

HCap Strategy L.L.C Terms and Conditions

Effective date January 1st 2026

This is a legally binding agreement (“Agreement”) between you and HCap Strategy L.L.C, governed by the laws of the state of Utah. By using the HCap Strategy L.L.C websites and Doable Benefits mobile application (the “App”), email list subscriptions, social media platforms, and other features (collectively its “Products”), you agree to be bound by this Agreement.

HCap Strategy Rights

HCap Strategy L.L.C reserves the right to make any changes to any of its Products at any time. By using its Products, you are agreeing to any changes posted on its website or App at that time.

HCap Strategy L.L.C owns all content found on its Products including pictures, graphics, videos, data, use information, text and scripts. Branding collateral such as trademarks, logos, service marks associated with our Products are the property of HCap Strategy L.L.C, whether identified with copyright or trademark designations or not. Any use of HCap Strategy L.L.C content without its express written permission is prohibited.

HCap Strategy L.L.C stores any gathered personal data utilizing highly secure technology. You consent to allow us to store this data, pursuant to our Privacy Policy.

HCap Strategy L.L.C reserves the right to contact you via email and other forms of electronic communication. Any electronic transmission of messaging will be considered as if done in writing and be legally binding on both parties.

HCap Strategy L.L.C reserves the right to update this Agreement in its sole discretion.

Subscription Terms

You subscribe to our Products when you voluntarily create your own account by creating a username and password. This entitles you to access the HCap Strategy L.L.C Products solely for the purpose of using the Products as intended. HCap Strategy L.L.C reserves the right to terminate the license at any time. The use or implementation of crawlers, data miners, scraping of Products, bots, or any other automated or non-automated means to collect data from any Products is strictly prohibited. This goes for both subscribers and non-subscribers of HCap Strategy L.L.C’s Products.

You represent by agreeing to these terms that you are 18 years or older. All users of your account must be 13 years or older to have the Doable Benefits App on their electronic device(s). You must supervise all use of Doable Benefits’ Products or Services associated with your account including:

- Using the Doable Benefits App for Accessing any Health Insurance related tools
- Using the App for Doable Benefits Activities.
- Changing any information on your preference page on the App.

When establishing your account, you will set up a username and password to authenticate

yourself and to ensure you have agreed to these terms and conditions. Use of another person's name with the intent to impersonate them and mis-represent who you are is prohibited. Inappropriate username or passwords may result in the cancellation of your subscription.

HCap Strategy L.L.C takes its responsibility to secure your personal information very seriously. However, it is your responsibility to keep your username and password secure. If you find that your personal information has been leaked in a breach related to any HCap Strategy or Doable Benefits Products, please contact us at support@hcapstrategy.com immediately.

HCap Strategy L.L.C highly recommends having multiple household members use the same account, with a primary subscriber overseeing the account rather than having multiple, independent accounts in a single household.

You must have an active account to use the Doable Benefits App. Once your account expires or if you cancel your account, there is no guarantee that your data including your preferences, favorites, or history will be saved.

Cancellation and Refunds

HCap Strategy L.L.C reserves the right to terminate your account at its own discretion, whether or not you are in breach of this Agreement.

If you are dissatisfied with any part of HCap Strategy L.L.C Products, or with any clause of these terms, your sole and exclusive remedy is to discontinue using the Products. You may cancel your account on the preferences page of the App. Upon cancellation, you will no longer continue to have access to your HCap Strategy L.L.C account and our Products.

Disclaimer

HCap Strategy L.L.C Products are provided on an 'as is' basis without warranties of any kind, whether explicit or implied. Use its Products at your own risk. HCap Strategy L.L.C makes no representation or warranty that any content within its Products is accurate, complete, reliable or error-free. HCap Strategy L.L.C does not represent that its Products are suitable for a particular use by you or one of your family members.

Although HCap Strategy L.L.C strives to be safe and secure, it does not warrant that its Products, servers, or emails are free from viruses or any other harmful components.

Our partners secure your personal information through many means including penetration testing and high-level encryption to ensure your data is protected from intrusions. The data including but not limited to login and passwords to your Doable Benefits account do not necessitate any credit monitoring services deployed on our behalf for you in the case of a breach. HCap Strategy L.L.C will not be liable for the loss resulting from any such malicious data breach. Your only recourse for such an event is to cancel your Doable Benefits subscription.

Liability

HCap Strategy L.L.C will not be liable for any damages that we cause unintentionally, and it will not be liable to you for any actual, incidental, indirect or consequential loss or damage however caused, provided that nothing in this Agreement will be interpreted so as to limit or exclude any liability which may not be excluded or limited by law. You use the Doable Benefits and services at your own risk and agree to indemnify and hold harmless HCap Strategy L.L.C from any liability or loss that you or any other person affiliated with you may incur from your or their use, or non-use, thereof. HCap Strategy L.L.C does not assume liability to you or any other party for any loss or damages caused by use of or reliance on its Products, including but not limited to loss of revenue, loss of actual or anticipated profits, loss of the use of money, loss of anticipated savings, or loss or corruption of, or damage to, data, systems or programs, accident, misapplication of information, delay, injury, disease and/or death. You, together with your heirs, agents, representatives and predecessors and successors in interest, hereby agree to fully and completely indemnify, hold harmless and release HCap Strategy L.L.C from any and all claims you have or may have against HCap Strategy L.L.C, including, without limitation, debts, demands, damages, causes of action, suits, liabilities, levies, executions and/or judgments because of, arising out of, or in any way connected with, your use of the HCap Strategy L.L.C Products, other than claims arising from a breach of this Agreement. These releases and obligations will survive this Agreement and your use of the Products.

Dispute Resolution

This Agreement, your use of our Products, and any dispute that might arise between you and HCap Strategy L.L.C is governed by the law of the State of Utah.

If a dispute arises between you and HCap Strategy L.L.C, it's goal is to provide you a neutral and cost-effective way to resolve the dispute quickly. You agree to first contact the HCap Strategy L.L.C Customer Success team by phone or email via the contact information below to describe the problem and seek a resolution. If that does not resolve the issue, then you and HCap Strategy L.L.C agree to attempt to resolve the dispute through binding arbitration. The parties agree, however, that either party may bring immediate suit in court to enjoin infringement or other misuse of intellectual property rights.

To begin an arbitration proceeding, you must send a certified letter requesting arbitration and describing your claim to HCap Strategy L.L.C at 862 South Main Street, STE #2, Brigham City, UT 84302. The arbitration will be conducted by the American Arbitration Association (AAA) under its rules, including the Commercial Dispute Resolution Procedures and the Supplementary Procedures for Consumer Related Disputes of the AAA, as modified by this Agreement (collectively, "AAA Rules"). The AAA Rules and costs are available online at www.adr.org.

Notwithstanding the foregoing, this arbitration agreement does not preclude you from bringing issues to the attention of federal, state, or local agencies. Such agencies can, if the law allows, seek relief against us on your behalf. This entire arbitration provision will survive termination of this Agreement and the termination of your Doable Benefit account.

You and HCap Strategy L.L.C agree that each may bring claims against the other only in your or its individual capacity, and not as a plaintiff or class member in any purported class, consolidated, or representative, action. Unless the parties agree otherwise, in an arbitration

action the arbitrator may not consolidate more than one person's claims, and may not otherwise preside over any form of a representative or class proceeding.

Any legal action brought subject to this Agreement shall be brought in the First District Court, in and for Brigham City, State of Utah. The parties shall bear their own costs in alternative dispute resolution, but the prevailing party in any litigation shall be awarded his or her attorney fees and costs. The parties each waive any right to a jury trial.

Assignment

HCap Strategy L.L.C reserves the right to assign or transfer its rights and obligations under this Agreement. These terms are personal to you and, as a result, you may not, without HCap Strategy L.L.C's written consent, assign or transfer any of your rights and obligations under this Agreement. There will be no third-party beneficiaries to this Agreement.

Severability

In the event that any term of this Agreement is held to be invalid or unenforceable by a court of competent jurisdiction, the remainder of these terms will remain valid and enforceable. HCap Strategy L.L.C can replace any term that is not valid and enforceable with a term of similar meaning, which is valid and enforceable.

Waiver

Any intentional or unintentional waiver or failure by HCap Strategy L.L.C to enforce any aspect of this Agreement does not constitute a complete waiver of any part of this Agreement, and will not affect our right to require performance at any subsequent time. The entire Agreement remains in effect.

Complete Agreement

This Agreement, including any terms, conditions and policies expressly referenced herein, together with any legal notices published on our website and/or transmitted to you by either electronic or physical means, will constitute the complete understanding and agreement between you and HCap Strategy L.L.C, and will supersede and cancel any prior or contemporaneous understandings and agreements, except as expressly provided otherwise by HCap Strategy L.L.C.

Copyright Complaints

HCap Strategy L.L.C respects the intellectual property rights of others and requires that users of our Products do the same. U.S. copyright law does not protect recipes that include only listings of ingredients. However, Copyright protection may extend to a description, explanation or illustration that accompanies a recipe or formula or to a combination of recipes such as in a cookbook. Should you have a copyright complaint, please contact our Customer Success team.

Contact Information

For questions or comments regarding our Terms or Services, please contact the HCap Strategy L.L.C Customer Success team by email at support@hcapstrategy.com or by phone 435-239-3154.