<u>Terms of Service Agreement</u>

Slide Show Personal Finance LLC

1. Introduction
Welcome to **Slide Show Personal Finance LLC** (“Company,” “we,” “us,” or “our” “SSPF”).

We provide personal finance **<u>education and tutoring</u> services** to individuals, groups, and entities seeking to improve their own or their client’s financial literacy. These **services are for <u>educational purposes only</u>** and do not constitute financial, investment, tax, or legal advice.

By engaging with us either by using our website or engaging with our services, you (“The Client”) agree to these **Terms of Service**.

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2. No Financial Advice Disclaimer

- **Slide Show Personal Finance LLC** and **Torian Pizzola** are not practicing / operating **financial advisors, investment advisors, tax professionals, or legal consultants**.
- Although educators may have experience or current roles as financial advisors, investment advisors, tax professionals or legal consultants at other firms or institutions unrelated to Slide Show Personal Finance LLC, these individuals do not represent themselves as such while providing services for you under this Service Agreement.
- As of 4/4/2025 – Torian Pizzola MSFP, CFP® is the sole educator and does not work or partner with any financial institution.
- All information provided is **for general educational purposes only** and is not tailored to individual circumstances.
- **You / your clients retain full responsibility for all financial decisions.** We recommend consulting a licensed professional for specific financial, tax, or legal matters.
- The educator may use words or phrases such as "**recommend**," "**should**," or "**I would**" etc. for explanatory purposes. However, these statements are not to be interpreted as financial, legal, or professional advice. Such language is used solely for convenience in communication and does not constitute a recommendation or directive.

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3. Services Provided

- We offer **90-minute educational sessions** on various personal finance literacy topics, including but not limited to:
  - Budgeting & general money management
  - Investing basics
  - Savings Vehicles and Strategies
  - Credit and debt management
  - Basics of Taxation
- Our sessions focus on **improving financial literacy** and do not involve personalized financial planning, securities recommendations, or investment advice.
- You are welcome to bring any “hypothetical scenarios” you would like to discuss, and a mock financial plan and investment strategy can be run and explained, purely for educational purposes.

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4. Payment & Refund Policy

- Payment method, amount and intervals will be discussed and agreed upon by SSPF and clients prior to sessions being conducted.
- **Refunds** will not be issued for completed sessions.
- Rescheduling / cancelation of a session with a refund requires **24-hour advanced notice**.
- We will refund you the original appointment payment within 5 business days if rescheduling occurs with **24-hour advance notice**.
- Current rates for 1:1 virtual education sessions are clearly posted in the "Cost" section of our website.

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5. Limitation of Liability

- **Slide Show Personal Finance, LLC** and **Torian Pizzola** shall not be liable for any **financial loss, investment losses, or damages** resulting from actions taken based on educational content provided.
- We do not guarantee financial outcomes or improvements in personal finances for you or your clients.
- If you are seeking specific financial, legal or tax advice you should consult with a registered representative, an attorney or other qualified financial, investment or tax professional.

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6. Confidentiality & Data Usage

- We respect your privacy. Any information shared during a session is **not shared with third parties**.
- We do not provide **personalized financial analysis** and request that clients do not share sensitive financial account details or other sensitive personal identifying information.

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7. Governing Law & Dispute Resolution

- These terms are governed by the laws of the **State of South Dakota.**
- Any disputes shall be resolved via mediation before legal proceedings.
- We will work with you to resolve reasonable disputes.
- Should we be unable to resolve disputes through non-formal channels/agreements, disputes will be subject to mediation.
- All official disputes require physical, certified mailing outlining the dispute in detail and must be sent to Slide Show Personal Finance, LLC's registered agent located:

25 First Ave. SW STE A
Watertown, SD 57201

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8. Acknowledgment & Agreement

By booking an appointment, you acknowledge that you have read and agreed to these **Terms of Service**.

Slide Show Personal Finance LLC
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