

OHIO RISK DISCLOSURE & ACKNOWLEDGMENT

RewardsPlus.you

This Ohio Risk Disclosure & Acknowledgment (“Disclosure”) is provided to ensure transparency and informed consent for individuals considering optional participation opportunities made available through the RewardsPlus.you platform.

Not an Investment

Participation is not an investment, security, equity interest, or ownership interest of any kind. No shares, ownership rights, or profit guarantees are offered.

Optional Use of Personal Financial Resources

Participation may involve the optional use of personal financial resources, including credit or loans. You are under no obligation to participate or incur any financial obligation.

Sole Responsibility for Debt

Any debt, credit obligation, or financial liability incurred remains solely and exclusively your responsibility. RewardsPlus.you does not assume, guarantee, or service any debt.

Credit Impact

Use of personal financial resources may impact your credit score, borrowing capacity, or overall financial standing. No representations have been made regarding credit outcomes.

No Guarantees or Promises

There are no guarantees regarding financial outcomes, success, profitability, bonuses, or performance. Participation outcomes may vary.

No Financial or Legal Advice

RewardsPlus.you does not provide financial, credit, legal, tax, or investment advice. All decisions are made independently and at your discretion.

Cooling-Off Period (Ohio)

You have a forty-eight (48) hour cooling-off period after acceptance of the Participation Agreement to withdraw without penalty or obligation.

Acknowledgment

By proceeding, you acknowledge that you have read and understand this Ohio Risk Disclosure, accept full responsibility for your financial decisions, and have had the opportunity to seek independent advice.