

Disclosures for AI-Powered Features on Compass AI Data Services, LLC

Effective Date: November 15, 2025 | **Last Updated:** December 27, 2025

Compass AI Data Services, LLC ("Compass AI", "we", "us", or "our") provides access to artificial intelligence ("AI") powered tools and services (referred to as the "AI Features") designed to enhance your market research and information consumption capabilities through our platform at compassaihq.com. It is important to acknowledge that the use of AI Features carries inherent risks, including the potential generation of inaccurate, incomplete, outdated, or inappropriate information.

Beta Status and Limited Coverage (December 2025)

The Platform is currently in Beta. As of December 2025, our stock coverage is limited to approximately 78 popular stocks. We plan to expand coverage to include at least the S&P 500 index constituents in future releases. During this Beta period:

- Features, functionality, and data coverage may change without notice
- Some features may be incomplete or experimental
- Service availability and performance may vary
- We welcome feedback to help improve the platform

While AI presents numerous advantages for processing and analyzing large volumes of market data, it is crucial to be mindful of the associated risks when using AI-powered features.

PLEASE ASSESS ALL RISKS CONNECTED TO THE UTILIZATION OF AI FEATURES, INCLUDING BUT NOT LIMITED TO THE RISKS LISTED BELOW, PRIOR TO USING THE PLATFORM.

Understanding AI Risks

Bias

AI algorithms learn from historical data, and if the training data contains biases, the algorithm may exhibit those biases in its outputs. This could lead to skewed analysis or perspectives on certain stocks, sectors, or market events.

Interpretability

AI algorithms, particularly large language models and deep learning systems, can be intricate and challenging to understand, even for experts. This complexity makes it difficult to fully explain why a particular insight or analysis was generated, which may limit your ability to assess its validity.

Errors and Hallucinations

AI algorithms are not flawless and can make mistakes. AI models may occasionally generate plausible-sounding but factually incorrect information (known as "hallucinations"), produce outdated analysis based on stale data, or fail to identify relevant market signals. Reliance on AI-generated content without independent verification could potentially result in poor decision-making.

Reliance on Third Parties

Compass AI depends on third parties, including news publications, social media platforms, market data providers (such as TradingView, Polygon.io, and others), and AI model providers, to offer AI Features. There is no guarantee that Compass AI or its relied-upon third parties will perform accurately or deliver information promptly. Delays, inaccuracies, or outages in third-party services may lead to the receipt of incomplete or inaccurate information.

Model Risk

The AI models and algorithms supporting our platform are subject to change, updates, or replacement without notice. Changes to models may impact feature performance, output quality, and result accuracy. New model versions may produce different results than previous versions. It is not advisable to rely solely on AI Feature outputs for any decision-making.

Data Timeliness

Market data, news, and social media content processed by our AI Features may be subject to delays. Real-time data may not always be truly real-time, and there may be latency between when an event occurs and when it appears in our analysis. Always verify critical information through primary sources.

Platform Features and AI Capabilities

Compass AI provides an AI-powered market intelligence platform with the following features:

Core Features

Insights & Alerts: The platform generates insights for stocks using a combination of AI models and algorithmic analysis of news, social media, and market data. Free users may see a limited preview of insights; full access to personalized insights for stocks in your watchlist and related alerts requires a PRO subscription.

Stock Analysis Reports (PRO only): Our "Deep stock analysis" feature provides AI-generated analysis reports on individual stocks as well as aggregate market summaries, synthesizing information from multiple data sources. This feature is available exclusively to PRO tier subscribers.

Stories (News Clustering) (PRO only): Our AI systems automatically detect, cluster, and summarize evolving financial news narratives across news articles and social posts. These "Stories" group related content into coherent narratives to help you understand market-moving events and sustained themes.

Market Data: The platform displays market data including stock prices and basic market information. Sentiment scores derived from news and social media analysis, and detailed sentiment tracking metrics, are available to PRO subscribers.

Portfolio Tracking: (Currently unavailable) Third-party brokerage account connection features are not currently active. This section is reserved for future integrations.

Agentic AI Features

Our platform employs agentic AI systems that use tool calling, structured reasoning, and multi-step workflows to generate pre-computed analysis. These AI agents operate behind the scenes to:

- Process large volumes of news and social media data
- Extract structured information from unstructured text

- Identify trends and anomalies across multiple data sources
- Generate summaries and insights with citations to source materials
- Cluster related news into coherent narratives

Important: While our platform uses advanced AI capabilities, these features primarily operate as pre-computed analysis systems. AI interactions are delivered through pre-computed insights, summaries, and news clustering (Stories). Interactive chatbot features may be available to select users via feature flags but are not generally available to all users.

NOT INVESTMENT ADVICE

THE INFORMATION, ANALYSIS, INSIGHTS, AND DATA PROVIDED THROUGH Compass AI SHOULD NOT BE CONSTRUED AS INVESTMENT RESEARCH, INVESTMENT ADVICE, OR A RECOMMENDATION TO BUY, SELL, OR HOLD ANY SECURITIES.

Compass AI is an information provider, not a registered investment adviser, broker-dealer, or financial planner. We do not provide personalized investment advice based on your individual financial situation, risk tolerance, investment objectives, or personal circumstances.

Before making any investment decisions:

- Conduct your own independent research and due diligence
- Assess your own risk tolerance and investment objectives
- Consider consulting with a licensed financial adviser, investment professional, or qualified professional who understands your specific financial situation
- Verify information accuracy through multiple independent sources

Compass AI makes no representations or warranties regarding the accuracy, completeness, quality, timeliness, currentness, or any other characteristic of information, insights, analysis, or data provided through the platform. Past performance data or historical analysis does not guarantee or predict future results.

You assume full responsibility for any decisions you make based on information obtained through Compass AI.

Informational and Educational Purposes Only

All content, features, tools, data, analysis, insights, and other information provided through Compass AI are for informational and educational purposes only. The platform is designed to:

- Aggregate and present market information from various sources
- Filter and organize data based on your watchlists and tracked stocks
- Provide AI-powered analysis of publicly available information
- Help you conduct your own research more efficiently

The platform is NOT designed to:

- Provide personalized investment advice
- Recommend specific investment actions
- Suggest optimal portfolio allocations
- Act as a fiduciary or investment adviser

Disclaimer of Warranties

Compass AI AND ITS AFFILIATES, AGENTS, EMPLOYEES, AND SERVICE PROVIDERS (INCLUDING THIRD-PARTY DATA PROVIDERS AND AI MODEL PROVIDERS) MAKE NO WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE AI FEATURES OR PLATFORM.

WE SPECIFICALLY DISCLAIM:

- Any warranty of accuracy, completeness, or timeliness of information
- Any warranty that AI-generated content is free from errors or hallucinations
- Any warranty regarding the performance or availability of the platform
- Any warranty of merchantability, fitness for a particular purpose, or non-infringement
- Any warranty that the platform will meet your requirements or expectations

THE PLATFORM AND ALL CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE."

Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, Compass AI AND ITS AFFILIATES, AGENTS, EMPLOYEES, AND SERVICE PROVIDERS SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, OR PUNITIVE DAMAGES ARISING FROM:

- Use of or inability to use the platform or AI Features
- Reliance on any information, analysis, insights, or data provided through the platform
- Any investment decisions made based on platform content
- Errors, omissions, inaccuracies, or hallucinations in AI-generated content
- Delays or interruptions in service
- Loss of profits, data, or business opportunities
- Any other matter relating to the platform

This limitation applies even if Compass AI has been advised of the possibility of such damages.

User Responsibility

By using Compass AI, you acknowledge and agree that:

1. You are solely responsible for evaluating the merits and risks of any information obtained through the platform
2. You will conduct independent verification of information before making any decisions
3. You will not rely solely on AI-generated content for decision-making
4. You understand that AI systems can make errors and generate inaccurate information
5. You will use the platform in compliance with all applicable laws and regulations
6. You will not use the platform for any unlawful purposes

Third-Party Data Sources

Compass AI relies on various third-party data providers to deliver platform features, including but not limited to:

- Financial market data providers (e.g., TradingView, Polygon.io)
- News aggregation services
- Social media platforms
- AI model providers and cloud service providers

We do not control these third-party services and are not responsible for their accuracy, availability, or performance. Third-party data may be subject to delays, errors, or interruptions beyond our control.

Changes to AI Features

We reserve the right to modify, update, discontinue, or replace any AI Features, models, or platform capabilities at any time without notice. Such changes may affect the nature, quality, or availability of analysis and insights.

Effective Date

This disclosure is effective as of November 15, 2025.

Contact Information

If you have questions about this disclosure or our AI Features, please contact us at support@compassaihq.com.

For full terms of service, please visit <https://compassaihq.com/agreement/Terms-of-Service.pdf>.

For our privacy policy, please visit <https://compassaihq.com/agreement/Privacy-Policy.pdf>.

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