

Terms of Service for Retirement Bestie

Last Updated: February 6, 2026

Company: Jak2020 dba Retirement Bestie

Website: retirementbestie.com

1. Accepting these Terms

Please read these Terms of Service (“Terms”) carefully before using retirementbestie.com (the “Site”) or purchasing any products or services operated by Jak2020 dba Retirement Bestie (“Company”, “We”, “Our”, or “Us”).

By accessing our Website, YouTube channel, or purchasing our custom AI bots, web applications, or digital prompts (collectively, the "Services"), you agree to be bound by these Terms. If you disagree with any part of the terms, you may not access the Site or Services.

2. Privacy

Your use of the Site and Services is subject to Company’s Privacy Policy. Please review our Privacy Policy, which governs the Site and informs users of our data collection practices.

3. Electronic Communications

Visiting the Site, using our web apps, or sending emails to Company constitutes electronic communications. You consent to receive electronic communications and you agree that all agreements, notices, disclosures, and other communications provided electronically to you by Company satisfy any legal requirement that such communications be in writing.

4. Intellectual Property & License

A. Ownership: All content included as part of the Service, such as text, graphics, logos, images, as well as the compilation thereof, and any software or custom code used in our bots and web apps, is the property of the Company or its suppliers and protected by copyright and other laws.

B. Limited License: You are granted a non-exclusive, non-transferable, revocable license to access and use the Site and purchased products strictly in accordance with these terms.

- **For Prompts/Bots:** Your purchase grants you a license for personal or internal business use. You may not resell, redistribute, or "white-label" our prompts or bot logic as your own unless explicitly authorized in a separate Commercial License agreement.
- **Prohibitions:** You agree not to modify, publish, transmit, reverse engineer, or create derivative works of our software or proprietary prompt engineering.

5. Professional & Financial Disclaimer (IMPORTANT)

Retirement Bestie is a digital content and software provider, not a financial advisory firm.

- **Educational Purpose Only:** All content on our Website and YouTube channel, and all outputs from our custom bots, are for informational and educational purposes only.
- **No Fiduciary Relationship:** Use of our Services does not create a financial advisor-client relationship.
- **Seek Professional Advice:** Retirement planning involves significant risk. You should consult with a qualified financial, legal, or tax professional before making any financial decisions. Company is not responsible for any financial losses or decisions made based on our content or AI tools.

6. AI & Automated Tools Disclaimer

Our Services include AI-driven tools (Bots, Web Apps, and Prompts).

- **"As-Is" Basis:** These tools use third-party large language models (like OpenAI's GPT). We do not guarantee the accuracy, completeness, or reliability of any "Output" generated by these tools.
- **User Responsibility:** You are responsible for verifying any information generated by our AI tools before relying on it.

7. YouTube & Third-Party Platforms

Our Services may be provided via third-party platforms (e.g., YouTube, Go High Level). Your use of those platforms is also governed by their respective Terms of Service. Company is not responsible for any service interruptions or account terminations initiated by these third parties.

8. Indemnification

You agree to indemnify, defend, and hold harmless Company, its officers, directors, employees, agents, and third parties, for any losses, costs, liabilities, and expenses relating to or arising out of your use of or inability to use the Site or Services, your violation of any terms of this Agreement, or your violation of any rights of a third party.

9. Liability Disclaimer

THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES INCLUDED IN OR AVAILABLE THROUGH THE SITE MAY INCLUDE INACCURACIES. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL COMPANY BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES, INCLUDING LOSS OF PROFITS OR DATA, ARISING OUT OF THE USE OF OUR AI BOTS OR WEB APPLICATIONS.

10. Dispute Resolution & Arbitration

Both You and Company agree that any dispute or claim arising from or relating to these Terms shall be settled by binding arbitration administered by the American Arbitration Association (AAA) under its Commercial Arbitration Rules. The seat of arbitration shall be Georgia, USA.

11. Governing Law

These terms are governed by the laws of the **State of Georgia**, United States, without regard to its conflict of law rules.

12. Changes to Terms

Company reserves the right, in its sole discretion, to change these Terms. The most current version of the Terms will supersede all previous versions. We encourage you to periodically review the Terms to stay informed of updates.

13. Contact Us

For any questions regarding these Terms, please contact:

Email: retirementbestie@gmail.com

Privacy Officer: Jo Anne Dragoun