Millionaire *Me*

LEGAL

Terms and Policies

Everything that governs your use of Millionaire Me, in one place. Each section below is its own policy. Questions go to hello@millionaireme.com.

Effective November 12, 2026 **Operated by** Tadimi Group, LLC

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MILLIONAIRE ME

Terms of Service

Effective November 12, 2026. Last updated November 12, 2026.

These Terms of Service ("Terms") are a binding agreement between you and Tadimi Group, LLC, a Louisiana limited liability company ("Company", "we", "us", "our"), which operates Millionaire Me (the "Service"). BY CREATING AN ACCOUNT, CHECKING A BOX TO ACCEPT THESE TERMS, PAYING FOR A SUBSCRIPTION OR USING THE SERVICE, YOU AGREE TO THESE TERMS AND TO OUR PRIVACY POLICY, REFUND POLICY, CONSUMER HEALTH DATA PRIVACY POLICY AND AI DISCLOSURE, EACH OF WHICH IS PART OF THESE TERMS. IF YOU DO NOT AGREE, DO NOT USE THE SERVICE.

> SECTION 19 CONTAINS A BINDING ARBITRATION AGREEMENT AND A CLASS ACTION AND JURY TRIAL WAIVER. IT AFFECTS HOW DISPUTES ARE RESOLVED. YOU MAY OPT OUT WITHIN 30 DAYS AS DESCRIBED IN SECTION 19.

1. Eligibility and business use

You must be at least 18 years old and able to form a binding contract. The Service is offered for business and professional purposes only, and you confirm that you use it for your own

business. Each account is for one individual and one business. You are responsible for all activity under your account and for keeping your login secure.

2. The Service

The Service is software that uses artificial intelligence ("AI") to help you create marketing and business materials and to answer questions. The Service is not a coaching, consulting, agency, legal, financial, medical, mental health or other professional service. We may add, change, limit, suspend or remove any part of the Service at any time, including features, usage limits, AI models and providers. Features we label as beta, preview or early access are provided as is and may change or end without notice.

3. Subscriptions, fees and automatic renewal

- YOUR SUBSCRIPTION RENEWS AUTOMATICALLY EACH MONTH AT THE THEN-CURRENT PRICE, PLUS APPLICABLE TAXES, UNTIL YOU CANCEL. The price, billing date and how to cancel are shown before you pay, and you must agree to them before you are charged.
- **Price changes.** We may change prices. For an active subscription, we will give you notice before the new price applies to you, as required by law, and you may cancel before it takes effect.
- **Payment processing.** Payments are processed by our payment partners, Stripe and its affiliate Link, which may act as the seller of record for your purchase. Their terms also apply to your payment. Any refund a payment partner issues under its own procedures is its decision, does not change these Terms or our Refund Policy, and does not entitle you to any other refund.
- **Failed payments.** If a payment fails, we may suspend or downgrade your access until payment is received.
- **Taxes.** Prices do not include taxes unless stated. You are responsible for applicable taxes.

4. Usage limits

Your subscription includes the usage allowances shown in the Service or on our pricing page at the time of purchase. Allowances reset each billing period and do not carry over. We may set, change or enforce reasonable usage limits, including daily limits, to protect the Service. Add-on purchases are subject to these Terms and the Refund Policy.

5. Cancellation

You may cancel at any time online in your account settings. Cancellation takes effect at the end of the current billing period, and you will not be charged again. You keep access until then. We do not provide refunds or credits for partial periods.

6. Refunds

All fees are governed by our Refund Policy.

7. Your content

- **Your content.** "Your Content" means the information, text, images, files, links and other materials you submit to the Service. As between you and us, you own Your Content.
- **License to us.** You grant us and our service providers a worldwide, non-exclusive, royalty-free license to host, store, copy, process, transmit, modify and display Your Content as needed to operate, provide, secure and support the Service. We may also use Your Content in de-identified or aggregated form to maintain and improve the Service.
- **Your responsibilities.** You represent that you have all rights and permissions needed for Your Content, including any testimonials, results, images, likenesses or personal information about other people, and any web pages or links you submit, and that Your Content and your use of it do not violate any law or anyone's rights.
- **Removal.** We may remove or refuse to process any content that we believe violates these Terms or the law.

8. AI output

> THE SERVICE USES AI. OUTPUT MAY BE INACCURATE, INCOMPLETE, OUT OF DATE, OFFENSIVE OR SIMILAR TO OUTPUT GENERATED FOR OTHERS.

- **Your rights.** As between you and us, and subject to these Terms, you may use the output generated for you ("Output"). We assign to you any rights we have in Output. We do not represent that Output is protected by copyright or any other right, or that it is unique.
- **Your responsibility.** YOU ARE SOLELY RESPONSIBLE FOR REVIEWING OUTPUT AND FOR ANY USE OF IT, including ensuring that any claims, prices, results, testimonials, endorsements, offers, advertising, emails and other materials you publish or send are truthful and comply with all applicable laws and platform rules.
- **No professional advice.** Output, including any legal, financial, tax or policy drafts, is not professional advice. Consult a qualified professional before relying on it.
- **No guarantee of results.** WE DO NOT GUARANTEE ANY BUSINESS, FINANCIAL OR OTHER RESULT FROM USING THE SERVICE.

9. AI chat features

> THE SERVICE'S CHAT FEATURES, INCLUDING MY AI ASSISTANT AND MY MINDSET, ARE ARTIFICIAL INTELLIGENCE, NOT HUMAN BEINGS.

> THEY ARE NOT THERAPY, COUNSELING, MEDICAL CARE OR A CRISIS SERVICE AND ARE NOT LICENSED PROFESSIONALS. DO NOT RELY ON THEM FOR MEDICAL, MENTAL HEALTH, LEGAL, FINANCIAL OR OTHER PROFESSIONAL DECISIONS.

> IF YOU ARE IN CRISIS OR DANGER, CALL OR TEXT 988 IN THE US OR CALL YOUR LOCAL EMERGENCY NUMBER.

- They are intended for adults only and are not suitable for minors.

10. Acceptable use

You will not, and will not help anyone else to:

- use the Service for any unlawful, deceptive, harmful or infringing purpose, including false claims, fake reviews or fake testimonials
- submit content you do not have the right to use, or impersonate any person or business
- copy, scrape, frame, resell, sublicense or share access to the Service
- reverse engineer, decompile or attempt to extract the Service's source code, prompts, instructions, models, workflows or other non-public elements
- use the Service, or any information about it, to build, train or improve a competing product or service, or for benchmarking for a competitor
- interfere with or circumvent the Service's security, limits or access controls, or use automated means to access it
- create multiple accounts to obtain free features or avoid limits

11. Our intellectual property and confidentiality

- The Service, including its software, design, text, workflows, frameworks, prompts, templates, features and all related intellectual property, and the Millionaire Me name and logo, are owned by us or our licensors and protected by law. Except for the limited right to use the Service under these Terms, no rights are granted to you.
- **Confidentiality.** Non-public information about the Service that you learn through beta, early access or founding membership, including features, roadmaps, pricing plans and how the

Service works, is our confidential information. You will not disclose it or use it except to use the Service.

- **Feedback.** If you provide ideas or feedback, we may use them for any purpose without obligation to you.

12. Third-party services

The Service relies on and may link to third-party services, including payment processors, sign-in providers, AI model providers and hosting providers. We are not responsible for third-party services, and their terms govern your use of them.

13. Suspension and termination

We may suspend, limit or terminate your access to the Service at any time, with or without notice, if we believe you have violated these Terms, created risk or possible legal exposure for us or others, failed to pay, or if we stop offering the Service. Upon termination, your right to use the Service ends. Sections that by their nature should survive will survive, including sections 6 to 8 and 10 to 22.

14. Disclaimer of warranties

> THE SERVICE AND ALL OUTPUT ARE PROVIDED "AS IS" AND "AS AVAILABLE", WITHOUT WARRANTIES OF ANY KIND, EXPRESS, IMPLIED OR STATUTORY, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, ACCURACY, AND THAT THE SERVICE WILL BE UNINTERRUPTED, SECURE OR ERROR FREE, TO THE FULLEST EXTENT PERMITTED BY LAW.

15. Limitation of liability

> TO THE FULLEST EXTENT PERMITTED BY LAW, WE AND OUR OWNERS, OFFICERS, EMPLOYEES, AGENTS AND SUPPLIERS WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES, OR FOR ANY LOSS OF PROFITS, REVENUE, BUSINESS, GOODWILL OR DATA, EVEN IF ADVISED OF THEIR POSSIBILITY. OUR TOTAL LIABILITY FOR ALL CLAIMS ARISING OUT OF OR RELATING TO THE SERVICE OR THESE TERMS WILL NOT EXCEED THE AMOUNT YOU PAID US IN THE THREE (3) MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM. THESE LIMITS APPLY TO ALL THEORIES OF LIABILITY.

16. Indemnification

You will defend, indemnify and hold harmless us and our owners, officers, employees and agents from any claims, losses, liabilities, damages, costs and expenses, including reasonable attorneys' fees, arising out of or relating to Your Content, your use of the Service or Output, or your violation of these Terms or any law or third-party right.

17. Changes to these Terms

We may update these Terms at any time. We will post the updated Terms with a new date and, for material changes, give notice through the Service or by email and may ask you to accept them. Your continued use of the Service after the effective date means you accept the updated Terms.

18. Copyright complaints

We respond to notices of alleged copyright infringement under the Digital Millennium Copyright Act. Send notices to our designated agent: Copyright Agent, Tadimi Group, LLC, 111 NE 1st Street, 8th Floor #1016, Miami, FL 33132, (305) 419-1516, hello@millionaireme.com. We may terminate accounts of repeat infringers.

19. Disputes

- **Informal resolution.** Before filing any claim, you agree to email hello@millionaireme.com with a description of the dispute and to try in good faith to resolve it for 30 days.
- **BINDING ARBITRATION.** ANY DISPUTE ARISING OUT OF OR RELATING TO THE SERVICE OR THESE TERMS WILL BE RESOLVED BY BINDING INDIVIDUAL ARBITRATION administered by the American Arbitration Association under its applicable rules. Hearings will take place by video or telephone unless the arbitrator decides an in-person hearing is needed, in which case it will take place in Broward County, Florida, unless the applicable rules require otherwise. Either party may bring an individual claim in small claims court instead, and either party may seek injunctive relief in court for misuse of intellectual property. The Federal Arbitration Act governs this section.

> **CLASS ACTION AND JURY TRIAL WAIVER.** YOU AND WE WAIVE ANY RIGHT TO A JURY TRIAL AND TO PARTICIPATE IN A CLASS, COLLECTIVE OR REPRESENTATIVE ACTION.

- **Mass filings.** If 25 or more similar claims are filed by or with the help of the same counsel or coordinated group, they will be administered in batches of no more than 25.
- **Opt-out.** You may opt out of this arbitration agreement by emailing hello@millionaireme.com within 30 days after you first accept these Terms, stating your name, account email and that you opt out.

- **Governing law and venue.** These Terms are governed by the laws of the State of Florida and applicable federal law, without regard to conflict-of-law rules. Any claim not subject to arbitration will be brought exclusively in the state or federal courts located in Broward County, Florida, and you consent to their jurisdiction.

20. Notices

We may give you notices by email to your account address or through the Service. You may give us notice at hello@millionaireme.com.

21. General

These Terms, with the policies they reference, are the entire agreement between you and us about the Service. If any provision is unenforceable, the rest remains in effect. Our failure to enforce a provision is not a waiver. You may not assign these Terms without our written consent; we may assign them without restriction. We are not liable for delays or failures caused by events beyond our reasonable control. Headings are for convenience only.

22. Contact

Tadimi Group, LLC, 111 NE 1st Street, 8th Floor #1016, Miami, FL 33132, hello@millionaireme.com.

MILLIONAIRE ME

Refund Policy

Effective November 12, 2026. Last updated November 12, 2026.

- ALL FEES ARE NON-REFUNDABLE. We do not provide refunds or credits for partial billing periods, unused allowances, add-on purchases, downgrades or cancellations, except where required by law or as stated below.
- **Billing errors.** If you are charged in error, contact us within 30 days of the charge and we will correct a verified billing error.
- **Payment partners.** Our payment partners, Stripe and its affiliate Link, may handle payment questions. Any refund a payment partner issues under its own procedures is its decision and does not change this policy.
- **Questions.** Contact hello@millionaireme.com before disputing a charge with your bank.

Any refund we make outside this policy is at our sole discretion and does not create an obligation to make others.

MILLIONAIRE ME

Privacy Policy

Effective November 12, 2026. Last updated November 12, 2026.

This Privacy Policy explains how Tadimi Group, LLC ("we", "us") collects, uses and discloses personal information through millionaireme.com, app.millionaireme.com and the Millionaire Me service (the "Service"). If you are a Washington resident or your information is collected in Washington, our Consumer Health Data Privacy Policy also applies.

Information we collect

- **Information you provide:** account and contact information, information about your business, content you submit (including text, images, files and links), communications with us, and choices you make in the Service.
- **Payment information:** handled by our payment processors. We receive limited billing information, such as subscription status, but not full card numbers.
- **Information collected automatically:** device, browser and log information, IP address, usage information, and information from cookies and similar technologies.
- **Information from third parties:** if you sign in with Google, basic profile information (name, email address and profile picture).

How we use information

To provide, operate, secure and support the Service; to generate content and responses you request; to process payments and manage subscriptions; to communicate with you; to prevent fraud and abuse and enforce our terms; to comply with law; and to maintain and improve the Service.

How we disclose information

We disclose personal information to service providers that help us operate the Service (such as hosting, database, AI model, payment, email and support providers), as required by law or to protect rights and safety, and in connection with a merger, acquisition or sale of assets. We do not sell personal information and do not share it for cross-context behavioral advertising.

Google user data

If you sign in with Google, we use your Google name, email address and profile picture only to create and authenticate your account. We do not access other Google data. Our use of information received from Google APIs adheres to the Google API Services User Data Policy, including the Limited Use requirements.

Cookies and Do Not Track

We use cookies and similar technologies to keep you signed in and to operate the Service. We do not currently respond to browser Do Not Track signals.

Retention

We keep personal information for as long as needed for the purposes in this policy, including to provide the Service, comply with legal obligations, resolve disputes and enforce our agreements. You may delete your account in the Service, after which we delete or de-identify your information within a reasonable period, except as needed for these purposes.

Your choices and rights

You can access, update and delete much of your information in the Service. Depending on where you live, you may have rights to request access to, correction of or deletion of your personal information. To make a request, email hello@millionaireme.com. We will verify your request and respond as required by applicable law.

Children

The Service is not intended for anyone under 18, and we do not knowingly collect their personal information.

Security

We use reasonable safeguards designed to protect personal information. No method of transmission or storage is completely secure.

Location

We operate in the United States, and your information is processed in the United States.

Changes

We may update this policy. We will post the updated version with a new date and, for material changes, notify you through the Service or by email.

Contact

Tadimi Group, LLC, 111 NE 1st Street, 8th Floor #1016, Miami, FL 33132, hello@millionaireme.com.

MILLIONAIRE ME

AI Disclosure

Effective November 12, 2026. Last updated November 12, 2026.

- **AI.** Millionaire Me uses artificial intelligence to generate content and to power its chat features, including My AI Assistant and My Mindset. These features are AI, not human beings.
- **Not professional services.** The chat features are not therapists, counselors, doctors, lawyers or other licensed professionals, and do not provide therapy, medical, mental health, legal or financial advice. They are intended for adults only and are not suitable for minors.
- **Safety protocol.** Each message in the chat features is checked for signs of suicide, self-harm or crisis. When a message shows these signs, the feature replies with a short message encouraging the user to reach out, and shows crisis resources: the 988 Suicide and Crisis Lifeline (call or text 988 in the US), the Crisis Text Line (text HOME to 741741), findahelpline.com for help outside the US, and local emergency services. The user is never locked out, and normal replies continue when the user is ready.

> IF YOU ARE IN IMMEDIATE DANGER, CALL 911 OR YOUR LOCAL EMERGENCY NUMBER.

Questions: hello@millionaireme.com.

MILLIONAIRE ME

Consumer Health Data Privacy Policy

Effective November 12, 2026. Last updated November 12, 2026. This policy is required by Washington's My Health My Data Act and applies to consumer health data as defined by that law and similar laws.

- **Categories collected:** information you choose to provide about your wellbeing, emotions, stress or mental state, mainly in My Mindset conversations, and inferences drawn from it in providing the Service.
- **Purposes:** to provide the features you request, including My Mindset responses and safety resources.
- **Sources:** you.
- **Categories shared:** the categories above, only with service providers acting on our behalf (hosting and database providers and AI model providers) to provide the Service. We have no affiliates that receive it.
- **Sale and advertising:** we do not sell consumer health data or use it for advertising.
- **Consent:** we collect it only with your consent, which you give in a separate step before using My Mindset. You may withdraw consent by deleting your conversations, deleting your account or emailing us.
- **Your rights:** you may confirm whether we collect your consumer health data, access it, receive a list of the third parties with which we have shared it, withdraw consent and request deletion. Email hello@millionaireme.com with "Health data request" in the subject. If we deny your request, you may appeal by replying to our response.

Tadimi Group, LLC, 111 NE 1st Street, 8th Floor #1016, Miami, FL 33132, hello@millionaireme.com.

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