BULL BEAR WAY

Disclaimer, Legal Rights & Educational Use Policy

Effective Date: November 12, 2026

1. Educational Purpose and Scope

Bull Bear Way is an independent financial market education community dedicated to promoting market knowledge, analytical skills, and responsible financial education.

All educational materials, instructional demonstrations, webinars, market discussions, chart observations, analytical tools, videos, publications, and community activities are provided solely for educational and informational purposes.

Bull Bear Way does not provide individualized investment advice, financial planning, brokerage services, account management, or trading signals. Nothing presented through Bull Bear Way constitutes a recommendation, solicitation, or instruction to purchase, sell, or hold any financial instrument.

Participants are encouraged to conduct independent research and consult appropriately licensed professionals when individualized financial advice is needed.

2. Financial Market Risk Disclosure

Trading futures, stocks, options, foreign exchange, and other financial instruments involves substantial financial risk and may not be appropriate for everyone.

- Trading may result in significant financial losses.
- Leveraged trading may produce losses exceeding the original investment.
- Market volatility, liquidity conditions, and execution delays can affect outcomes.
- No trading strategy, indicator, methodology, or educational tool can eliminate financial risk.
- Past performance does not guarantee future results.

Each participant assumes responsibility for evaluating personal financial circumstances, understanding market risks, and making independent trading decisions.

Bull Bear Way does not guarantee profits, income, financial independence, or successful trading outcomes.

3. Live Trading Account Restrictions

Bull Bear Way maintains a strict policy prohibiting the use, execution, or display of live trading accounts during its educational sessions, demonstrations, and instructional activities.

This is a **Bull Bear Way internal policy** designed to maintain clear educational boundaries, promote responsible instruction, and distinguish educational activities from live trading services.

Educational demonstrations may include:

- Simulated or hypothetical trading environments.
- Historical market observations.
- Chart-based illustrations and technical analysis.

- Market structure discussions and educational price ranges.
- General discussions of risk management principles.

Participants must not interpret educational observations or price ranges as instructions to enter or exit trades.

4. Hypothetical and Simulated Performance Disclosure

Hypothetical or simulated trading results have inherent limitations and do not represent actual market execution.

Simulated results may not fully reflect liquidity constraints, slippage, commissions, execution delays, market volatility, or the emotional and psychological factors associated with real-money trading. Hypothetical results may also benefit from hindsight.

Any simulated performance, historical illustration, or educational example is presented solely to demonstrate trading concepts.

No representation is made that any participant or trading account will achieve results comparable to those illustrated.

5. No Earnings or Performance Guarantees

Bull Bear Way does not promise or guarantee that participation in its educational programs, membership community, live sessions, or use of educational tools will produce financial gains.

Any discussion of trading performance, including personal experiences, testimonials, or historical results, is provided for informational purposes only.

Individual experiences vary and should not be interpreted as typical, expected, or guaranteed outcomes. Educational participation does not ensure profitability, trading competence, or financial success.

6. No Warranties

Bull Bear Way makes reasonable efforts to provide accurate and useful educational information. However, educational materials, technology, software, market observations, and related services are provided on an “as available” basis.

To the fullest extent permitted by applicable law, Bull Bear Way disclaims implied warranties, including merchantability and fitness for a particular purpose, unless expressly provided otherwise in a written agreement.

Bull Bear Way does not guarantee uninterrupted service, error-free technology, complete market data, or the continued availability of third-party services. Nothing in this policy excludes warranties or consumer rights that cannot legally be waived.

7. Intellectual Property and Copyright Protection

All original educational materials, instructional publications, proprietary analytical tools, graphics, videos, recordings, presentations, written communications, and branding developed by Bull Bear Way remain the intellectual property of Bull Bear Way or their respective rights holders.

Protected educational resources include the **Bull Bear Way Market Toolkit** and other original instructional materials. Unless expressly authorized in writing, participants may not:

- Copy, reproduce, redistribute, or commercially exploit restricted educational materials.

- Record or redistribute private educational sessions without authorization.
- Share proprietary tools, scripts, indicators, or membership-only resources outside authorized membership access.
- Sell, sublicense, or repackage Bull Bear Way materials.
- Present Bull Bear Way intellectual property as independently developed work.
- Use Bull Bear Way branding in a manner that falsely implies authorization, sponsorship, or endorsement.

Access to educational resources grants a limited, nonexclusive, nontransferable license for authorized personal educational use. Ownership of intellectual property remains with its respective rights holder.

8. Membership and Community Conduct

Bull Bear Way promotes a respectful, professional, and education-centered community. Members are expected to follow established participation guidelines and demonstrate appropriate conduct during educational sessions and community interactions.

The following activities are prohibited without written authorization:

- Unauthorized commercial solicitation or advertising.
- Promotion of trading signals or guaranteed financial returns.
- Unauthorized promotion of proprietary trading firms or third-party trading services.
- Redistribution of restricted membership content.
- Sharing membership credentials or unauthorized account access.
- Harassment, intimidation, or disruptive conduct.

Bull Bear Way reserves the right to moderate community activities, restrict access, or terminate participation for violations of established policies, subject to applicable membership agreements and law.

9. Independent Trading Decisions and Responsibility

All participants remain solely responsible for their individual financial decisions. Bull Bear Way does not execute trades on behalf of participants, manage customer funds, or exercise discretionary control over trading accounts.

Participation in educational discussions does not establish a fiduciary, brokerage, or investment advisory relationship. Market commentary, instructional observations, chart analysis, and educational price ranges should not be relied upon as personalized financial recommendations.

Members are responsible for independently determining whether any trading activity is appropriate for their circumstances.

10. Third-Party Platforms, Products, and Services

Bull Bear Way may utilize third-party platforms for educational content delivery, community engagement, communications, charting, market data, and virtual meetings. These providers maintain independent terms of service, privacy policies, and operating procedures.

Bull Bear Way does not control or guarantee the performance, availability, security, or accuracy of third-party systems. References to third-party services do not automatically indicate sponsorship, affiliation, endorsement, or a commercial partnership.

Any affiliate, sponsorship, or other material commercial relationship associated with an endorsement or recommendation will be disclosed as required by applicable law.

11. Limitation of Liability

To the fullest extent permitted by applicable law, Bull Bear Way and its authorized representatives shall not be liable for indirect, incidental, special, or consequential damages arising from participation in educational activities or reliance upon educational materials.

This includes, where legally permitted, claims involving lost profits, trading losses, business interruptions, technological disruptions, or unauthorized reliance on educational content.

Nothing in this provision excludes liability for fraud, willful misconduct, or other conduct for which liability cannot legally be limited. Participants retain all rights and remedies that applicable law does not permit to be waived.

12. Alabama Governing Law

Bull Bear Way operates from the State of Alabama, United States. To the extent permitted by applicable law, this policy shall be interpreted in accordance with the laws of the State of Alabama, without regard to conflict-of-law principles.

Any applicable dispute-resolution procedures or jurisdictional requirements shall be governed by the relevant membership agreement and controlling law. Nothing in this policy is intended to waive non-waivable consumer protections or statutory rights.

13. Policy Updates and Member Acknowledgment

Bull Bear Way reserves the right to update its educational policies, operational guidelines, and legal notices when reasonably necessary.

Material changes affecting membership rights or obligations will be communicated as required by applicable law and the governing membership agreement. Participants are responsible for reviewing published policies and complying with applicable community requirements.

Where affirmative acceptance is legally or contractually required, Bull Bear Way will obtain such acceptance through the appropriate registration or membership process.

14. Educational Integrity and Compliance

Bull Bear Way is committed to maintaining clear boundaries between financial market education and regulated financial services.

The community does not operate as a brokerage, investment advisory service, trade signal provider, or account management program. Educational activities are intended to support independent learning, market observation, analytical development, and responsible decision-making.

Bull Bear Way does not guarantee financial outcomes or endorse the use of educational materials as substitutes for individualized professional advice.

15. Contact and Policy Inquiries

Questions concerning this policy, authorized use of educational materials, membership access, or intellectual property permissions should be directed to Bull Bear Way through its official community communication channels.

Requests involving reproduction, licensing, or commercial use of proprietary educational materials must receive written authorization before such use.

BULL BEAR WAY

Education First. Independent Decisions. No Guaranteed Outcomes.

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This document establishes the educational and operational policies of Bull Bear Way. It is not a substitute for individualized legal advice. The final policy should be reviewed by qualified Alabama legal counsel before implementation as binding membership terms.