

Terms of Service

Version 1.0 · Effective September 30, 2026

These terms govern your use of Stonks Computer, operated by Dilldrup LLC. The short version: this is an impersonal research tool, not investment advice, and nothing it produces is a recommendation to buy or sell anything.

1. Acceptance of these Terms

These Terms of Service ("Terms") are a binding agreement between you and Dilldrup LLC, doing business as Stonks Computer ("we", "us"), governing your access to and use of the Stonks Computer website, application and related services (together, the "Service"). By creating an account, or by accessing or using the Service, you agree to these Terms. If you do not agree, do not use the Service.

These Terms are versioned. The version and effective date appear at the top of this document. When you created your account we recorded which version you accepted.

2. What the Service is

The Service is an impersonal research and analytics publication. It applies published, rule-based models to publicly available market and financial data and presents the results — scores, rankings, signal labels, historical simulations and charts — as general information.

The same models, applied to the same data, produce the same output for every subscriber. The Service does not know, ask for, or take into account your financial situation, investment objectives, risk tolerance, tax position, time horizon or any other personal circumstance, and it does not adjust its output to them.

Where the Service lets you set parameters — for example choosing which analyzers to include in a strategy, or over what date range to run a historical simulation — you are configuring a general-purpose calculation. The result is the output of the calculation you specified. It is not a judgement by us about what is suitable for you, and we do not review, approve or comment on the configurations you choose.

3. No investment advice; no advisory relationship

Nothing on or produced by the Service is investment advice, a recommendation, an offer, or a solicitation to buy or sell any security. We are not your investment adviser, broker, dealer or fiduciary, and using the Service does not create any advisory, fiduciary or agency relationship between us.

Dilldrup LLC is not registered with the U.S. Securities and Exchange Commission as an investment adviser, and is not registered as an investment adviser in any state. We do not hold ourselves out as providing individualized investment advice.

Labels such as "buy", "sell", "hold", "bullish", "bearish", "signal", "score" or "confidence" are descriptive names for the output of a model. They describe what a calculation produced. They are not instructions, recommendations, or predictions of what any security will do, and they are not a statement that a security is appropriate for you or for anyone.

You are solely responsible for your own investment decisions and for any trades you place. You should obtain advice from a qualified professional who is aware of your individual circumstances before acting on anything you see here.

4. Backtests and hypothetical performance

Backtested, simulated and model results are hypothetical. They do not represent actual trading, they were not achieved by any real portfolio, and they are prepared with the benefit of hindsight.

Hypothetical results have inherent limitations. Among them: they do not reflect the effect of real orders on market prices; they may not account fully for trading costs, slippage, taxes, liquidity limits or the availability of shares to borrow; and they are generated by applying a model to a period that had already happened, which no real investor could have done.

Past performance — real or simulated — does not indicate or guarantee future results. No representation is made that any account will or is likely to achieve results similar to those shown.

5. Data, accuracy and availability

The Service depends on market, fundamental, regulatory-filing and news data obtained from third parties. We do not originate this data and we do not independently verify it. It may be delayed, incomplete, revised, restated or wrong.

Models, analyzers, scoring methods and data sources may change, be corrected, or be withdrawn at any time, and output produced before a change may not be reproducible afterwards. The Service may be unavailable, interrupted or delayed. It is not designed or offered for use where timely, uninterrupted or error-free operation matters, and it must not be relied on as a system of record.

6. Eligibility and your account

You must be at least 18 years old and able to form a binding contract to use the Service. You agree to provide accurate account information, to keep your credentials confidential, and to be responsible for everything that happens under your account. Tell us promptly at legal@stonks.computer if you believe your account has been compromised.

You may not use the Service if doing so would be unlawful where you are, or if you are barred from receiving it under applicable law.

7. Acceptable use

You agree not to:

- resell, redistribute, sublicense or publicly republish the Service's output, except for brief quotation with attribution;
- scrape, crawl or bulk-extract data from the Service, or use automated means to access it beyond any documented interface;
- reverse engineer or attempt to derive the underlying models, other than as applicable law permits notwithstanding this restriction;
- interfere with or place unreasonable load on the Service, or attempt to gain unauthorised access to it or to other users' data;
- use the Service to provide investment advice to others, or to operate an advisory, brokerage or money-management business, without your own applicable registrations and licences;
- use the Service in violation of securities laws, including in connection with market manipulation or trading on material non-public information.

8. Intellectual property

The Service, including its software, models, methodology, text and design, is owned by Dilldrup LLC or its licensors and is protected by intellectual property law. We grant you a limited, personal, non-exclusive, non-transferable, revocable licence to access and use the

Service for your own internal, non-commercial purposes while your account is in good standing. All rights not expressly granted are reserved.

Underlying market and financial data remains the property of its respective owners and may be subject to their own terms.

9. Disclaimer of warranties

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE", WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, ACCURACY AND NON-INFRINGEMENT.

We do not warrant that the Service will be uninterrupted, timely, secure or error-free, that defects will be corrected, or that any output is accurate, complete, current or reliable.

10. Limitation of liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, DILLDRUP LLC WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES, OR FOR ANY LOSS OF PROFITS, REVENUE, DATA, GOODWILL, OR INVESTMENT OR TRADING LOSSES, ARISING OUT OF OR RELATING TO THE SERVICE, WHETHER IN CONTRACT, TORT OR OTHERWISE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Our total aggregate liability arising out of or relating to the Service will not exceed the greater of the amount you paid us for the Service in the twelve months before the event giving rise to the claim, or one hundred U.S. dollars (US\$100).

Some jurisdictions do not allow certain limitations, so some of the above may not apply to you. Nothing in these Terms limits liability that cannot lawfully be limited.

11. Indemnification

You agree to indemnify and hold harmless Dilldrup LLC and its officers, employees and agents from any claim, loss, liability and expense (including reasonable legal fees) arising out of your use of the Service, your violation of these Terms, or your violation of any law or third-party right.

12. Suspension and termination

You may stop using the Service and close your account at any time. We may suspend or terminate your access at any time, with or without notice, including if we believe you have breached these Terms or if we discontinue the Service. Sections that by their nature should survive termination — including sections 3, 4, 9, 10, 11 and 14 — will survive.

13. Changes to these Terms

We may revise these Terms. When we do, we will publish a new version with a new version number and effective date at this address. If a revision is material, we will make reasonable efforts to notify you — for example by email or an in-app notice — before it takes effect.

Continuing to use the Service after a revision takes effect means you accept the revised Terms. Previous versions remain available on request at legal@stonks.computer.

14. Governing law and disputes

These Terms are governed by the laws of the State of New York, without regard to its conflict-of-laws rules. You and we agree to the exclusive jurisdiction of the state and federal courts located there, and each of us waives any objection to venue in those courts.

15. General

These Terms, together with the Privacy Policy, are the entire agreement between you and us about the Service. If any provision is held unenforceable, the rest remains in effect. Our failure to enforce a provision is not a waiver of it. You may not assign these Terms without our consent; we may assign them in connection with a merger, acquisition or sale of assets.

Questions about these Terms: legal@stonks.computer.

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