Generated Assets Acceptable Use Policy

This Generated Assets Acceptable Use Policy ("Policy") applies to the Generated Assets interactive analysis tool and website ("Generated Assets" or "Services") offered by Public Holdings, Inc. ("Public", "we", "our," or "us").

Generated Assets is powered by one or more large language models that have been trained to understand natural language inputs from users, and to generate natural language outputs based on these inputs and available market data. Through such large language models, you can search and screen for securities based on objective criteria regarding these securities or their underlying companies. Once you choose your list of securities (your "Portfolio"), you can use the Services to display key historical information and metrics regarding your Portfolio and to compare it against benchmark indices.

You may provide written input to the Services ("Input"), including, but not limited to, requests, criteria, questions, data, or information. Based on the Input, you may receive output generated and returned by the Services ("Output"), including, but not limited to, answers, data, graphics, metrics, or information. Input and Output are collectively "Content."

Prohibited Use of the Services

Please do **NOT** use the Services for any of the following:

1. **Investment Decisions.** The Services, including any Output, should not be used to make investment decisions for yourself or others. You must do your own research and must not rely on any Output to make decisions, including investment decisions. You should always consult with your legal, tax, and/or financial advisors before making any financial decisions.

2. Investment Advice

- **a.** Output should never be considered investment advice or research. Not only may the Output be materially inaccurate, but the Services do not consider all factors that may affect investment or other decision-making and does not account for individual goals, risk aversion, and/or other circumstances. The appropriateness of a particular investment will depend on an investor's individual circumstances and objectives.
- **b.** When Generated Assets mentions a stock, for example, it is not endorsing that stock. Output should never be considered a recommendation to buy, sell, or hold a security. Output should never be considered an offer to sell or the solicitation of an offer to purchase any security, future, or other financial instrument or product.
- **c.** Furthermore, you should never use the Services for purposes of: (i) providing investment research or advice to others; (ii) issuing reports or analyses of securities to others; (iii) providing recommendations to others with regard to the purchase or sale of a security; or (iv) offering to sell or soliciting an offer to purchase any security from others.

- **3. Commercial Purposes.** The Services should be for your personal use only. We prohibit using the Services for any commercial or business-related purposes and for purpose of receiving or soliciting compensation from others.
- **4. Personal, Sensitive, or Confidential Information.** You should never enter the following as Input when using the Services:
 - **a.** Any personal information, including names, phone numbers, addresses, emails, or birth dates; or
 - **b.** Confidential or sensitive information.
- 5. **Illegal Activity.** We prohibit the use of the Services for any illegal activity.
- 6. Child Sexual Abuse Material. We prohibit using the Services to input or generate Child Sexual Abuse Material or any content that exploits or harms children.
- **7. Hateful, Harassing, or Violent Content.** We prohibit using the Services to input or generate:
 - **a.** Content that expresses, incites, or promotes hate based on identity;
 - **b.** Content that intends to harass, threaten, or bully an individual; or
 - **c.** Content that promotes or glorifies violence or celebrates the suffering or humiliation of others.
- **8. Malware.** We prohibit using the Services to input or generate code that is designed to disrupt, damage, or gain unauthorized access to a computer system.
- **9. Physical Harm.** We prohibit using the Services for activity that has high risk of physical harm, including:
 - a. Weapons development;
 - **b.** Military and warfare;
 - **c.** Management or operation of critical infrastructure in energy, transportation, and water; or
 - **d.** Content that promotes, encourages, or depicts acts of self-harm, such as suicide, cutting, and eating disorders.
- **10. Economic Harm.** We prohibit using the Services for activity that has high risk of economic harm, including:
 - **a.** Multi-level marketing;
 - **b.** Gambling;
 - c. Payday lending; or

- **d.** Automated determinations of eligibility for credit, employment, educational institutions, or public assistance services.
- **11. Fraudulent or Deceptive Activity.** We prohibit using the Services for fraudulent or deceptive activity, including:
 - a. Scams;
 - **b.** Coordinated inauthentic behavior;
 - **c.** Plagiarism;
 - **d.** Academic dishonesty;
 - e. Astroturfing, such as fake grassroots support or fake review generation;
 - **f.** Disinformation;
 - g. Spam; or
 - h. Pseudo-pharmaceuticals.
- **12. Adult Content.** We prohibit using the Services to input or generate adult content, including:
 - **a.** Content meant to arouse sexual excitement, such as the description of sexual activity, or that promotes sexual services;
 - **b.** Erotic chat; or
 - c. Pornography.
- **13. Political Campaigning or Lobbying.** We prohibit using the Services for political campaigning or lobbying, such as by:
 - **a.** Generating high volumes of campaign materials;
 - **b.** Generating campaign materials personalized to or targeted at specific demographics;
 - **c.** Building conversational or interactive systems such as chatbots that provide information about campaigns or engage in political advocacy or lobbying; or
 - **d.** Building products for political campaigning or lobbying purposes.
- **14. Privacy Violations.** We prohibit using the Services for activity that violates people's privacy, including:
 - **a.** Tracking or monitoring an individual without their consent;

- **b.** Facial recognition of private individuals;
- **c.** Classifying individuals based on protected characteristics;
- d. Using biometrics for identification or assessment; or
- **e.** Unlawful collection or disclosure of personal identifiable information or educational, financial, or other protected records.
- **15.** Legal Advice. We prohibit using the Services to engage in the practice of law or offering legal advice. You should always consult with a qualified legal professional for any questions or advice.
- **16. Medical Advice.** We prohibit using the Services to determine whether you or someone else have or do not have a certain health condition, or to provide instructions on how to cure or treat a health condition. You should never use the Services to provide diagnostic or treatment services for any medical conditions. You should always consult with a qualified medical professional for any questions or advice.
- **17. Government Decision-Making.** We prohibit using the Services for government decision-making, including:
 - **a.** Law enforcement and criminal justice; or
 - **b.** Migration and asylum

Sharing and Disclosure of Output.

To mitigate the possible risks of content generated by artificial intelligence ("<u>AI</u>"), we have set the following policy on permitted sharing and disclosure of Output to others.

- 1. Always manually review each Output before sharing to ensure that it complies with the terms of this Policy and the Generated Assets Subscription Agreement ("<u>Generated Assets Subscription Agreement</u>"). Do not share Output that violates this Policy or the Generated Assets Subscription Agreement. Do not share Output that will or may offend others.
- **2.** Always attribute the Output to Public and Generated Assets.
- **3.** If taking suggestions for Input from others, always exercise good judgment. Do not enter Input that might result in violations of this Policy or the Generated Assets Subscription Agreement.
- 4. Remember Output may contain negative, biased, inaccurate, incomplete, and/or nontimely responses. Never represent that the Output is definitively accurate, correct, true, current, or complete. Do not rely, or encourage others to rely, on any Output without independently evaluating and verifying its accuracy and appropriateness of use, including through human review of the Output.
- 5. Never represent that the Output is or can potentially be serve as: (a) an investment recommendation; (b) investment advice; (c) investment research; (d) a recommendation

to buy, sell, or hold a security; or (e) an offer to sell or the solicitation of an offer to purchase any security, future, or other financial instrument or product.