

SSAnalyzer

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These Terms and Conditions of Use apply from November 1, 2025.

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"Institutional Investor" means any organization, corporate entity, or associated person of such, which is (1); a FINRA member firm; (2) an investment adviser registered either with the SEC under Section 203 of the Investment Advisers Act or with a state securities commission; (3) a bank or savings and loan association; (4) an insurance company; (5) a registered investment company; (6) a natural person, trust, corporation, partnership or any other entity with total assets of at least \$50 million; or (9) a person acting solely on behalf of one of the above.

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The information generated by the Platform is not guaranteed, and should not be your, or your Client's only source of information when making Social Security benefit decisions. When using the Platform, you should: (i) consider your Client's unique facts and circumstances before deciding on a Social Security benefits claiming strategy that is appropriate for them; and (iii) seek independent legal, financial, and tax advice before making any decisions.

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You agree to treat the username and password you create or update to access the Platform, or any other piece of information as part of our security procedures, as confidential, and you must not disclose it to any other person or entity. You also acknowledge that your account is personal to you and agree not to provide any other person with access to this Platform or portions of it using your username, password, or other security information. You agree to notify us immediately of any unauthorized access to or use of your username or password or any other breach of security. We have the right to disable any username, password, or other identifier, whether chosen by you or provided by us, at any time in our sole discretion for any or no reason, including if, in our opinion, you have violated any provision of these Terms.

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1. you are a Institutional Investor;
2. you are responsible for compliance with all applicable laws and regulations and use the Platform and the Client Reports in compliance with all applicable laws and regulations;
3. you do not use the Platform for other professionals;
4. you do not allow or aid, abet or encourage any third party (whether or not for your benefit) to: (i) access and use the Platform, (ii) copy or adapt the object code of any software, HTML, JavaScript or other code; or (iii) reverse engineer, decompile, reverse assemble, modify or attempt to discover any source code that the Platform creates to generate its Materials;
5. you do not insert any code, product, files, viruses, worms, Trojan horse, or other contaminating or destructive features that interferes with or manipulates the Platform or its Materials in any way that affects the proper working of the Platform;
6. you do not use any robot, spider, scraper, web harvesting, web extraction method, or other similar automated data gathering or extraction tools, program, algorithm or methodology to access, acquire, copy or monitor the Platform or its Materials; and
7. to the extent you make a financial or investment decision or recommendation to your Client(s), you do not (i) attribute any such financial or investment decision or recommendation to Retiree, or (2) state or imply that Retiree has made or endorsed

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You acknowledge that, in connection with the Terms, Retiree provides services that may be subject to the California Consumer Privacy Act of 2018 ("**CCPA**"), as may be amended from time to time, such as by the California Privacy Rights Act of 2020, and including any regulations promulgated thereto (collectively, the "**CCPA**") and that other states may enact laws or regulations that are similar to the CCPA. Accordingly, the You acknowledge that Your Information includes "personal information" (as defined in the CCPA). Retiree will be acting as a "service provider" to and "processing" "personal information" on behalf of you, as such terms are defined in the CCPA. Retiree acknowledges that it will receive personal information from you for the limited purpose of providing Services to you under the Terms (the "**Purpose**") and Retiree: (i) shall comply with applicable obligations under the CCPA

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SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

Indemnification

You agree to indemnify and hold harmless Retiree, its affiliates, its partners, and their respective directors, officers, employees, contractors, representatives, volunteers, agents, successors, and assigns ("**Retiree Indemnitees**") from and against any and all liability, costs, damages, expenses, losses, fines, and penalties, related to or arising out of any actual or threatened claim, action, or proceeding resulting from or in connection with your use of the Platform, the Client Reports, your breach of these Terms, or the Retiree Indemnitees' use of Your Information.

Governing Law

THESE TERMS AND THE INTERPRETATION OF THESE TERMS WILL BE GOVERNED BY AND CONSTRUED UNDER THE LAWS OF THE STATE OF MARYLAND, WITHOUT REGARD TO ITS CONFLICTS OF LAWS PRINCIPLES AND WILL SPECIFICALLY NOT BE GOVERNED BY THE UNITED NATIONS CONVENTION ON CONTRACTS FOR THE INTERNATIONAL SALE OF GOODS, IF OTHERWISE APPLICABLE.

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Retiree reserves the right to terminate your access to and use of the Platform, and any of its features or Materials, in its sole discretion, without notice and liability, including, without limitation, if Retiree believes you are not acting in compliance with these Terms. Upon termination of your access to the Platform, all rights granted to you under these Terms will cease immediately.

Retiree also reserves the right to modify, withdraw, suspend or discontinue, temporarily or permanently, any Materials, information or content available on the Platform, and any services associated with the Platform, with or without notice. You agree that Retiree will not be liable to you or to any third party for any modification, withdrawal, suspension or discontinuance of the Platform.

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The failure of Retiree to act with respect to a breach of these Terms by you or others does not constitute a waiver and will not limit Retiree's rights with respect to such breach or any subsequent breaches. No waiver by Retiree of any of these Terms will be of any force or effect unless made in writing and signed by a duly authorized officer of Retiree. Neither the course of conduct between the parties nor trade practice will act to modify these Terms. If any provision of these Terms will be unlawful, void, or for any reason unenforceable, then that provision will be deemed severable from these Terms and will not affect the validity and enforceability of any remaining provisions. You agree that these Terms will not be construed against Retiree by virtue of Retiree having drafted them.

Retiree will not be liable to you or be deemed to be in breach of its obligations under these Terms for any delay or failure in performance caused by acts beyond Retiree's reasonable control, including, without limitation, acts of God, war, terrorism, accidents, pandemics, fires, floods, hurricane, tornado, severe weather, strikes, labor disputes, mechanical breakdown, shortages or delays in obtaining supplies, materials, labor, or transportation, interruption of utility of the Platform or the Internet, acts of any unit of government or any governmental agency, or any similar or dissimilar cause.

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Retiree may assign these Terms, in whole or in part, without your consent at any time without notice to you. You may not assign your rights or obligations under these Terms or transfer any rights to use the Platform. Retiree reserves the right to modify or add to these Terms as described in this section ("**Updated Terms**"). You agree that we may notify you of the Updated Terms by making them available when you log into the Platform, and that your use of the Platform after we have posted the Updated Terms (or engaging in such other conduct as we may reasonably specify) constitutes your agreement to the Updated Terms. Therefore, you should review these Terms before using the Platform. The Updated Terms will be effective as of the time of posting, or such later date as may be specified in the Updated Terms, and will apply to your use of the Platform from that point forward.

Contact

All comments, requests for technical support, and other communications relating to the Platform should be directed to Retiree at: 1-866-762-PLAN.

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