

MyFinPlan Terms of Service

Version 1.1

Effective date: September 7, 2026

Service: MyFinPlan, available at myfinplan.net

Contact: support@myfinplan.net

Please read these Terms carefully. By selecting the agreement checkbox or using MyFinPlan, you agree to these Terms. If you do not agree, do not request access or use the Service.

1. The Service

MyFinPlan is an invitation-only financial-planning tool that lets users enter assumptions, create retirement projections, compare scenarios, and share a plan with selected users. The Service may change, be suspended, or be discontinued at any time.

2. Eligibility and accounts

You must be at least 18 years old and legally able to enter into these Terms. Access is personal, may be granted or withdrawn at the administrator's discretion, and is limited to the approved Google account. You are responsible for keeping that account secure and for activity performed through it. Notify the administrator promptly if you suspect unauthorized access.

3. Planning information only

The Service provides estimates for informational and educational planning purposes. It does not provide investment, financial, tax, accounting, insurance, or legal advice; act as a fiduciary; recommend securities or transactions; prepare a tax return; or guarantee any result. Projections depend on assumptions, may be incomplete or inaccurate, and cannot predict markets, laws, taxes, healthcare costs, longevity, or other future events.

You are solely responsible for reviewing inputs and outputs and for decisions you make. Consult appropriately qualified professionals before acting on material financial, tax, legal, investment, insurance, estate-planning, or retirement decisions.

4. Your information and permissions

You retain responsibility for information you submit. You grant the Service a limited permission to host, process, back up, display, and transmit that information only as reasonably needed to operate, secure, maintain, and improve the Service or comply with law. Do not submit information you lack permission to use.

5. Data storage, encryption, and privacy

The Service stores account identifiers, access records, plan metadata, and other operational information on its server. Depending on your selection, retirement-plan and linked tax-planner content may be stored using browser-side encryption. Encryption reduces some risks but does not make the Service risk-free. Information visible after decryption, information stored unencrypted, metadata, exports, shared copies, browser storage, and data retained by another authorized user may remain accessible.

Your encryption passphrase is not sent to the server and cannot be recovered by the administrator. Losing it may permanently prevent access to encrypted plans. You are responsible for safeguarding passphrases, exported files, devices, and downloaded reports.

The Service uses providers including Google for authentication and Amazon Web Services for hosting and email delivery. Those providers process information under their own terms and policies. The Service does not sell user financial information or use it for advertising.

6. Shared plans

A plan owner may grant another approved user editing access. Authorized editors may view, change, export, or retain information available to them. Removing access blocks future access and may rotate encryption keys, but it cannot erase information or keys previously copied or retained by that user. Share only with people you trust and have permission to involve.

7. Acceptable use

You may not use the Service to violate law or another person's rights; access another user's information without permission; bypass authentication or security controls; probe or disrupt the Service; introduce malicious code; automate abusive requests; impersonate another person; or use outputs deceptively or as guaranteed professional advice.

8. Third-party services and links

Third-party authentication, hosting, market data, email, and linked services are outside the administrator's control. Their availability and accuracy are not guaranteed, and use of them may be governed by separate terms.

9. Availability, changes, and termination

The Service is provided without a guaranteed uptime, support level, backup interval, retention period, or compatibility commitment. You should keep appropriate independent records and exports. Access may be suspended or terminated to protect users or the Service, address misuse, comply with law, or discontinue operation. You may stop using the Service at any time and may request account deletion from the administrator, subject to necessary security, legal, backup, and shared-plan retention.

10. Disclaimer of warranties

To the fullest extent permitted by law, the Service is provided "as is" and "as available," without warranties of accuracy, completeness, reliability, availability, fitness for a particular purpose, non-infringement, security, or error-free operation. Some jurisdictions do not allow certain warranty exclusions, so portions of this section may not apply to you.

11. Limitation of liability

To the fullest extent permitted by law, the administrator and contributors will not be liable for indirect, incidental, special, consequential, exemplary, or punitive damages, or for lost profits, opportunities, savings, data, goodwill, or financial outcomes arising from the Service. The aggregate liability for claims relating to the Service will not exceed the greater of the amount you paid for the Service during the 12 months before the claim or US \$100. These limits do not apply where prohibited by law.

12. Changes to these Terms

Each Terms release has a version number and effective date. Material changes may require you to review and affirmatively accept a new version before continuing. Your acceptance record includes the version and acceptance time. Earlier acceptance records may be retained for audit and dispute-resolution purposes.

13. Electronic records

You consent to receiving these Terms and related Service notices electronically. You may view or download the current Terms before agreeing and may retain the downloaded PDF for your records. Standard PDF-reading software and a device capable of saving files are required for the downloadable version.

14. General terms

If a provision is unenforceable, the remaining provisions remain effective. Failure to enforce a provision is not a waiver. You may not transfer your access or obligations without permission. These Terms and any incorporated notices are the entire agreement concerning the Service and supersede prior understandings about its use. Applicable law governs without overriding rights that cannot lawfully be waived.