
- Time spent using Services
- Interaction data

Technical Information

- Error logs
 - Crash reports
 - Diagnostic information
 - Performance metrics
-

4. COOKIES AND SIMILAR TECHNOLOGIES

We may use:

- Cookies

- Session cookies
- Persistent cookies
- Analytics tools
- Tracking technologies
- Similar technologies

to improve functionality, security, analytics, and user experience.

Cookies may be used to:

- Authenticate users
- Maintain sessions
- Remember preferences
- Improve Services
- Analyze platform usage

Users may adjust browser settings to limit cookies, though some functionality may be affected.

5. ACCOUNTING SOFTWARE INTEGRATIONS

Users may choose to connect third-party accounting systems, including:

- QuickBooks
- Xero
- FreshBooks
- Zoho Books

When authorized by users, we may access information made available through these integrations.

The information collected depends on permissions granted by the user and the capabilities of the integration.

Use of third-party platforms is governed by those providers' privacy policies and terms.

6. AI PROCESSING

My CFO Wizard provides AI-assisted features and may facilitate interactions with third-party AI providers.

Users may connect their own accounts with providers including:

- OpenAI
- Anthropic Claude
- Google Gemini

Information submitted through AI features may be processed by:

- My CFO Wizard systems
- Third-party AI providers
- Infrastructure providers supporting AI functionality

AI-generated outputs may be based upon information submitted by users.

Users should avoid submitting information they are not authorized to share.

Users remain responsible for verifying AI-generated outputs.

7. HOW WE USE INFORMATION

We may use information to:

Provide Services

- Create accounts
- Authenticate users
- Process subscriptions
- Deliver functionality
- Generate reports
- Support integrations

Improve Services

- Improve software functionality

- Enhance AI features
- Develop new features
- Conduct analytics
- Troubleshoot issues

Customer Support

- Respond to inquiries
- Provide technical support
- Resolve account issues

Security

- Detect fraud
- Prevent abuse
- Monitor system integrity
- Protect users

Legal Compliance

- Comply with legal obligations
- Respond to lawful requests
- Enforce agreements
- Protect rights and property

8. AGGREGATED AND ANONYMIZED DATA

We may create aggregated, anonymized, or de-identified information derived from user data.

Such information:

- Does not identify individual users;
- Does not identify specific businesses;
- Cannot reasonably be linked back to users.

We may use aggregated and anonymized data for:

- Analytics
- Product improvement
- Research
- Benchmarking
- Business intelligence
- Marketing

The Company owns aggregated and anonymized data created through the Services.

9. HOW WE SHARE INFORMATION

We do not sell personal information.

We may share information with:

Service Providers

Including providers of:

- Cloud hosting
- Payment processing
- Analytics
- Customer support
- Security monitoring
- AI services

Professional Advisors

Including:

- Attorneys
- Accountants
- Auditors
- Consultants

Legal Authorities

When required to:

- Comply with law
- Respond to court orders
- Protect legal rights
- Investigate fraud
- Protect security

Business Transfers

In connection with:

- Mergers
- Acquisitions
- Asset sales
- Corporate reorganizations

10. PAYMENT INFORMATION

Payment transactions may be processed by third-party payment processors.

My CFO Wizard generally does not store complete payment card information.

Payment information is governed by the privacy and security practices of the applicable payment processor.

11. DATA SECURITY

We use commercially reasonable administrative, technical, and organizational safeguards designed to protect information.

Security measures may include:

- Access controls
- Encryption technologies
- Authentication procedures

- Monitoring systems
- Security reviews

However, no system can guarantee absolute security.

Users acknowledge that information transmitted over the Internet may be subject to risks beyond our control.

12. DATA RETENTION

We retain information for as long as reasonably necessary to:

- Provide Services;
- Maintain accounts;
- Comply with legal obligations;
- Resolve disputes;
- Enforce agreements;
- Improve Services.

Retention periods may vary depending on the nature of the information and applicable legal requirements.

13. USER RIGHTS

Subject to applicable law, users may request:

- Access to personal information;
- Correction of inaccurate information;
- Deletion of certain information;
- Restriction of processing;
- Information regarding collected data.

Requests may be submitted to:

support@mycfowizard.com

We may require verification of identity before responding.

14. CHILDREN'S PRIVACY

The Services are intended for business users and are not directed toward children under the age of thirteen (13).

We do not knowingly collect personal information from children.

If we become aware that information has been collected from a child, we will take reasonable steps to delete such information.

15. UNITED STATES ONLY

The Services are intended for users located within the United States.

We do not currently market or offer Services to individuals located outside the United States.

Users located outside the United States access the Services at their own initiative and are responsible for compliance with applicable local laws.

16. THIRD-PARTY WEBSITES

The Services may contain links to third-party websites or services.

We are not responsible for the privacy practices, content, or policies of third parties.

Users should review the privacy policies of third-party services before providing information.

17. CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy periodically.

Changes will be reflected by updating the "Last Updated" date.

Material changes may be communicated through:

- Email
- Platform notifications

- Website notices

Continued use of the Services after updates constitutes acceptance of the revised Privacy Policy.

18. CONTACT INFORMATION

Questions regarding this Privacy Policy may be directed to:

Business Resource Institute, LLC dba My CFO Wizard

PO Box 11973

Tempe, Arizona 85284

Email: support@mycfowizard.com

By accessing or using My CFO Wizard, you acknowledge that you have read and understand this Privacy Policy.

END OF PRIVACY POLICY

MY CFO WIZARD INTERNET USAGE AGREEMENT

Last Updated: 6/3/2026

This Internet Usage Agreement constitutes a legally binding agreement between you ("User," "Customer," "Subscriber," or "you") and **Business Resource Institute, LLC dba My CFO Wizard** ("My CFO Wizard," "Company," "we," "our," or "us"), an Arizona limited liability company with a mailing address of:

Business Resource Institute, LLC dba My CFO Wizard

PO Box 11973

Tempe, Arizona 85284

support@mycfowizard.com

By accessing, registering for, subscribing to, or using the My CFO Wizard platform, website, applications, integrations, or services (collectively, the "Services"), you agree to be bound by these Terms.

If you do not agree to these Terms, you may not access or use the Services.

Cal Tingey, Business Resource Institute, LLC, My CFO Wizard, and associated businesses agree to sell materials to and consult with you and your business (Client).

We want your constructive feedback. If our business gets it right, tell us. If we could do something better, tell us. We take quality improvement seriously. While there are scores of “rating sites” on the internet, many fail to provide useful information. Let’s get it done right. We can make recommendations as to which sites follow minimum standards for fairness and balance.

Cal Tingey, Business Resource Institute, LLC, and associated businesses have invested significant financial and marketing resources in developing their business and market. Nothing in this Agreement prevents a client from posting commentary about Cal Tingey, Business Resource Institute, LLC, associated businesses or staff members on the web pages, blogs, and or mass correspondence. In consideration for our services and products, if Client prepares such commentary for publication on web pages, blogs, and or mass correspondence about Cal Tingey, Business Resource Institute, LLC, associated businesses or staff members Client exclusively assigns all intellectual property rights, including copyrights, to Business Resource Institute, LLC for any written, pictorial, and or electronic commentary. This agreement shall be operative and effective at the time of creation (prior to publication) of the commentary.

This agreement shall be in force and enforceable for a period of five years from our last date of service to Client. As a matter of policy, we are requiring clients to sign this Agreement so as to establish that any anonymous or pseudonymous publishing or airing of commentary will be covered by this Agreement for our clients. Further, this Agreement will survive for a minimum of three years beyond any termination of the business relationship.

Client and Cal Tingey, Business Resource Institute, LLC, and associated businesses acknowledge that breach of this Agreement may result in serious, irreparable harm. Client, Cal Tingey, Business Resource Institute, LLC, and associated businesses agree to the right of equitable relief (including but not limited to injunctive relief). Should a breach of this Agreement result in litigation, the prevailing party in the litigation shall be entitled to reasonable costs, expenses, and attorney fees associated with the litigation.

Client has been given the opportunity to ask questions and receive satisfactory and adequate explanations regarding this policy.

By making a purchase or engaging in our services you agree to this Agreement.

END OF INTERNET USAGE AGREEMENT

MY CFO WIZARD EARNINGS & RESULTS DISCLAIMER

Last Updated: 6/3/2026

Business Resource Institute, LLC dba My CFO Wizard ("My CFO Wizard," "Company," "we," "our," or "us") provides software tools designed to assist business owners with financial visibility, business intelligence, cash flow forecasting, KPI analysis, and strategic decision support.

Please read this Earnings & Results Disclaimer carefully before using our website, software, content, training materials, demonstrations, webinars, marketing materials, or Services.

1. NO GUARANTEE OF RESULTS

My CFO Wizard does not guarantee any specific business, financial, operational, or economic outcome.

We make no representation or warranty that use of our software, content, recommendations, reports, forecasts, dashboards, analyses, or AI-generated insights will result in:

- Increased revenue;
- Increased profits;
- Improved cash flow;
- Reduced expenses;
- Tax savings;
- Business growth;
- Increased company valuation;
- Increased productivity;
- Improved operational efficiency;
- Successful financing;
- Improved decision-making outcomes; or
- Any other financial or business result.

Every business is different, and results vary significantly based on factors beyond our control.

2. INDIVIDUAL RESULTS WILL VARY

Business outcomes depend upon numerous factors including, but not limited to:

- Industry conditions;
- Market conditions;
- Economic conditions;
- Competition;
- Management decisions;
- Sales performance;
- Marketing effectiveness;
- Product quality;
- Employee performance;
- Customer demand;
- Financial resources;
- Data accuracy;
- User implementation efforts.

Because these factors vary from business to business, we cannot predict or guarantee any specific outcome.

3. AI-GENERATED INSIGHTS ARE NOT GUARANTEES

My CFO Wizard utilizes artificial intelligence technologies to assist users with business analysis and financial visibility.

Artificial intelligence systems generate outputs based on patterns, assumptions, historical information, and user-provided data.

AI-generated outputs:

- Are estimates only;
- May be inaccurate;
- May be incomplete;
- May be outdated;
- May contain errors;
- Are not guarantees of future performance.

Forecasts, projections, recommendations, and business insights generated through AI should not be interpreted as promises, guarantees, or assurances of future results.

Users remain solely responsible for evaluating and validating all information before making decisions.

4. FORECASTS AND PROJECTIONS

Any forecasts, projections, models, estimates, scenarios, or predictive analyses provided through My CFO Wizard are hypothetical in nature.

Such information:

- Is based on assumptions;
- May not reflect actual future events;
- Is inherently uncertain;
- Should not be relied upon as a guarantee of future performance.

Actual results may differ materially from any forecast or projection presented through the Services.

5. TESTIMONIALS AND CASE STUDIES

From time to time, My CFO Wizard may publish:

- Testimonials;
- Customer stories;
- Case studies;

- Success stories;
- User experiences.

These examples are provided solely for illustrative purposes.

Unless expressly stated otherwise:

- Testimonials represent individual experiences;
- Results are not typical;
- Results may not be representative of all users;
- Similar results are not guaranteed.

Your experience may differ substantially from any examples presented.

6. MARKETING CLAIMS AND EXAMPLES

Any examples of:

- Cost savings;
- Revenue growth;
- Cash flow improvements;
- Operational improvements;
- Financial performance improvements;
- Business efficiencies;

are provided solely to illustrate potential use cases and should not be interpreted as guarantees, promises, or predictions of future performance.

Examples are intended for educational and informational purposes only.

7. NO PROFESSIONAL ADVICE

My CFO Wizard is software.

My CFO Wizard does not provide:

- Accounting advice;

- Tax advice;
- Legal advice;
- Investment advice;
- Securities advice;
- Financial planning advice;
- Fiduciary services;
- Certified Public Accountant (CPA) services.

No professional relationship is created through the use of the Services.

Users should consult qualified professionals before making significant business, financial, accounting, tax, legal, or investment decisions.

8. USER RESPONSIBILITY

Users are solely responsible for:

- Reviewing information provided through the Services;
- Verifying calculations;
- Confirming assumptions;
- Evaluating recommendations;
- Making final business decisions;
- Implementing business strategies;
- Complying with applicable laws and regulations.

The Company does not assume responsibility for decisions made based on information generated through the Services.

9. NO TAX SAVINGS GUARANTEE

My CFO Wizard does not guarantee:

- Tax savings;
- Tax deductions;

- Tax credits;
- Tax minimization;
- Tax optimization.

Any discussion of taxes, financial planning, or business performance should not be interpreted as tax advice.

Users should consult qualified tax professionals regarding tax matters.

10. NO PROFITABILITY GUARANTEE

My CFO Wizard does not guarantee:

- Increased profits;
- Increased margins;
- Increased earnings;
- Reduced losses;
- Improved cash flow;
- Business success.

Business profitability depends upon numerous factors beyond the Company's control.

11. CHANNEL PARTNER REPRESENTATIONS

Authorized Channel Partners are prohibited from making claims that:

- Guarantee profits;
- Guarantee revenue growth;
- Guarantee tax savings;
- Guarantee business success;
- Guarantee ROI;
- Guarantee financial outcomes.

Any unauthorized statements made by Channel Partners do not represent the views, policies, or commitments of My CFO Wizard.

12. LIMITATION OF RELIANCE

By using the Services, you acknowledge and agree that:

- You are not relying upon any guarantee of results;
- You understand that results vary;
- You understand that forecasts are estimates;
- You understand that AI outputs may be inaccurate;
- You assume responsibility for your own decisions.

Use of the Services is at your own discretion and risk.

13. CHANGES TO THIS DISCLAIMER

The Company reserves the right to modify this Disclaimer at any time.

Updated versions will be posted on the Company's website and may become effective immediately upon posting.

Continued use of the Services constitutes acceptance of any revised Disclaimer.

14. CONTACT INFORMATION

Business Resource Institute, LLC dba My CFO Wizard

PO Box 11973

Tempe, Arizona 85284

Email: support@mycfowizard.com

By accessing or using My CFO Wizard, you acknowledge that you have read, understood, and agree to this Earnings & Results Disclaimer.

END OF EARNINGS & RESULTS DISCLAIMER

MY CFO WIZARD DATA PROCESSING ADDENDUM (DPA)

Last Updated: 6/2026

This Data Processing Addendum ("DPA") forms part of and is incorporated into the Terms of Service and any applicable Subscription Agreement between:

Business Resource Institute, LLC dba My CFO Wizard

PO Box 11973

Tempe, Arizona 85284

support@mycfowizard.com

("Processor," "My CFO Wizard," "Company," "we," "our," or "us")

and

the customer utilizing the Services

("Controller," "Customer," or "you").

This DPA governs the processing of Customer Personal Data in connection with the My CFO Wizard Services.

1. DEFINITIONS

Applicable Privacy Laws

"Applicable Privacy Laws" means applicable data protection and privacy laws governing the processing of Personal Data, including any U.S. state privacy laws that may apply to the parties.

Customer Personal Data

"Customer Personal Data" means Personal Data submitted to, uploaded to, transmitted through, or otherwise processed by the Services on behalf of the Customer.

Personal Data

"Personal Data" means information that identifies, relates to, describes, or can reasonably be associated with an identifiable individual.

Processing

"Processing" means any operation performed on Personal Data, including:

- Collection
 - Storage
 - Use
 - Transmission
 - Analysis
 - Disclosure
 - Deletion
-

Subprocessor

"Subprocessor" means a third-party service provider engaged by My CFO Wizard to process Customer Personal Data on behalf of the Customer.

2. SCOPE OF PROCESSING

This DPA applies only to Customer Personal Data processed by My CFO Wizard in connection with the Services.

The parties acknowledge that:

- Customer acts as the Controller of Customer Personal Data.
 - My CFO Wizard acts as a Processor of Customer Personal Data.
 - Customer determines the purposes and means of processing Customer Personal Data.
 - My CFO Wizard processes Customer Personal Data solely to provide the Services.
-

3. PROCESSING INSTRUCTIONS

My CFO Wizard shall process Customer Personal Data only:

- To provide the Services;

- To comply with documented Customer instructions;
- To comply with applicable laws;
- To fulfill contractual obligations.

Customer instructs My CFO Wizard to process Customer Personal Data as reasonably necessary to:

- Host the Services;
 - Operate the platform;
 - Support integrations;
 - Generate reports;
 - Provide AI-assisted functionality;
 - Maintain security;
 - Provide customer support.
-

4. CUSTOMER RESPONSIBILITIES

Customer represents and warrants that:

- Customer has lawful authority to provide Personal Data to My CFO Wizard;
- Customer has provided any required notices;
- Customer has obtained any required consents;
- Customer complies with Applicable Privacy Laws.

Customer is responsible for:

- Data accuracy;
 - Data quality;
 - Legal basis for processing;
 - User permissions;
 - Compliance obligations.
-

5. TYPES OF DATA PROCESSED

Depending upon Customer usage, the Services may process:

Account Information

- Names
- Email addresses
- Business contact information

Business Information

- Company information
- Financial reports
- Business performance metrics
- Uploaded spreadsheets
- Uploaded financial documents

Technical Information

- IP addresses
- Device information
- Login records
- Usage information

Support Information

- Communications
- Support requests
- Customer service interactions

6. SPECIAL CATEGORIES OF DATA

The Services are not intended for processing:

- Protected health information (PHI)
- Medical records

- Biometric information
- Children's information
- Highly sensitive personal information beyond ordinary business operations

Customer agrees not to submit such information unless expressly authorized in writing by My CFO Wizard.

7. CONFIDENTIALITY

My CFO Wizard shall ensure that personnel authorized to process Customer Personal Data:

- Are subject to confidentiality obligations;
- Receive appropriate access controls;
- Access data only as necessary to perform their duties.

Confidentiality obligations shall survive termination of employment or engagement.

8. SECURITY MEASURES

My CFO Wizard shall maintain commercially reasonable administrative, technical, and organizational safeguards designed to protect Customer Personal Data.

Such safeguards may include:

- Access controls;
- Authentication mechanisms;
- Encryption technologies where appropriate;
- Security monitoring;
- Vulnerability management;
- Backup and recovery procedures.

The parties acknowledge that no system can guarantee absolute security.

9. SUBPROCESSORS

Customer authorizes My CFO Wizard to engage Subprocessors to assist in providing the Services.

Current Subprocessors are identified in the My CFO Wizard Subprocessor List.

My CFO Wizard shall:

- Exercise reasonable care in selecting Subprocessors;
 - Require contractual obligations appropriate to the services provided;
 - Remain responsible for the performance of its Subprocessors to the extent required by law.
-

10. AI PROCESSING

Customer acknowledges that the Services may utilize third-party AI providers, including:

- OpenAI
- Anthropic Claude
- Google Gemini

Customer authorizes My CFO Wizard to process submitted information through authorized AI services as necessary to provide AI-related functionality.

Customer remains responsible for:

- Reviewing outputs;
- Verifying results;
- Evaluating recommendations.

AI-generated outputs are governed by the AI Usage Policy.

11. DATA SUBJECT REQUESTS

Where applicable, My CFO Wizard will provide reasonable assistance to Customer in responding to lawful requests regarding Customer Personal Data.

Such assistance may include requests involving:

- Access

- Correction
- Deletion
- Restriction
- Data portability

Customer remains responsible for responding to such requests unless otherwise required by law.

12. SECURITY INCIDENTS

In the event My CFO Wizard becomes aware of a confirmed security incident involving Customer Personal Data, My CFO Wizard shall:

- Investigate the incident;
- Take reasonable steps to mitigate the incident;
- Notify Customer without unreasonable delay where notification is required by law or contract.

Notification shall not constitute an admission of fault or liability.

13. DATA RETENTION AND DELETION

Customer Personal Data shall be retained only as long as reasonably necessary to:

- Provide Services;
- Comply with legal obligations;
- Resolve disputes;
- Enforce agreements;
- Maintain security and backups.

Upon termination of Services, Customer may request deletion of Customer Personal Data, subject to:

- Legal retention requirements;
- Security backups;

- Legitimate business obligations.
-

14. AUDIT RIGHTS

No on-site audits shall be required unless otherwise agreed in writing.

Upon reasonable written request, My CFO Wizard may provide:

- Security documentation;
- Compliance information;
- Information regarding security practices;

to assist Customer in evaluating My CFO Wizard's data protection practices.

My CFO Wizard may require confidentiality protections before disclosing such information.

15. LIMITATION OF LIABILITY

The liability of each party under this DPA shall be subject to the limitations of liability contained in the My CFO Wizard Terms of Service or applicable Subscription Agreement.

Nothing in this DPA expands either party's liability beyond those contractual limitations unless required by law.

16. TERM

This DPA remains effective for so long as My CFO Wizard processes Customer Personal Data on behalf of Customer.

Termination of the Services shall automatically terminate this DPA, except for provisions intended to survive termination.

17. GOVERNING LAW

This DPA shall be governed by the laws specified in the My CFO Wizard Terms of Service.

Unless otherwise agreed in writing, the governing law shall be the laws of the State of Arizona.

18. ORDER OF PRECEDENCE

In the event of a conflict between this DPA and the Terms of Service regarding data processing obligations, this DPA shall govern solely with respect to the processing of Customer Personal Data.

For all other matters, the Terms of Service shall control.

19. CONTACT INFORMATION

Business Resource Institute, LLC dba My CFO Wizard

PO Box 11973

Tempe, Arizona 85284

Email: support@mycfowizard.com

By using the Services, Customer acknowledges and agrees to the terms of this Data Processing Addendum.

END OF DATA PROCESSING ADDENDUM

MY CFO WIZARD COOKIE POLICY

Last Updated: 6/3/2026

This Cookie Policy ("Policy") explains how Business Resource Institute, LLC dba My CFO Wizard ("My CFO Wizard," "Company," "we," "our," or "us") uses cookies and similar technologies when you visit our website, use our software platform, or interact with our services (collectively, the "Services").

This Policy should be read together with our Privacy Policy.

1. WHAT ARE COOKIES?

Cookies are small text files stored on your device when you visit a website or use an online service.

Cookies help websites and software applications:

- Remember user preferences
- Maintain login sessions
- Improve functionality
- Analyze usage patterns
- Enhance security
- Improve user experience

Cookies generally do not allow us to directly identify you without additional information.

2. TYPES OF COOKIES WE USE

My CFO Wizard may use the following categories of cookies and similar technologies.

Essential Cookies

Essential cookies are necessary for the operation of the Services.

These cookies help us:

- Authenticate users
- Maintain login sessions
- Protect accounts
- Enable security features
- Process requests
- Provide core platform functionality

Without these cookies, portions of the Services may not function properly.

Examples include:

- Session authentication cookies
- Security cookies
- Account access cookies

Performance and Analytics Cookies

These cookies help us understand how users interact with our Services.

We may use analytics tools to collect information such as:

- Pages visited
- Features used
- Navigation patterns
- Session duration
- Device information
- Browser information
- Error reports

This information helps us improve:

- User experience
- Platform performance
- Product features
- Customer support

Examples may include:

- Website analytics tools
- Product usage analytics
- Performance monitoring tools

Functional Cookies

Functional cookies help remember user preferences and settings.

These cookies may remember:

- Language preferences
- Dashboard settings

- User preferences
- Display configurations
- Platform customizations

Functional cookies improve convenience and usability.

Security Cookies

Security-related cookies help us:

- Detect suspicious activity
- Prevent fraud
- Protect user accounts
- Monitor unauthorized access attempts
- Maintain platform integrity

Security cookies are an important part of protecting both users and Company systems.

Marketing and Advertising Cookies

From time to time, we may use marketing or advertising technologies to:

- Measure advertising effectiveness
- Understand referral sources
- Improve marketing campaigns
- Support affiliate and Channel Partner tracking

These technologies may be used on:

- Marketing websites
- Landing pages
- Webinar registration pages
- Promotional content

We do not use cookies to sell personal information.

3. THIRD-PARTY COOKIES

Some cookies may be placed by third-party providers.

Examples may include providers of:

- Analytics services
- Cloud infrastructure
- Security services
- Marketing services
- Customer support tools
- Advertising services

These providers may collect information in accordance with their own privacy policies.

My CFO Wizard does not control the practices of third-party providers.

Users should review the privacy policies of any third-party services they interact with.

4. ACCOUNTING SOFTWARE INTEGRATIONS

My CFO Wizard may integrate with:

- QuickBooks
- Xero
- FreshBooks
- Zoho Books

These integrations may utilize authentication mechanisms or technologies that involve cookies, tokens, or similar technologies.

The operation of such integrations may also be subject to the privacy and cookie practices of the applicable provider.

5. AI-RELATED SERVICES

My CFO Wizard supports integrations with third-party AI providers, including:

- OpenAI
- Anthropic Claude
- Google Gemini

Authentication and session management associated with AI integrations may involve the use of cookies, tokens, or similar technologies.

Users connecting external AI accounts should review the privacy and cookie policies of those providers.

6. CHANNEL PARTNER AND REFERRAL TRACKING

My CFO Wizard may utilize cookies or similar technologies to support:

- Referral tracking
- Affiliate tracking
- Channel Partner attribution
- Marketing campaign measurement

These technologies help determine whether a visitor was referred by an approved Channel Partner.

Referral tracking technologies may remain active for a limited period determined by Company policy.

7. HOW LONG COOKIES REMAIN ON YOUR DEVICE

Some cookies expire automatically when your browser session ends.

Other cookies may remain on your device for longer periods.

Cookie duration may vary depending upon:

- Purpose
- Functionality
- Security requirements
- User preferences

Retention periods may change as Services evolve.

8. MANAGING COOKIES

Most web browsers allow users to:

- View cookies
- Delete cookies
- Block cookies
- Restrict cookies
- Configure cookie preferences

Instructions vary depending on the browser being used.

Disabling cookies may impact:

- Login functionality
 - Account access
 - User preferences
 - Platform performance
 - Certain features of the Services
-

9. DO NOT TRACK SIGNALS

Some browsers offer "Do Not Track" ("DNT") settings.

Because there is currently no universally accepted standard for responding to DNT signals, My CFO Wizard may not respond to all DNT requests.

We may continue to operate our Services as described in this Policy regardless of DNT settings.

10. CHANGES TO THIS COOKIE POLICY

We may update this Cookie Policy from time to time.

Updates may occur to reflect:

- Changes in technology
- Changes in legal requirements
- Changes in business practices
- Changes in Service functionality

The most current version will be posted on our website.

The "Last Updated" date at the top of this Policy indicates when revisions were last made.

11. CONTACT INFORMATION

If you have questions regarding this Cookie Policy, please contact:

Business Resource Institute, LLC dba My CFO Wizard

PO Box 11973

Tempe, Arizona 85284

Email: support@mycfowizard.com

By continuing to use My CFO Wizard, you acknowledge that you have read and understand this Cookie Policy.

END OF COOKIE POLICY

MY CFO WIZARD CHANNEL PARTNER PROMOTIONAL GUIDELINES

Last Updated: 6/3/2026

These Channel Partner Promotional Guidelines ("Guidelines") apply to all participants in the My CFO Wizard Channel Partner Program.

These Guidelines supplement the My CFO Wizard Channel Partner Agreement and all applicable Company policies.

All Channel Partners are responsible for ensuring that their marketing, advertising, communications, and promotional activities comply with these Guidelines.

Failure to comply may result in:

- Commission forfeiture;
 - Suspension;
 - Termination from the Channel Partner Program;
 - Legal action where appropriate.
-

1. OUR MARKETING PHILOSOPHY

We believe in honest, ethical, and compliant marketing.

Channel Partners should market My CFO Wizard based on:

- Actual product capabilities;
- Real customer benefits;
- Truthful experiences;
- Accurate descriptions;
- Responsible business practices.

Do not exaggerate, overpromise, or misrepresent the software.

2. APPROVED POSITIONING

My CFO Wizard may be described as:

- AI-powered CFO assistant
- Business intelligence platform
- Financial visibility platform
- Cash flow forecasting software
- KPI dashboard solution
- Financial analysis software
- Business performance management software
- Strategic business insights platform
- AI-powered business decision support tool

3. REQUIRED POSITIONING

Whenever appropriate, Channel Partners should communicate that:

- My CFO Wizard is software
 - My CFO Wizard is an AI-assisted platform
 - My CFO Wizard provides informational insights
 - Business owners remain responsible for decisions
 - Professional advisors should be consulted when appropriate
-

4. PROHIBITED CLAIMS

Channel Partners may NOT claim that My CFO Wizard:

- Guarantees profits
- Guarantees revenue growth
- Guarantees tax savings
- Guarantees business success
- Guarantees cash flow improvement
- Guarantees operational improvements
- Guarantees expense reductions
- Guarantees compliance
- Guarantees investment returns
- Guarantees business valuation increases

Examples of prohibited statements:

- ✗ "My CFO Wizard will increase your profits."
- ✗ "You'll make more money using My CFO Wizard."
- ✗ "Guaranteed ROI."
- ✗ "Guaranteed business growth."

✘ "Guaranteed cash flow improvements."

✘ "Guaranteed financial success."

5. EARNINGS CLAIMS

Channel Partners may not make earnings claims unless:

- The claim is truthful;
- The claim is substantiated;
- Documentation exists;
- Written Company approval has been obtained.

Examples of prohibited claims:

✘ "Our users increase profits by 37%."

✘ "Most users save thousands in taxes."

✘ "Businesses double revenue with My CFO Wizard."

✘ "This software pays for itself."

Unless specifically approved in writing by the Company.

6. TAX CLAIMS

My CFO Wizard is not tax software and does not provide tax advice.

Channel Partners may NOT claim:

✘ "My CFO Wizard reduces your taxes."

✘ "My CFO Wizard finds tax loopholes."

✘ "You'll save money on taxes."

✘ "Guaranteed tax savings."

Approved language:

✔ "My CFO Wizard helps business owners better understand their financial information."

✔ "My CFO Wizard provides financial visibility and reporting tools."

7. ACCOUNTING AND CPA CLAIMS

My CFO Wizard is not a CPA firm.

Channel Partners may NOT state:

- ✘ "It's like hiring a CPA."
- ✘ "It replaces your accountant."
- ✘ "You don't need a bookkeeper anymore."
- ✘ "It handles your accounting."
- ✘ "It prepares taxes."

Approved language:

- ✔ "My CFO Wizard provides AI-assisted financial analysis."
 - ✔ "My CFO Wizard helps organize and interpret financial information."
-

8. AI CLAIMS

Channel Partners must accurately describe AI functionality.

Never represent AI outputs as:

- Guaranteed accurate;
- Professional advice;
- Error-free;
- Complete;
- Regulatory compliant.

Examples of prohibited statements:

- ✘ "The AI is always right."
- ✘ "The AI gives professional financial advice."

✗ "The AI can replace a CFO."

✗ "The AI knows exactly what your business should do."

Approved language:

✓ "AI-generated insights should be reviewed by the business owner."

✓ "AI helps identify trends and opportunities."

✓ "AI provides informational business intelligence."

9. CFO CLAIMS

Because the software uses the term "CFO" in its branding, Channel Partners must use caution.

Channel Partners may NOT state:

✗ "You now have a real CFO."

✗ "This is the same as hiring a CFO."

✗ "This replaces your CFO."

✗ "You no longer need financial professionals."

Approved language:

✓ "My CFO Wizard helps business owners think more strategically about financial performance."

✓ "My CFO Wizard provides CFO-style insights through software."

10. TESTIMONIALS

Testimonials must:

- Be truthful;
- Reflect actual experiences;
- Not be misleading;
- Comply with FTC requirements.

Channel Partners may not:

- Fabricate testimonials;
 - Alter customer statements;
 - Create fake reviews;
 - Use AI-generated customer testimonials;
 - Impersonate customers.
-

11. FTC DISCLOSURE REQUIREMENTS

All promotional content must clearly disclose the Channel Partner relationship.

Examples:

"I may receive compensation if you purchase through my referral link."

"My CFO Wizard compensates me for qualified referrals."

Disclosures should appear:

- Near referral links;
- Near endorsements;
- In videos;
- In webinars;
- In social posts where practical.

Disclosures must be clear and conspicuous.

12. EMAIL MARKETING RULES

Channel Partners must comply with:

- CAN-SPAM Act;
- State advertising laws;
- Privacy regulations.

Prohibited practices:

- ✗ Purchased email lists
 - ✗ Scraped email lists
 - ✗ Misleading subject lines
 - ✗ False sender information
 - ✗ Spam campaigns
-

13. SMS MARKETING RULES

Channel Partners may not:

- Send unsolicited text messages;
- Use autodialing systems unlawfully;
- Violate TCPA requirements.

Prior consent must always be obtained where required by law.

14. PAID ADVERTISING RULES

Without written approval, Channel Partners may not:

- Bid on My CFO Wizard trademark terms;
- Bid on "My CFO Wizard" variations;
- Bid on Company URLs;
- Impersonate Company advertisements.

Examples:

- ✗ Google Ads using "My CFO Wizard"
- ✗ Google Ads using "My CFO Wizard Reviews"
- ✗ Google Ads using Company URLs

Unless expressly authorized.

15. DOMAIN NAMES AND SOCIAL MEDIA

Channel Partners may not register:

- Domains containing "My CFO Wizard"
- Misspellings of Company trademarks
- Confusingly similar brand names

Examples:

✗ mycfowizardreviews.com

✗ my-cfo-wizard.net

✗ officialmycfowizard.com

Channel Partners may not create social accounts that imply they are the Company.

16. COMPLIANCE REVIEW

The Company may request:

- Marketing materials;
- Advertisements;
- Landing pages;
- Webinar recordings;
- Social media content.

Channel Partners must cooperate with compliance reviews.

Failure to cooperate may result in suspension or termination.

17. VIOLATIONS

The Company may take any of the following actions:

- Warning;
- Commission withholding;
- Suspension;

- Termination;
- Removal of promotional materials;
- Permanent removal from the Program.

The Company retains sole discretion regarding enforcement.

18. QUESTIONS AND APPROVAL REQUESTS

When uncertain whether a marketing claim is permissible, Channel Partners should seek written approval before publishing.

Requests may be submitted to:

support@mycfowizard.com

Business Resource Institute, LLC dba My CFO Wizard
PO Box 11973
Tempe, Arizona 85284

QUICK REFERENCE

SAFE TO SAY

- ✓ AI-powered CFO assistant
- ✓ Cash flow forecasting software
- ✓ Business intelligence platform
- ✓ KPI dashboard solution
- ✓ Financial visibility software
- ✓ Strategic business insights

NEVER SAY

- ✗ Guaranteed profits
- ✗ Guaranteed tax savings
- ✗ Guaranteed ROI

- ✗ Replaces your CPA
 - ✗ Replaces your accountant
 - ✗ Provides tax advice
 - ✗ Provides legal advice
 - ✗ Provides investment advice
 - ✗ AI is always accurate
 - ✗ Guaranteed business growth
-

END OF CHANNEL PARTNER PROMOTIONAL GUIDELINES

MY CFO WIZARD CHANNEL PARTNER AGREEMENT

Last Updated: 6/3/2026

This Channel Partner Agreement ("Agreement") is entered into by and between:

Business Resource Institute, LLC dba My CFO Wizard

PO Box 11973

Tempe, Arizona 85284

support@mycfowizard.com

("Company")

and

the individual or entity enrolling in the My CFO Wizard Channel Partner Program ("Channel Partner").

By applying for, participating in, or accepting compensation through the My CFO Wizard Channel Partner Program, Channel Partner agrees to be bound by this Agreement.

1. PURPOSE

The My CFO Wizard Channel Partner Program is designed to allow approved Channel Partners to refer prospective customers to My CFO Wizard and receive commissions on qualifying sales.

Nothing in this Agreement creates:

- Employment
- Agency
- Joint venture
- Partnership
- Franchise
- Fiduciary relationship

between the Company and Channel Partner.

Channel Partner acts solely as an independent contractor.

2. DEFINITIONS

Qualified Customer

A Qualified Customer means a customer who:

- Purchases a qualifying subscription;
- Completes payment;
- Is not already an existing customer;
- Is not referred by another approved Channel Partner;
- Is not subject to fraud review;
- Remains in good standing through the applicable validation period.

Qualified Sale

A Qualified Sale means a completed subscription purchase meeting all requirements established by the Company.

Referral Link

A unique referral link, tracking code, referral identifier, or tracking method assigned by the Company.

Commission

The compensation payable for Qualified Sales.

3. ENROLLMENT

Participation is subject to Company approval.

The Company may:

- Approve applications;
- Reject applications;
- Suspend applications;
- Request additional information.

Approval is granted at the sole discretion of the Company.

The Company may reject applicants whose activities present legal, compliance, reputational, or operational risks.

4. COMMISSIONS

Commission Eligibility

Commissions are earned only on Qualified Sales properly tracked through approved Company systems.

The Company shall determine eligibility for commissions in good faith based on its records.

Commission Amounts

Commission rates shall be established by the Company and may be modified from time to time.

Current commission schedules may be published separately through:

- Partner portals;
- Partner dashboards;
- Written notices;
- Compensation schedules.

Commission Validation Period

Commissions are not considered earned until:

- Payment has been successfully received;
- Fraud screening is complete;
- Refund periods have expired;
- Chargeback risks have been reasonably evaluated.

Refunds and Chargebacks

No commission shall be paid on:

- Refunded purchases;
- Chargebacks;
- Fraudulent transactions;
- Reversed payments.

The Company may deduct future commissions to recover overpayments.

5. PAYMENT OF COMMISSIONS

Commissions shall be paid according to the schedule established by the Company.

The Company may require:

- Tax documentation;
- W-9 forms;
- Payment account verification;
- Identity verification.

The Company may withhold payments where:

- Fraud is suspected;
- Compliance concerns exist;
- Required documentation is incomplete.

Channel Partner is solely responsible for:

- Taxes;
- Reporting obligations;

- Business registrations;
 - Government filings.
-

6. APPROVED MARKETING ACTIVITIES

Channel Partner may promote My CFO Wizard using:

- Websites;
- Blogs;
- Social media;
- Email newsletters;
- Educational content;
- Presentations;
- Business networking activities;
- Other approved channels.

All marketing activities must comply with:

- Applicable laws;
 - FTC regulations;
 - Advertising regulations;
 - Company policies;
 - This Agreement.
-

7. PROHIBITED CONDUCT

Channel Partner shall not:

- Misrepresent the Services;
- Make false claims;
- Make deceptive claims;
- Engage in fraudulent marketing;

- Impersonate Company personnel;
 - Misrepresent affiliation with the Company;
 - Use misleading advertising;
 - Violate applicable laws;
 - Interfere with Company operations.
-

8. PROHIBITED PERFORMANCE CLAIMS

Without prior written approval from the Company, Channel Partner shall not claim that My CFO Wizard:

- Guarantees profits;
- Guarantees revenue growth;
- Guarantees tax savings;
- Guarantees business success;
- Guarantees cash flow improvements;
- Guarantees financial outcomes;
- Guarantees operational improvements;
- Guarantees cost reductions.

The Company expressly prohibits statements such as:

- "Guaranteed to increase profits."
- "Guaranteed to save taxes."
- "Guaranteed business growth."
- "Guaranteed ROI."

Any claims regarding business results must be truthful, substantiated, and approved by the Company where required.

9. AI AND CFO CLAIMS

Channel Partner shall not represent that My CFO Wizard:

- Provides CPA services;
- Provides legal advice;
- Provides tax advice;
- Provides investment advice;
- Acts as a licensed financial advisor;
- Acts as a fiduciary.

Channel Partner shall not imply that AI-generated outputs are:

- Professional advice;
- Guaranteed accurate;
- Guaranteed complete;
- Guaranteed compliant.

Channel Partner shall accurately describe My CFO Wizard as an AI-powered business intelligence and CFO support platform.

10. FTC DISCLOSURE REQUIREMENTS

Channel Partner shall clearly disclose its financial relationship with the Company whenever promoting My CFO Wizard.

Required disclosures must be:

- Clear;
- Conspicuous;
- Easy to understand;
- Located near promotional content.

Examples include:

"I may receive compensation if you purchase through my referral link."

or

"My CFO Wizard compensates me for qualified referrals."

Failure to provide required disclosures constitutes a material breach of this Agreement.

11. EMAIL, SMS, AND ADVERTISING COMPLIANCE

Channel Partner shall comply with all applicable laws, including:

- CAN-SPAM Act;
- Telephone Consumer Protection Act (TCPA);
- FTC regulations;
- State consumer protection laws.

Channel Partner shall not:

- Send unsolicited commercial emails;
- Send unauthorized text messages;
- Use robocalls;
- Purchase illegal lead lists;
- Engage in deceptive advertising.

The Company may immediately terminate Channel Partners violating these requirements.

12. TRADEMARKS AND BRAND USAGE

The Company may grant a limited, revocable, non-exclusive license to use approved Company trademarks and marketing materials.

Channel Partner shall not:

- Modify Company trademarks;
- Register confusingly similar domains;
- Create misleading social media accounts;
- Represent ownership of Company intellectual property.

All goodwill associated with Company marks belongs exclusively to the Company.

13. COMPANY INTELLECTUAL PROPERTY

All Company materials remain the exclusive property of the Company, including:

- Logos;
- Trademarks;
- Graphics;
- Marketing assets;
- Content;
- Software;
- Documentation.

No ownership rights are transferred under this Agreement.

14. AUDIT AND COMPLIANCE REVIEW

The Company may review:

- Marketing materials;
- Promotional websites;
- Social media content;
- Advertising campaigns;
- Referral practices.

Channel Partner agrees to promptly cooperate with compliance reviews.

Failure to cooperate may result in suspension or termination.

15. TERM AND TERMINATION

This Agreement remains in effect until terminated.

The Company may terminate this Agreement at any time, with or without cause.

Immediate termination may occur for:

- Fraud;
- Misrepresentation;

- Regulatory risk;
- Non-compliance;
- Brand misuse;
- Violation of this Agreement.

Upon termination:

- Promotional rights immediately cease;
- Referral links may be deactivated;
- Future commissions cease accruing;
- Earned commissions may be paid subject to Company policies.

16. INDEMNIFICATION

Channel Partner agrees to defend, indemnify, and hold harmless the Company and its officers, directors, members, managers, employees, contractors, affiliates, successors, and assigns from claims arising from:

- Marketing activities;
- Promotional statements;
- Regulatory violations;
- FTC violations;
- Email marketing violations;
- Intellectual property violations;
- Misrepresentations;
- Violations of this Agreement.

17. LIMITATION OF LIABILITY

To the maximum extent permitted by law, the Company shall not be liable for:

- Lost profits;
- Lost revenue;

- Lost opportunities;
- Consequential damages;
- Special damages;
- Incidental damages;
- Punitive damages.

The Company's total liability under this Agreement shall not exceed the commissions paid to Channel Partner during the twelve (12) months preceding the claim.

18. DISPUTE RESOLUTION

Any dispute arising from this Agreement shall be resolved through binding arbitration in Maricopa County, Arizona.

The arbitration shall be conducted by a single arbitrator.

Judgment on the arbitration award may be entered in any court of competent jurisdiction.

19. CLASS ACTION WAIVER

Channel Partner agrees that any dispute shall be brought solely on an individual basis.

Channel Partner waives participation in:

- Class actions;
 - Collective actions;
 - Representative actions.
-

20. GOVERNING LAW

This Agreement shall be governed by the laws of the State of Arizona.

Any matter not subject to arbitration shall be resolved exclusively in Maricopa County, Arizona.

21. ENTIRE AGREEMENT

This Agreement, together with:

- Channel Partner Promotional Guidelines;
- Applicable commission schedules;
- Company policies;

constitutes the entire agreement between the parties regarding the Channel Partner Program.

22. CONTACT INFORMATION

Business Resource Institute, LLC dba My CFO Wizard

PO Box 11973

Tempe, Arizona 85284

Email: support@mycfowizard.com

By participating in the My CFO Wizard Channel Partner Program, Channel Partner acknowledges that they have read, understood, and agree to be bound by this Agreement.

END OF CHANNEL PARTNER AGREEMENT

MY CFO WIZARD AI USAGE POLICY

Last Updated: 6/3/2026

This AI Usage Policy ("Policy") governs the use of artificial intelligence features provided through My CFO Wizard ("Services"), operated by Business Resource Institute, LLC dba My CFO Wizard ("Company," "we," "our," or "us").

By using any AI-powered feature within the Services, you agree to this Policy.

This Policy supplements and is incorporated into the My CFO Wizard Terms of Service.

1. PURPOSE OF AI FEATURES

My CFO Wizard utilizes artificial intelligence technologies to assist users with:

- Financial analysis
- Business performance analysis
- Cash flow forecasting
- KPI interpretation
- Business intelligence reporting
- Document analysis
- Strategic business insights
- Operational recommendations
- Financial planning support

The purpose of these AI features is to assist business owners and managers in reviewing and understanding business information.

AI features are intended to supplement—not replace—human judgment.

2. NO PROFESSIONAL ADVICE

The AI features available through My CFO Wizard do not provide:

- Accounting advice
- Tax advice
- Legal advice
- Investment advice
- Securities advice
- Financial planning advice
- Fiduciary services
- Certified Public Accountant (CPA) services

No professional relationship is created through the use of AI-generated outputs.

AI-generated content should not be relied upon as a substitute for consultation with qualified professionals.

Users are solely responsible for all business, financial, tax, accounting, legal, and investment decisions.

3. AI OUTPUTS MAY BE INACCURATE

Artificial intelligence systems are probabilistic technologies.

As a result, AI-generated outputs may:

- Be incorrect
- Be incomplete
- Be misleading
- Be outdated
- Contain calculation errors
- Misinterpret uploaded information
- Omit relevant information
- Produce inconsistent responses

Users acknowledge that AI-generated outputs are not guaranteed to be accurate.

All outputs should be independently reviewed and verified before being relied upon for any decision.

4. USER RESPONSIBILITY

You remain solely responsible for:

- Reviewing AI-generated outputs
- Verifying calculations
- Confirming financial assumptions
- Reviewing forecasts
- Evaluating recommendations
- Making final business decisions
- Ensuring regulatory compliance

- Filing tax returns
- Maintaining accounting records

The Company is not responsible for decisions made based upon AI-generated outputs.

5. THIRD-PARTY AI PROVIDERS

My CFO Wizard may interact with or facilitate connections to third-party artificial intelligence providers, including but not limited to:

- OpenAI
- Anthropic Claude
- Google Gemini
- Other providers added in the future

Users may connect their own accounts with supported AI providers.

The Company does not own or control the underlying AI models operated by third-party providers.

Accordingly, the Company is not responsible for:

- Third-party AI outages
- Third-party AI inaccuracies
- Third-party AI security incidents
- Third-party AI policy changes
- Third-party AI service interruptions
- Third-party AI content restrictions

Use of third-party AI providers may also be subject to those providers' terms and policies.

6. USER DATA AND AI PROCESSING

When AI features are used, information submitted by users may be processed by:

- My CFO Wizard systems
- Integrated AI providers

- Supporting infrastructure providers

By using AI features, you authorize the Company to process submitted information as necessary to generate AI-assisted outputs.

Users should only upload information they have the legal right to share and process.

7. PROHIBITED USES

Users may not use AI features to:

- Violate applicable laws
- Commit fraud
- Facilitate tax evasion
- Generate deceptive financial statements
- Create misleading reports
- Engage in unlawful business practices
- Infringe intellectual property rights
- Produce harmful or malicious content
- Circumvent regulatory requirements
- Misrepresent AI-generated outputs as professional advice

Users are responsible for ensuring their use of AI-generated content complies with applicable laws and regulations.

8. FORECASTS, PROJECTIONS, AND ESTIMATES

AI-generated forecasts, projections, and estimates are based upon assumptions, historical information, user-provided data, and algorithmic analysis.

Such forecasts:

- Are hypothetical
- Are estimates only
- May not reflect future events

- Are not guarantees of future performance

The Company makes no representation that any forecast, projection, or estimate will prove accurate.

Actual results may differ materially from AI-generated projections.

9. NO GUARANTEE OF BUSINESS RESULTS

The Company does not guarantee that use of AI features will result in:

- Increased revenue
- Increased profits
- Reduced expenses
- Improved cash flow
- Business growth
- Tax savings
- Investment gains
- Operational improvements

Business results depend on numerous factors beyond the Company's control.

10. HUMAN REVIEW RECOMMENDED

The Company strongly recommends that users seek appropriate professional review before implementing recommendations involving:

- Accounting treatment
- Tax strategies
- Financing decisions
- Capital expenditures
- Hiring decisions
- Business restructuring
- Regulatory compliance

- Investment decisions

AI outputs should be treated as informational support tools rather than authoritative directives.

11. AI FEATURE AVAILABILITY

The Company reserves the right to:

- Modify AI features
- Add new AI providers
- Remove AI providers
- Restrict AI functionality
- Suspend AI access
- Discontinue AI features

at any time without liability.

The Company does not guarantee continuous availability of AI functionality.

12. FEEDBACK AND IMPROVEMENT

Users may voluntarily provide feedback regarding AI features.

The Company may use such feedback to improve the Services and AI-related functionality.

No compensation is owed for submitted feedback.

13. LIMITATION OF LIABILITY

To the maximum extent permitted by law, the Company shall not be liable for any losses, damages, liabilities, costs, or expenses arising from:

- Reliance on AI-generated outputs
- Inaccurate AI-generated content
- Incomplete AI-generated content
- Third-party AI provider failures

- Forecasting errors
- Business decisions based upon AI outputs
- Financial decisions based upon AI outputs

Users assume all risk associated with the use of AI-assisted features.

14. CHANGES TO THIS POLICY

The Company may modify this Policy from time to time.

Material changes may be communicated through:

- Email
- Platform notifications
- Website postings

Continued use of AI features after any update constitutes acceptance of the revised Policy.

15. CONTACT INFORMATION

Questions regarding this AI Usage Policy may be directed to:

Business Resource Institute, LLC dba My CFO Wizard

PO Box 11973

Tempe, Arizona 85284

Email: support@mycfowizard.com

By using My CFO Wizard's AI-powered features, you acknowledge that you have read, understood, and agree to this AI Usage Policy.

END OF AI USAGE POLICY