

Terms and Conditions

Tradeval Workbench | Dover Industries LLC | Version 2026-10-09

Effective October 9, 2026

1. Scope and use

These Terms and Conditions govern Tradeval Workbench at trade-validation.com and its related research tools and services (the Service), operated by Dover Industries LLC, a Massachusetts limited liability company (we, us, our). They cover market research, company and sector pages, spending illustrations, stock and options checklists, options chains and spread tools, prediction-market explorers, social feeds, portfolio records, valuations, bull-case scenarios, stories, and planning and tax calculators. Read them before creating an account. By affirmatively accepting these Terms, you enter an agreement with Dover Industries LLC. For visitors without accounts, these Terms apply only where a valid agreement is formed under applicable law; simply publishing this document does not establish consent. If you do not agree, do not create an account or use features requiring acceptance.

2. Eligibility

You must be at least 18 years old, have legal capacity to enter into an agreement, and use the Service only where lawful. You are responsible for any additional age, residency, eligibility, or account requirements imposed by a broker or exchange. Access to research does not establish eligibility to trade any product.

3. Research, not personalized advice

Most of the Service concerns investing, stocks, and options. It provides general investment research, opinions, and educational information, not individualized investment, financial, legal, accounting, or tax advice. Outputs may respond to your entered holdings or assumptions, but do not assess your entire financial position, objectives, tax circumstances, or ability to bear losses. Scores, GO/PASS labels, keep/sell labels, rankings, stories, and bullish or bearish cases are model-based research outputs, not an instruction to transact, a suitability determination, or a promise of success. Use alone does not establish an investment-advisory, fiduciary, brokerage, or agency relationship. Consult appropriately qualified professionals for advice on your circumstances. The legal character of any actual conduct is determined by applicable law, not by a disclaimer.

4. Your trading decisions

You remain responsible for researching instruments, verifying inputs and outputs, assessing risk, and deciding whether to trade. The current Service does not place orders, execute transactions, hold customer funds or securities, or guarantee access to a broker or exchange. Entering a quantity or price, exploring a scenario, or running a checklist does not submit an order or reserve a quote.

5. Risk of loss

STOCKS AND OPTIONS ARE RISKY. Stock prices can fall sharply or to zero. Options buyers can lose the entire premium, and uncovered options sellers can face losses beyond their initial investment, including theoretically unlimited losses on uncovered calls. Margin, short selling, leverage, early exercise, assignment, expiration, illiquidity, gaps, and failures to close every leg can increase losses or create unexpected obligations. Spreads do not eliminate all risks. Prediction-market and event contracts can lose their full purchase cost and depend on venue-specific eligibility, resolution, cancellation, and settlement rules. Past performance, historical data, popularity, and hypothetical profits do not predict future results. Do not risk money you cannot afford to lose.

6. Calculations and hypothetical scenarios

Profit-and-loss charts, gains projections, position-sizing estimates, and spending illustrations are mathematical scenarios, not forecasts or actual performance records. Outputs depend on the inputs, model, and available data. Options pricing may assume fixed volatility and interest rates and omit dividends, early exercise, fees, or other effects. Prediction-market scenarios may use a general fee estimate and simplified binary settlement. Actual fees, partial fills, slippage, bid-ask spreads, taxes, settlement treatment, and liquidity may differ. Read the assumptions shown with each tool.

7. Meaning of limits and break-even figures

A displayed maximum profit, maximum loss, or break-even price applies to the modeled position and stated assumptions. It is not a guarantee of an executable trade or a limit on every real-world cost or loss. A spread model assumes the specified legs, quantities, and settlement conditions; entering or closing legs separately, assignment, or an incorrect position can produce different exposure. Before trading, verify contract specifications, quantities, multipliers, prices, and fees with the relevant broker or exchange.

8. Data quality and availability

Prices, market capitalization, growth figures, company information, event dates, option chains, and contract details may be delayed, incomplete, estimated, cached, or incorrect. Data and calculations may change without a corresponding update to a page or downloaded report. We do not promise continuous coverage, real-time quotes, error-free data, or notification of every correction. Confirm material facts and settlement rules with their original sources. Much of the market data shown comes from publicly available sources such as Yahoo Finance, Wikipedia, SEC EDGAR, and exchange and prediction-market websites. These are not official exchange data feeds, can be unofficial or unaudited, and may stop being available. Index membership lists are compiled from public sources and can differ from the index provider's official list.

9. External services and rights

The Service may display information from or link to third parties, including market-data providers and exchanges. Their own terms, licenses, eligibility rules, and privacy notices apply to their services. Their names and marks belong to their respective owners. A reference or link does not by itself imply affiliation, sponsorship, or endorsement. These Terms do not grant rights to redistribute third-party data or bypass a provider's access restrictions. S&P; 500 is a trademark of S&P; Dow Jones Indices LLC or its affiliates (including Standard & Poor's Financial Services LLC); Dow Jones Industrial Average is a trademark of Dow Jones Trademark Holdings LLC; Nasdaq-100 is a trademark of Nasdaq, Inc. Tradeval is not affiliated with, sponsored, endorsed, or licensed by these index providers, and our breadth and heat-map figures are our own calculations, not official index values.

10. Your inputs and privacy

Submit only information you have the right to use. Your account, balances, holdings, and transaction assumptions may be processed and stored to provide requested features. Enter account passwords only in the designated sign-in or security forms; never submit brokerage passwords, full account numbers, or other unnecessary secrets in research tools. If you import a positions file (such as a Fidelity CSV download), it is read to show you a preview and only the positions you choose to apply are saved. You retain ownership of your inputs and grant us a nonexclusive permission to host, process, reproduce, and display them only as reasonably needed to operate, secure, and provide the Service and meet legal obligations. This is not permission to sell your personal financial information or publish your private portfolio. Our separate Privacy Policy explains personal-data handling; acceptance of these Terms is not consent to marketing or unrelated data uses.

11. Permitted use and ownership

Subject to these Terms and applicable third-party rights, you may access the Service for lawful personal research and internal business analysis. You may retain outputs for those purposes. We and our licensors retain rights in the software, design, branding, and original content. Do not resell the Service, redistribute protected datasets, remove ownership notices, or imply our endorsement without appropriate permission. Nothing here restricts fair use, rights under a separate open-source license, or honest reviews and lawful criticism.

12. Acceptable use

Do not use the Service for fraud, unlawful conduct, infringement, or interference with others. Do not introduce malicious code, obtain unauthorized access, bypass access controls or rate limits, or overload the infrastructure. Automated access must respect applicable permissions and provider restrictions. We may restrict or suspend access when reasonably necessary to address misuse, security, legal obligations, or operational issues.

13. Availability and warranties

To the extent permitted by law, the Service is provided as available and as is, without warranties of accuracy, uninterrupted availability, fitness for a particular purpose, or merchantability. We may modify, suspend, or discontinue features. This provision does not exclude warranties, remedies, or service obligations that applicable law makes mandatory.

14. Limits of responsibility

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, YOU BEAR RESPONSIBILITY FOR YOUR INVESTMENT AND TRADING DECISIONS AND RESULTING LOSSES. Dover Industries LLC and its members, managers, employees, and service providers are not responsible for investment or trading losses, lost profits, lost opportunities, loss of data, or indirect, incidental, special, exemplary, punitive, or consequential damages arising from your use of, inability to use, or reliance on the Service, including its research, opinions, data, scores, calculators, or other outputs. To the extent a limitation is lawful, our aggregate liability for claims relating to the Service will not exceed US \$100. These limitations apply only to the extent enforceable under applicable law and do not exclude or limit fraud, willful misconduct, gross negligence, or liability or remedies that cannot lawfully be excluded or limited. Mandatory consumer protections, including applicable Massachusetts Chapter 93A rights and nonwaivable securities-law rights, remain intact. This is not a promise that all claims or losses can legally be disclaimed.

15. Changes and disputes

Massachusetts law governs this agreement, without applying conflict-of-law rules that would select another jurisdiction, except where mandatory law provides otherwise. Subject to mandatory jurisdiction and venue rights, disputes may be brought in the state or federal courts located in Massachusetts, and the parties consent to those courts. You may contact bmbtgroup@gmail.com to seek an informal resolution, but doing so is not a condition of asserting legal rights and does not suspend any filing deadline. These Terms do not require arbitration, waive class proceedings, or remove access to a regulator or any nonwaivable consumer remedy.

16. General provisions

These Terms and any feature-specific terms expressly agreed by you form the agreement concerning the Service. If a provision is unenforceable, the remainder continues to the extent lawful. Failure to enforce a right is not a waiver. You may not transfer this agreement without our consent; we may transfer it in a merger, reorganization, or sale of the Service subject to your existing rights and applicable law. No provision creates a partnership or employment relationship. Provisions concerning ownership, accrued obligations, disclaimers, lawful liability limitations, and disputes survive termination to the extent relevant.

17. Account security and acceptance records

Use accurate registration details, maintain access to your verified email or sign-in provider, and protect your passwords, passkeys, and devices. You must be at least 18 and legally able to accept these Terms. Notify bmbtgroup@gmail.com promptly of suspected unauthorized access. You are responsible for use you authorize, but this does not impose liability that applicable law places elsewhere. We record the accepted terms version, document fingerprint, server timestamp, and signup method. Existing users are not deemed to have accepted a new version merely because their account already exists. Google authentication identifies you; it does not by itself substitute for acceptance of these Terms.

18. Free service and future charges

The current Service is free. We do not currently charge users or offer paid subscriptions. Creating an account does not authorize a payment, recurring charge, brokerage transaction, or transfer of funds. Any future paid offering requires clear pricing and payment terms and separate affirmative authorization before a charge.

19. Portfolio and planning tools

Saved holdings, balances, account labels, and positions are user-entered research records, not broker statements, custody records, or proof of ownership. Values can be stale or incomplete. Keep/sell rules, concentration measures, valuation comparisons, bull cases, earnings-growth sliders, earnings yields, dividend assumptions, and comparisons with Treasury yields are simplified analytical scenarios. They do not measure every risk or establish fair value. Options-gain, retirement, recovery, and compounding calculators use assumptions that may not match your situation. Tax estimates may assume no other income and omit deductions, credits, local taxes, special contract treatment, carryforwards, surtaxes, or changes in law. They are not tax preparation or filing advice. Verify actual tax treatment with a qualified adviser.

20. Connected apps and AI assistants

You may let a third-party application, such as an AI assistant using the Model Context Protocol, read your Tradeval portfolio through Sign in with Tradeval. Access is read-only: a connected app can read your account nicknames, institutions, account types, last four digits, balances, positions, and valuations, and cannot place trades, move money, or change your records. You choose whether to connect an app, and you can disconnect it at any time in Settings under Connected apps; access tokens expire within an hour and renewal stops once you disconnect. The connected app and its provider receive the information you authorize, and their own terms and privacy practices govern what they do with it; we do not control or take responsibility for their handling, retention, or outputs. Answers an AI assistant gives using Tradeval data are generated by that assistant, may be wrong or incomplete, and are not advice from us.

21. Social commentary and automated content

Third-party social posts, sentiment, news, summaries, and generated stories may contain speculation, conflicts of interest, manipulation, inaccuracies, or outdated information. Any automated or AI-generated content can invent facts or omit material context. We do not independently verify every statement or endorse a poster or security merely by displaying it. Do not use popularity or sentiment as proof of value or follow purported trading instructions without independent verification. Report suspected unlawful or infringing material to bmbtgroup@gmail.com with the location, reason, and enough detail to investigate. This does not create a promise of continuous monitoring.

22. Suspension, termination, and records

You may stop using the Service at any time and use account settings or contact bmbtgroup@gmail.com for account-deletion assistance. Save any records you need independently. We may restrict or terminate access for material violations, security threats, unlawful activity, or legal requirements, and may discontinue the free Service. Where reasonably practicable and lawful, we will provide notice and an opportunity to address a correctable violation; urgent security or legal issues may require immediate action. Deletion and retention are subject to the Privacy Policy and legal obligations, not a promise that every backup disappears immediately.

23. Changes to these Terms

The version and effective date identify this document. We will provide reasonable notice of material changes through the Service or available account contact details and request fresh affirmative acceptance where required. Changes apply prospectively and do not retroactively waive accrued claims or rights. If you do not accept a revised agreement, stop using features that require it. A changed link alone does not prove acceptance. Retain or download the version you accept.

24. Contact and legal notices

Dover Industries LLC, Massachusetts, United States. For questions, legal notices, account assistance, and complaints, contact bmbtgroup@gmail.com with a description and relevant page or account reference; do not include passwords or brokerage credentials. This email contact does not replace service-of-process rules or regulatory reporting channels.