TERMS OF SERVICE

Gen Invest Sports Betting

Version 2.0 | Last Updated: October 14, 2026

These Terms of Service ("Terms") are a legally binding contract between you ("Subscriber," "you," or "your") and Gen Lance Ventures LLC, a Massachusetts limited liability company ("Gen Lance Ventures," "we," "us," or "our"). Gen Invest Sports Betting and Gen Invest (together, "Gen Invest") are brand names and products of Gen Lance Ventures LLC. All references in these Terms, on our website, or in our emails to Gen Invest or Gen Invest Sports Betting mean Gen Lance Ventures LLC.

These Terms govern your access to and use of geninvestbetting.com, app.geninvestbetting.com, our emails, and all strategy subscriptions, picks, data, records, and other content or services we provide (collectively, the "Service").

PLEASE READ THESE TERMS CAREFULLY. SECTION 18 CONTAINS A BINDING INDIVIDUAL ARBITRATION AGREEMENT, A CLASS ACTION WAIVER, AND A JURY TRIAL WAIVER THAT AFFECT HOW DISPUTES BETWEEN YOU AND US ARE RESOLVED. YOU MAY OPT OUT OF ARBITRATION WITHIN 30 DAYS AS DESCRIBED IN SECTION 18.8. SPORTS BETTING INVOLVES A SUBSTANTIAL RISK OF LOSS, AND WE DO NOT GUARANTEE ANY RESULT, WIN, OR PROFIT.

1. Acceptance of These Terms

1.1 You accept these Terms by checking the box confirming that you are at least 21 years old and agree to these Terms before adding a subscription to your cart or completing a purchase. You also accept these Terms by completing a purchase or by using the Service. If you do not agree to these Terms, do not purchase or use the Service.

1.2 Each purchase is governed by the version of these Terms in effect when you made that purchase, subject to Section 20. The version number and date of these Terms appear at the top of this document.

1.3 You represent that you are at least 21 years old, have the legal capacity to enter into this contract, and are not prohibited by law from using the Service.

2. Nature of the Service

2.1 Gen Invest is a sports information and analytics publisher. We provide rules-based strategy selections ("picks") and related information for informational and entertainment purposes. We are not a sportsbook, bookmaker, betting exchange, or gaming operator. We do not accept, place, broker, or facilitate wagers, hold customer funds for wagering, or pay winnings.

2.2 Picks are general, impersonal information that is the same for all subscribers to a strategy. They are not tailored to your financial situation and are not financial, investment, legal, tax, or other professional advice. No fiduciary, advisory, or agency relationship is created between you and us.

2.3 Words such as "invest," "investing," "AI-powered," or "validated" describe our analytical approach. They do not mean that sports wagers are securities, investments, or regulated financial products, and they are not a promise of any result.

3. Eligibility, Legal Compliance, and Responsible Gaming

3.1 You must be at least 21 years old to purchase or use the Service. You will be asked to confirm your age when you purchase and again when you confirm your email address before picks are sent (Section 7.2).

3.2 You are solely responsible for determining whether sports betting and your use of the Service are lawful where you are located, and for complying with all applicable laws and with the terms of any sportsbook you use. The Service is void where prohibited.

3.3 Misrepresenting your age or providing false information at checkout or during email confirmation is a material breach of these Terms and will result in immediate termination of your subscription without refund.

3.4 If you or someone you know has a gambling problem, help is available. Call or text "GAMB" to the Massachusetts Problem Gambling Helpline at 1-800-327-5050, or call the National Problem Gambling Helpline at 1-800-GAMBLER. Only bet what you can afford to lose.

4. Subscriptions and Term

4.1 Strategy Season. A subscription is purchased for one strategy for one league season. It grants access to the picks generated by that strategy during the period in which the strategy runs during its league's season, as defined by the strategy's rules and described in the product listing at the time of purchase (the "Strategy Window").

4.2 No automatic renewal. A subscription expires automatically when its Strategy Window closes. There are no automatic renewals or recurring charges. To access a strategy in a later season, you must purchase a new subscription.

4.3 Mid-season purchases. If you purchase after a Strategy Window has begun, you receive only picks distributed after your subscription is activated and your email address is confirmed. Earlier picks are not provided, and the purchase price is not reduced for the portion of the Strategy Window that has already passed, unless the product listing states otherwise.

4.4 Personal subscription. Each subscription is for one individual and is linked to one email address. Subscriptions may not be shared, transferred, or resold.

5. Pricing and Payment

5.1 Prices are shown in U.S. dollars at the time of purchase. You are responsible for any taxes that apply to your purchase, except taxes we are required by law to collect.

5.2 Payments are processed by PayPal, a third-party payment processor. Your use of PayPal is subject to PayPal's own terms and privacy policy. Your subscription is activated after we receive confirmation of your payment from PayPal, which may not be instantaneous.

5.3 We may refuse or cancel any order, including for a pricing or listing error or suspected fraud. If we cancel an order for a reason other than your breach of these Terms, we will refund the full amount you paid for that order.

5.4 If a payment is refunded, reversed, or charged back, access to the related subscription ends. If you open a chargeback or payment dispute, we may suspend the related subscription while the dispute is

pending. We ask that you contact us first under Section 18.1 so we can try to resolve the issue. Nothing in these Terms limits any right you have under applicable law or payment-network rules.

6. Refunds

6.1 General rule. All sales are final and non-refundable, except as stated in this Section 6, as required by applicable law, or as we decide to grant at our sole discretion.

6.2 No refund situations. Refunds are not provided because of (a) the number, timing, or frequency of picks, including periods with few or no picks; (b) the results of any pick or strategy; (c) your decision not to place, or inability to place, any bet; (d) your unsubscribing from pick emails; (e) emails not received because of your email provider, spam filtering, or an incorrect email address you provided; or (f) termination for your breach of these Terms.

6.3 Prorated refunds. You will receive a prorated refund if any of the following occurs: (a) we terminate your subscription without cause (that is, for a reason other than your breach of these Terms); (b) we discontinue a strategy for the remainder of its Strategy Window, or suspend it for more than 14 consecutive days; or (c) the league season covered by your subscription is canceled or significantly shortened, including because of a lockout, strike, public health emergency, or other event outside our control.

6.4 Refund calculation. A prorated refund equals the price you paid for the affected subscription multiplied by the number of days in the Strategy Window that are lost, divided by the total number of days in the Strategy Window as scheduled when you purchased. Days are lost when they fall after the termination, discontinuance, or cancellation; during a suspension longer than 14 consecutive days (counting all suspended days); or within a portion of the season that the league eliminated. Refunds are issued to the original payment method within 30 days after the triggering event or after we are able to determine the length of a shortened season, whichever is later.

7. Distribution of Picks

7.1 Email delivery. Picks are distributed by email to the address associated with your subscription, generally shortly after opening lines are released for qualifying events. We do not guarantee the exact timing or quantity of picks. Each strategy follows predefined, rules-based parameters, so picks are generated and sent only when the strategy's conditions are met, and there may be periods with few or no picks.

7.2 Email confirmation required. Before we send picks, you must confirm your email address and your age by following the instructions in the confirmation email we send after purchase. Picks generated before you confirm are held, and once you confirm, held picks are released only for games that have not yet started. Picks for games that have started before you confirm will not be sent.

7.3 Unsubscribing. Every pick email includes an unsubscribe link. Unsubscribing stops pick emails but does not cancel your subscription or entitle you to a refund, and you will not receive picks while unsubscribed. If you later make a new purchase, you must confirm your email address again. To resume pick emails for an existing subscription, contact us.

7.4 Your responsibilities. You are responsible for providing an accurate email address, keeping it active, and making sure our emails are not blocked or filtered. Email delivery depends on third-party providers, and we are not responsible for delays or non-delivery caused by those providers or by your email service.

7.5 Voids, corrections, and replacements. Before a game starts, we may void a pick if updated data or the strategy's rules require it, including updated odds or results data, recalculation, or a rescheduled, postponed, or duplicate event listing. When a recalculation changes a pick to the opposite side, we may issue a replacement pick, which will be clearly identified as replacing an earlier pick. Picks for games that are canceled are void. If a pick was distributed in error, we may void or correct it. Voided picks are excluded from any reported record.

7.6 Lines. Each pick identifies the line or odds on which it is based at the time it was generated. Lines change frequently, and we do not guarantee that you will be able to obtain the specified line or any line at any sportsbook.

8. Performance Information and Backtested Results

THE PERFORMANCE RESULTS SHOWN ON OUR WEBSITE ARE HYPOTHETICAL, BACKTESTED RESULTS. THEY WERE PRODUCED BY APPLYING EACH STRATEGY'S RULES TO HISTORICAL GAMES AND ODDS DATA AFTER THOSE GAMES WERE PLAYED. THEY DO NOT REPRESENT ACTUAL BETS, ACTUAL PROFITS, OR PICKS DISTRIBUTED TO SUBSCRIBERS.

8.1 Hypothetical results have inherent limitations, including the following: (a) strategies may have been developed or refined with the benefit of hindsight using the same historical data; (b) results assume every selection was bet at the recorded historical line at a flat stake of one unit, and they do not account for line availability, line movement, betting limits, account restrictions, differences in sportsbook pricing, fees, or taxes; (c) historical data obtained from third parties may contain errors or omissions; and (d) market conditions, league rules, and team behavior change over time.

8.2 Past performance, whether actual or hypothetical, is not indicative of future results. A strategy that performed well historically may lose money in the future.

8.3 Grading method. Any results we report, whether backtested or for picks distributed to subscribers, are calculated at a flat stake of one unit per pick at the line specified for that pick. Wins, losses, and pushes are counted. Pending and voided picks are not counted.

8.4 Bet placement and your returns. For results comparable to our records, we recommend placing every pick a strategy issues at a fixed unit size and at the specified line. If you skip picks, vary your stakes, or bet at different lines, you should not expect your personal results to match any figures we publish. Even if you follow every recommendation, your results may differ.

9. Risk Acknowledgment

By purchasing or using the Service, you acknowledge and agree that:

- Sports betting involves significant risk, and you may lose some or all of the money you wager.
- You alone are responsible for every betting decision you make and for its outcome.
- We do not guarantee any win, profit, or return.
- We are not liable for any betting losses you incur, whether or not you relied on the Service.

10. License and Intellectual Property

10.1 All content provided through the Service, including picks, strategies, methodologies, data, records, text, images, graphics, audio, video, and digital files (collectively, "Content"), is owned by Gen Lance

Ventures LLC or its licensors and is protected by copyright, trademark, trade secret, and other intellectual property laws. “Gen Invest” and “Gen Invest Sports Betting” are trademarks of Gen Lance Ventures LLC.

10.2 Subject to your compliance with these Terms, we grant you a limited, personal, non-exclusive, non-transferable, non-sublicensable, revocable license to access and use the Content for your own personal, non-commercial use during your subscription term. All rights not expressly granted are reserved.

10.3 Any reproduction, distribution, modification, display, or transmission of the Content, in whole or in part and by any means, without our prior written consent is prohibited. If you send us suggestions or feedback, you grant Gen Lance Ventures LLC the right to use it without restriction or compensation.

11. Prohibited Conduct and Redistribution of Picks

11.1 Picks are provided solely for your personal and private use. You may not, directly or indirectly:

- share, resell, re-publish, or redistribute any pick or Content, whether for free or for compensation, through social media, websites, messaging services, group chats, betting communities, or any other means;
- share your subscription, emails, or access with any other person, or use multiple email addresses to share access;
- use the Service or Content to create, operate, or supply a competing service, or attempt to reverse engineer or reconstruct any strategy or methodology;
- use automated tools to access, copy, or collect data from the Service, or interfere with its security or operation; or
- provide false information, or use the Service in violation of any law or these Terms.

11.2 Remedies. Violating this Section 11 or Section 10 is a material breach of these Terms. It may result in immediate termination without refund and in legal action for damages. You agree that unauthorized redistribution of picks would cause us irreparable harm for which money damages alone would be inadequate, and that we may seek injunctive or other equitable relief in court as permitted by Section 18.3, in addition to any other remedy.

12. Suspension and Termination

12.1 For cause. We may suspend or terminate your access immediately, without refund, if we reasonably believe you have breached these Terms, misrepresented your age or eligibility, engaged in fraud or a bad-faith payment dispute, or used the Service unlawfully, or if we are required to do so by law.

12.2 Without cause. We may terminate your subscription for any other reason by giving you notice by email. You will then receive a prorated refund under Section 6.3.

12.3 By you. You may stop using the Service at any time. Stopping use does not entitle you to a refund except as provided in Section 6.

12.4 Effect. When your subscription ends or is terminated, your license under Section 10.2 ends. Sections 2, 6 (for refunds already triggered), 8 through 11, and 13 through 22 survive any expiration or termination.

13. Third-Party Services and Data

The Service relies on third parties, including payment processors, email delivery providers, hosting providers, sports data and odds providers, and sportsbooks. We do not control and are not responsible for third-party services, websites, sportsbooks, or data. We do not guarantee the accuracy, completeness, or timeliness of odds, schedules, scores, or other data obtained from third parties.

14. Privacy

14.1 What we collect. We collect your email address; records of your age confirmation and consent to receive pick emails, including the time of confirmation and the version of the wording you agreed to; your unsubscribe status; and purchase information we receive from PayPal, such as order and transaction identifiers, the product purchased, the amount paid, payment and refund status, and the payer name and email address associated with the payment. We do not receive or store your full card or bank account numbers. Our systems may also record standard technical information, such as IP address and browser type, for security and operation.

14.2 How we use it. We use this information to deliver picks, manage subscriptions, verify eligibility and consent, process refunds, provide customer support, send service-related notices, maintain security, enforce these Terms, and comply with law.

14.3 Sharing. We do not sell your personal information. We share it only with service providers that help us operate the Service (such as payment processing, email delivery, and hosting) as needed to provide their services; when required by law or legal process; to protect our rights or the safety of others; or in connection with a merger, sale, or transfer of all or part of our business.

14.4 Third-party processing. Information you provide to PayPal during checkout is collected and handled by PayPal under its own privacy policy. We are not responsible for PayPal's data practices.

14.5 Retention and security. We retain information for as long as needed for the purposes above. This includes keeping consent records after a subscription ends so we can demonstrate consent and comply with email regulations. We use reasonable safeguards to protect personal information, but no system is completely secure.

14.6 Questions and requests. Privacy questions and requests may be sent to legal@geninvestbetting.com.

15. Disclaimer of Warranties

TO THE FULLEST EXTENT PERMITTED BY LAW, THE SERVICE AND ALL CONTENT, PICKS, DATA, AND RECORDS ARE PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, ACCURACY, AND UNINTERRUPTED OR ERROR-FREE OPERATION. WE DO NOT WARRANT THAT ANY PICK WILL WIN, THAT ANY STRATEGY WILL BE PROFITABLE, OR THAT PICKS WILL BE DELIVERED AT ANY PARTICULAR TIME.

16. Limitation of Liability

16.1 TO THE FULLEST EXTENT PERMITTED BY LAW, GEN LANCE VENTURES LLC AND ITS MEMBERS, MANAGERS, OFFICERS, EMPLOYEES, CONTRACTORS, AGENTS, AND AFFILIATES WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR ANY BETTING OR WAGERING LOSSES, LOST PROFITS, LOST REVENUE, OR LOST DATA, ARISING OUT OF OR

RELATING TO THESE TERMS, THE SERVICE, OR YOUR RELIANCE ON ANY PICK OR CONTENT, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

16.2 TO THE FULLEST EXTENT PERMITTED BY LAW, OUR TOTAL LIABILITY FOR ALL CLAIMS ARISING OUT OF OR RELATING TO THESE TERMS OR THE SERVICE WILL NOT EXCEED THE GREATER OF (A) THE AMOUNT YOU PAID US FOR THE SERVICE IN THE 12 MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM, OR (B) ONE HUNDRED U.S. DOLLARS (US $100).

16.3 Some jurisdictions do not allow certain limitations of liability. In those jurisdictions, these limitations apply only to the extent permitted by law. Nothing in these Terms limits any right you have that cannot be waived or limited under applicable law, including under Massachusetts General Laws Chapter 93A.

17. Indemnification

To the extent permitted by law, you agree to indemnify, defend, and hold harmless Gen Lance Ventures LLC and its members, managers, officers, employees, contractors, agents, and affiliates from any claims, actions, liabilities, damages, losses, costs, and expenses (including reasonable attorneys' fees) arising out of your breach of these Terms, your redistribution or misuse of picks or Content, or your violation of any law or third-party right.

18. Dispute Resolution, Binding Arbitration, and Class Action Waiver

18.1 Informal resolution first. Before starting an arbitration or court proceeding, the party with a dispute must send the other a written notice describing the dispute and the relief requested, including (if you are sending it) your name and the email address associated with your subscription. Notices to us must be sent to legal@geninvestbetting.com and to the mailing address in Section 22. Notices to you will be sent to the email address associated with your subscription. Both parties will try in good faith to resolve the dispute for 30 days after the notice is received. Any applicable limitation period is paused (tolled) during this 30-day period.

18.2 Agreement to arbitrate. Except as provided in Section 18.3, you and we agree that any dispute, claim, or controversy arising out of or relating to these Terms, the Service, any purchase, or our relationship (each, a "Dispute"), whether based in contract, tort, statute, or any other legal theory, will be resolved exclusively by final and binding individual arbitration. The arbitrator decides all questions about the scope, interpretation, applicability, and enforceability of this arbitration agreement, except that a court decides questions about Sections 18.5, 18.6, and 18.9.

18.3 Exceptions. Either party may (a) bring an individual claim in small claims court if it qualifies and remains there on an individual basis, and (b) seek injunctive or other equitable relief in court to stop actual or threatened infringement, misappropriation, or misuse of intellectual property or Content, including unauthorized redistribution of picks.

18.4 Rules and procedure. The arbitration will be administered by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules then in effect, as modified by these Terms, before a single arbitrator. The AAA rules are available at adr.org. Payment of filing, administrative, and arbitrator fees will be governed by the AAA's consumer fee schedule. If you are a consumer, your share will not exceed what those rules allow. Unless the parties agree otherwise, the arbitration will be conducted by video conference, telephone, or written submissions. If an in-person hearing is required, it will take place in the county where you reside or in Berkshire County, Massachusetts, at your choice. The arbitrator may award

any individual relief that a court could award under applicable law. The award is final and binding, and judgment on it may be entered in any court of competent jurisdiction.

18.5 CLASS ACTION WAIVER. YOU AND WE AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN AN INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, COLLECTIVE, CONSOLIDATED, OR REPRESENTATIVE PROCEEDING. THE ARBITRATOR MAY NOT CONSOLIDATE CLAIMS OF MORE THAN ONE PERSON OR PRESIDE OVER ANY FORM OF CLASS OR REPRESENTATIVE PROCEEDING, EXCEPT AS PROVIDED IN SECTION 18.6.

18.6 Mass filings. If 25 or more similar arbitration demands are filed against us by or with the assistance of the same law firm or coordinated group of law firms or organizations, the AAA's Mass Arbitration Supplementary Rules will apply, and the parties agree that the demands may be administered and decided in batches as permitted by those rules. Any applicable limitation period is tolled for demands awaiting administration.

18.7 JURY TRIAL WAIVER. TO THE FULLEST EXTENT PERMITTED BY LAW, YOU AND WE WAIVE ANY RIGHT TO A JURY TRIAL FOR ANY DISPUTE, WHETHER IN ARBITRATION OR IN COURT.

18.8 30-day right to opt out. You may opt out of this agreement to arbitrate by emailing legal@geninvestbetting.com within 30 days after you first accept these Terms. Your email must include your name, the email address associated with your subscription, and a clear statement that you are opting out of arbitration. Opting out does not affect any other part of these Terms, including Sections 18.1, 18.7, and 18.9.

18.9 Court backstop and venue. If you opt out, if a claim is excluded from arbitration under Section 18.3, or if this agreement to arbitrate is found unenforceable as to any claim, that claim will be brought exclusively in the state or federal courts located in the Commonwealth of Massachusetts, and you and we consent to the personal jurisdiction of those courts. If the class action waiver in Section 18.5 is found unenforceable as to any claim, that claim (and only that claim) will be severed and decided by such a court, and it will be stayed until any individual arbitration of the remaining claims is complete. The arbitration agreement remains in effect for all other claims.

18.10 Time limit to bring claims. To the extent permitted by law, any Dispute must be brought within one year after the claim arises. Otherwise it is permanently barred.

18.11 Changes to this Section. If we make a material change to this Section 18, you may reject the change by emailing legal@geninvestbetting.com within 30 days after it takes effect. The previous version will then continue to govern Disputes between you and us.

19. Governing Law

These Terms are governed by the laws of the Commonwealth of Massachusetts, without regard to its conflict-of-law rules. The agreement to arbitrate in Section 18 is governed by the Federal Arbitration Act, 9 U.S.C. § 1 et seq.

20. Changes to These Terms

20.1 We may update these Terms from time to time. Updated Terms will be posted with a new version number and "Last Updated" date. For any material change, we will email current subscribers at least 14

days before the change takes effect. However, changes required by law, or made to address security or fraud, may take effect immediately.

20.2 Changes apply only going forward. They do not apply to any Dispute for which a notice under Section 18.1 was sent before the change took effect. Changes to Section 18 are also subject to Section 18.11.

20.3 Your continued use of the Service after a change takes effect, or any new purchase, constitutes acceptance of the updated Terms. If a material change adversely affects an active subscription and you do not agree to it, you may notify us before the change takes effect. We will then end that subscription and issue a prorated refund calculated under Section 6.4 as of the effective date of the change.

21. Electronic Communications and Notices

You consent to entering into these Terms electronically and to receiving all agreements, notices, disclosures, and other communications from us electronically, including by email. Electronic communications satisfy any legal requirement that a communication be in writing. Notices to you are effective when sent to the email address associated with your subscription. Notices to us must be sent as described in Section 18.1.

22. General Provisions

22.1 Entire agreement. These Terms, together with the product description shown at the time of your purchase, are the entire agreement between you and us about the Service. They supersede all prior or contemporaneous agreements, representations, and understandings on that subject. If the product description and these Terms conflict, these Terms control.

22.2 Severability. If any provision of these Terms is found invalid, illegal, or unenforceable, it will be enforced to the maximum extent permissible or severed, and the remaining provisions will continue in full force and effect, subject to Section 18.9.

22.3 No waiver. Our failure to enforce any right or provision is not a waiver of it. A waiver is effective only if it is in writing and signed by an authorized representative of Gen Lance Ventures LLC. Waiving one breach does not waive any other or later breach.

22.4 Assignment. You may not assign or transfer these Terms or your subscription without our prior written consent. We may assign these Terms, without your consent, to an affiliate or to a successor in a merger, acquisition, or sale of all or part of our business or assets.

22.5 Force majeure. We are not liable for any failure or delay in performance caused by circumstances beyond our reasonable control. Examples include acts of God, natural disasters, epidemics, governmental actions, league actions, power failures, failures of third-party data, hosting, payment, or email providers, cyberattacks, labor disputes, and interruptions in internet or communication services. This Section does not reduce any refund owed under Section 6.3.

22.6 Relationship; third parties. Nothing in these Terms creates a partnership, joint venture, employment, agency, or fiduciary relationship. There are no third-party beneficiaries of these Terms.

22.7 Interpretation. Headings are for convenience only. The word “including” means “including without limitation.” These Terms will not be construed against either party as the drafter.

Contact Information

Gen Lance Ventures LLC
d/b/a Gen Invest Sports Betting
82 Wendell Avenue, STE 100
Pittsfield, MA 01201
legal@geninvestbetting.com