

Terms of Service

Effective date: 2026-09-28 **Last updated:** 2026-09-28

1. Agreement to these terms

These Terms of Service ("**Terms**") govern your access to and use of RetiFlo (the "**Service**"), operated by RetiFlo LLC ("**RetiFlo**", "**we**", "**us**", "**our**") at retiflo.com (<https://retiflo.com>). By creating an account or using the Service, you agree to these Terms and to our Privacy Policy ([privacy-policy.md](#)). If you do not agree, do not use the Service.

2. Eligibility

You must be at least 18 years old and able to form a binding contract to use the Service. By using it, you represent that you meet these requirements and that the information you provide is accurate.

The Service is offered to residents of the United States only. It models United States federal tax, Social Security, Medicare and required-minimum-distribution rules, and nothing else — its results are not meaningful for a plan held outside the United States. We do not offer the Service where doing so would be unlawful, and you may not use it on behalf of anyone who is not a US resident.

3. The Service — what RetiFlo is (and is not)

RetiFlo is a software tool that helps you organize your financial information and generate **retirement projections and analytics** — including cash-flow projections, Monte Carlo simulations, tax and Roth-conversion analysis, and related metrics — based on the data and assumptions you provide.

⚠ Not financial, investment, tax, or legal advice

*RetiFlo is an informational and educational tool. It is not a financial advisor, investment advisor, broker-dealer, accountant, or law firm, and it does not provide financial, investment, tax, retirement, insurance, or legal advice. The projections, simulations, and outputs the Service generates are **estimates and illustrations based on the inputs and assumptions you supply and on generalized models**; they are **not predictions, guarantees, or recommendations**, and actual results will differ — potentially materially.*

*You are solely responsible for your financial decisions. **Consult a qualified professional** (such as a CFP®, CPA, or attorney) before acting on anything you see in the Service. Nothing in the Service creates a fiduciary, advisory, or professional relationship between you and RetiFlo.*

Where the Service connects you with third-party professionals (e.g. an advisor marketplace), RetiFlo is **not a party to** any engagement you enter with them and is not responsible for the services, advice, or conduct of those professionals. Any such engagement is solely between you and the professional and may be subject to additional terms.

4. Your account

You are responsible for safeguarding your account credentials and for all activity under your account. Enable multi-factor authentication where available. Notify us promptly of any unauthorized use. We may suspend or terminate accounts that violate these Terms or pose a security risk.

5. Subscriptions, billing, and cancellation

Some features require a paid subscription.

- **Free trials.** A premium member trial runs 14 days and an advisor firm trial runs 14 days from the day checkout completes. **A payment method is collected when the trial starts and is charged automatically when the trial ends unless you cancel first.** Member trials are offered once; if you have had one in the preceding six months, checkout begins a paid subscription immediately with no trial.
- **Billing.** Paid plans are billed through our payment processor, **Stripe**, on the cycle shown at purchase (e.g. monthly or annual). By subscribing you authorize recurring charges until you cancel.
- **Auto-renewal.** Subscriptions renew automatically at the end of each period at the then-current price unless you cancel before the renewal date.
- **Cancellation.** You may cancel at any time; access continues until the end of the current paid period.
- **Price changes.** We may change prices; we will give notice before a change applies to your next renewal.
- **Refunds.** Fees are non-refundable except where required by law. **Marketplace listing add-ons** are the exception: because they are a quantity item on the firm subscription, removing a listing mid-cycle is **prorated** as a credit against the firm's next invoice.
- **Taxes.** Prices exclude applicable taxes unless stated otherwise.

6. Acceptable use

You agree not to:

- Use the Service for any unlawful purpose or in violation of these Terms.
- Attempt to gain unauthorized access to the Service, other accounts, or our systems.
- Probe, scan, or test the vulnerability of the Service, or breach security or authentication measures, except under a program we authorize in writing.
- Reverse engineer, scrape, or copy the Service except as permitted by law.
- Upload malware, interfere with or disrupt the Service, or impose an unreasonable load on our infrastructure.

- Use the Service to provide a competing service or resell access without our consent.
- Misrepresent your identity or provide information you are not authorized to share.

7. Your data and content

You retain ownership of the financial and personal information you enter ("**Your Data**"). You grant us a limited license to process Your Data solely to operate and provide the Service to you, as described in our Privacy Policy ([privacy-policy.md](#)). You are responsible for the accuracy of Your Data; the quality of the Service's outputs depends on it. You may export or delete Your Data as described in the Privacy Policy.

7.1 Documents

The Service may let you upload documents — for example a copy of a will, trust or power of attorney — and share them with an advisor you are connected to. Documents are part of Your Data and you retain ownership of them.

Our copy is a convenience copy and is not the legally operative original. Do not rely on the Service as your only copy of any document, and keep your executed originals where your attorney advises. Storage is subject to file size and type limits we may publish or change.

Do not upload anything you do not have the right to store and share, and remember that a document may contain information about other people. Deleting a document removes our ability to read it and we cannot recover it for you afterwards.

8. Third-party services

The Service integrates optional third-party services — including **Stripe** (payments), **Anthropic** (our AI features — plan insights, the in-app assistant, the Companion ask-line and expense categorization — all opt-in, and sent with personally identifiable information removed as described in the Privacy Policy and [data-processors.md](#)), and **Resend** (email). Your use of those features may be subject to the third party's own terms and

privacy policy. RetiFlo is not responsible for third-party services and does not control their availability or behavior.

9. Intellectual property

The Service — including its software, models, design, content, and trademarks — is owned by RetiFlo or its licensors and is protected by intellectual-property laws. Except for the rights expressly granted to you to use the Service, we reserve all rights. You may not use our name, logos, or branding without our prior written permission.

10. Disclaimers

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, ACCURACY, AND NON-INFRINGEMENT. WE DO NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, ERROR-FREE, OR SECURE, OR THAT ITS PROJECTIONS OR OUTPUTS WILL BE ACCURATE OR RELIABLE. See also the "Not financial, investment, tax, or legal advice" notice in Section 3.

11. Limitation of liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, RETIFLO AND ITS OFFICERS, EMPLOYEES, AND SUPPLIERS WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR FOR ANY LOSS OF PROFITS, SAVINGS, DATA, OR GOODWILL, ARISING OUT OF OR RELATING TO YOUR USE OF (OR INABILITY TO USE) THE SERVICE OR ANY FINANCIAL DECISION MADE IN RELIANCE ON IT. OUR TOTAL LIABILITY FOR ALL CLAIMS RELATING TO THE SERVICE WILL NOT EXCEED THE AMOUNTS YOU PAID US IN THE 12 MONTHS BEFORE THE CLAIM. Some jurisdictions do not allow certain limitations, so some of the above may not apply to you.

12. Indemnification

You agree to indemnify and hold RetiFlo harmless from claims, damages, and expenses (including reasonable legal fees) arising from your misuse of the Service, your violation of these Terms, or your violation of any law or third-party right.

13. Termination

You may stop using the Service and delete your account at any time. We may suspend or terminate your access if you violate these Terms, if required by law, or to protect the Service or other users. On termination, the provisions that by their nature should survive (including Sections 7, 9–12, and 14) will survive. Account deletion is handled as described in the Privacy Policy (privacy-policy.md).

14. Governing law and disputes

These Terms are governed by the laws of Iowa, without regard to its conflict-of-laws rules. [State the agreed venue / dispute-resolution mechanism — e.g. courts of a specific location, or arbitration terms if applicable.]

15. Changes to these Terms

We may update these Terms from time to time. When we make material changes, we will update the "Last updated" date and, where appropriate, notify you. Your continued use of the Service after an update constitutes acceptance of the revised Terms.

16. Contact

Questions about these Terms:

- **Email:** legal@retiflo.com
- **Contact form:** retiflo.com/contact (<https://retiflo.com/contact>)
- **Operator:** RetiFlo LLC, 4005 Wyndham Dr NE, Cedar Rapids, IA, USA 52402

RetiFlo

Navigate retirement with calm confidence — and a steady hand when you need one.

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