

TactiFunds Terms of Service

Last updated: June 9, 2026 **Effective date:** June 9, 2026

These Terms of Service ("Terms") govern your use of the **TactiFunds** mobile application (the "App") provided by **Tristar Dynamics LLC** ("we," "us," "our"). By creating an account, signing in, or otherwise using the App, you agree to these Terms. If you do not agree, do not use the App.

Please read carefully. These Terms include important information about your rights and obligations, including disclaimers, limitations of liability, an arbitration agreement (Section 16), and a class-action waiver. By using the App, you accept these provisions.

1. About TactiFunds

TactiFunds is a financial-planning utility for current and former U.S. service members and their families. The App provides calculators, planners, and personalized estimates based on data you enter and on publicly available information.

TactiFunds is an independent product. It is not affiliated with, endorsed by, or sponsored by the U.S. Department of Defense, any branch of the U.S. Armed Forces, the Department of Veterans Affairs, or any federal government agency. Pay tables, allowances, benefit figures, and related references are drawn from publicly available DoD and VA data and are provided for informational purposes only.

The App is not a financial advisor, broker, tax professional, attorney, or fiduciary. Nothing in the App constitutes financial, investment, tax, legal, retirement, insurance, or accounting advice. See Section 7 for the full disclaimer.

2. Eligibility

You may use the App only if:

- You are at least **17 years old** (the App's App Store age rating).
- You have the legal capacity to enter into a binding contract in your jurisdiction.
- You are not barred from using the App under applicable U.S. or other law (including U.S. export controls and sanctions lists).
- You agree to comply with these Terms and our [Privacy Policy](#).

If you use the App on behalf of a household member or other person, you represent that you are authorized to do so and that they accept these Terms through your acceptance.

3. Your Account

- **Sign-up.** You can create an account using email/password or Sign in with Apple. You are responsible for keeping your credentials secure and for all activity that happens under your account.
- **Accuracy.** The estimates the App produces are only as accurate as the data you provide. You agree to enter information truthfully and to update it when material details change.
- **One person per account.** Don't share your account with others or allow multiple people to use a single account. If you want to compare scenarios for a spouse or family member, use the App's spouse/dual-military features rather than a shared login.
- **Termination by you.** You can sign out at any time and delete your account from Settings → Danger Zone. Deletion is permanent.
- **Termination by us.** We may suspend or terminate your account if you violate these Terms, abuse the Feedback Board, attempt to circumvent subscription gates, or engage in fraud. Where reasonable, we will give you notice and an opportunity to cure.

4. License to use the App

Subject to your compliance with these Terms, we grant you a **limited, personal, non-exclusive, non-transferable, non-sublicensable, revocable license** to install and use the App on iOS devices you own or control, solely for your personal, non-commercial use.

You may not:

- Copy, modify, translate, reverse-engineer, decompile, or disassemble the App, except to the limited extent applicable law expressly permits despite this restriction.
- Distribute, sell, lease, sublicense, or otherwise transfer your license or your account to anyone else.
- Use the App to build a competing product or to scrape its data, calculations, or interface.
- Remove or alter any copyright, trademark, or other proprietary notice.
- Bypass or attempt to bypass paywalls, subscription gating, or trial-eligibility controls.
- Use automated tools (bots, crawlers, scripts) to interact with the App in ways that exceed normal human use.
- Use the App for any unlawful purpose or in violation of any applicable law or regulation.

The App is licensed, not sold. We retain all right, title, and interest in the App, including all intellectual property rights.

5. Subscriptions, Trials, and Payments

5.1 Tiers

TactiFunds offers a free tier (**Core**) and three paid tiers (**Plus, Pro, Elite**) with increasing feature sets. Current pricing is shown in the App and in the App Store. Prices may change; we will give advance notice in the App and through Apple's standard subscription-change flow before any price increase affects you.

5.2 Free trial

We may offer a **7-day free trial** to new subscribers. While you are in the trial period, you have access to the same features as the highest tier (Elite), regardless of which tier you selected. **At the end of the trial, your subscription will automatically renew at the price of the tier you selected unless you cancel at least 24 hours before the trial ends.** Trial eligibility is determined by Apple — generally, only first-time subscribers within a subscription group are eligible.

5.3 Auto-renewal

Subscriptions **renew automatically** for the same term (monthly or yearly) until you cancel. Apple charges your Apple ID at the start of each renewal period.

5.4 Cancellation

You can cancel any time in **iOS Settings → your Apple ID (your name at the top) → Subscriptions → TactiFunds**. Cancellation stops the next renewal but does not refund the current period; you keep access until the end of the term you've already paid for.

5.5 Refunds

Refunds are governed by Apple's policies and are processed by Apple, not by us. To request a refund, use **reportaproblem.apple.com** or your Apple ID purchase history. We do not control refund decisions.

5.6 No third-party payment

All payments are processed by Apple. We do not accept payment by any other means and never request your credit-card or bank information.

6. User-Generated Content (Feedback Board)

The App includes a **Feedback Board** where you can post suggestions, bug reports, and comments and upvote others' posts. The following rules apply to anything you post:

6.1 License you grant us

By posting content on the Feedback Board, you grant us a **worldwide, royalty-free, perpetual, irrevocable, sublicensable, transferable license** to host, display, reproduce, modify (e.g., to fix typos or moderate), distribute, and use that content for the purpose of operating the App and

improving the product. You retain ownership of your content; this license is just what we need to display it.

6.2 Content you may not post

You agree not to post content that:

- Is unlawful, harassing, defamatory, threatening, abusive, hateful, sexually explicit, or otherwise objectionable.
- Discloses another person's private information (including their financial details, military records, or PII).
- Includes account credentials, payment information, social-security numbers, or other sensitive personal data — yours or anyone else's. **The Feedback Board is public to other TactiFunds users; do not paste sensitive information into it.**
- Infringes any patent, trademark, trade secret, copyright, or other intellectual-property right.
- Promotes illegal activity, fraud, or financial scams.
- Contains malware, links to malware, or attempts to disrupt the App.
- Misrepresents your affiliation with any person, branch, or organization (including DoD).
- Spams or attempts to manipulate upvotes, comment counts, or trending logic.

6.3 Moderation

We may, in our sole discretion, **remove, edit, or refuse to publish** any content that violates these Terms or that we judge inappropriate, **without notice and without liability**. We may also suspend or terminate accounts that repeatedly violate these rules. We have no obligation to moderate, but we reserve the right to do so.

6.4 Your responsibility for your content

You are solely responsible for the content you post. We do not endorse user-submitted content, and statements made on the Feedback Board reflect the views of the user who posted them, not us.

7. Information disclaimers — please read

7.1 Not professional advice

The App does not provide financial, investment, tax, retirement, insurance, legal, accounting, real-estate, or career advice. All output of the App's calculators and planners — including but not limited to TSP projections, pension estimates, VA disability calculations, GI Bill benefit estimates, TRICARE costs, separation runway figures, debt-payoff schedules, BRS-vs-Legacy comparisons, and tax estimates — is a **good-faith approximation based on data you provide and on publicly available information**. It is **not** a substitute for advice from a licensed professional who knows your full circumstances.

Before making any consequential financial, tax, or career decision, **consult a qualified professional** such as a Personal Financial Counselor (PFC), CFP®, CPA, attorney, or VA-accredited representative. Many resources are free or low-cost for service members (e.g., Military OneSource, on-base PFCs, JAG, Veterans Service Organizations).

7.2 No guarantee of accuracy

DoD pay tables, BAH rates, BAS rates, COLA rates, VA disability rates, GI Bill rates, TRICARE costs, tax tables, and similar figures **change** — sometimes mid-year, sometimes retroactively. We make commercially reasonable efforts to keep these figures current, but we do not guarantee that any rate or table in the App reflects the most recent authoritative source on the date you view it. **Always verify critical numbers** against the relevant official source (DFAS, VA, IRS, your branch's finance office) before acting on them.

7.3 Estimates only

Every dollar figure the App produces is an **estimate**. Actual amounts you receive — pay, allowances, disability compensation, GI Bill benefits, separation pay, terminal leave value, sell-back value, pension, etc. — depend on your specific orders, finance personnel decisions, eligibility determinations, tax situation, and many factors the App cannot know. We make no representation that the App's outputs match what you will actually receive.

7.4 No fiduciary relationship

Use of the App **does not create a fiduciary, advisory, broker-dealer, investment-adviser, attorney-client, or accountant-client relationship** between you and us.

7.5 LES parsing

The App's LES parser extracts fields from PDFs you upload. Parsing is best-effort: layout changes, scan artifacts, or unusual formatting can cause fields to parse incorrectly or fail. Always verify parsed values against the source LES.

8. Acceptable Use

In addition to the restrictions in Section 4, you agree not to:

- Use the App in connection with any illegal activity (including but not limited to violations of military regulations, tax fraud, or misrepresentation of military status).
- Misrepresent yourself as a service member, veteran, dependent, or representative of any federal agency.
- Submit knowingly false information to manipulate the App's outputs (e.g., entering fictitious disability ratings to "test" a bigger number — that's fine for personal scenarios, just don't represent the output to anyone else as official).
- Interfere with the App's security, attempt to access another user's account, or attempt to access non-public portions of our systems.

9. Intellectual Property

9.1 Ours

The App, including its design, code, calculators, mascot, name ("TactiFunds"), logo, copy, and content (other than your inputs and Feedback Board contributions) is owned by Tristar Dynamics LLC or its licensors and is protected by U.S. and international intellectual-property laws. The "TactiFunds" name and logo are trademarks of Tristar Dynamics LLC.

9.2 Government-source data

References to DoD pay tables, VA benefit figures, IRS tables, BAH/BAS rates, GI Bill amounts, and similar government-published data are used in good faith as factual reference material. The U.S. Government holds no copyright in these data sources, but the App's selection, arrangement, presentation, and surrounding code remain our intellectual property.

9.3 Yours

You retain ownership of the data you enter and the content you post on the Feedback Board, subject to the licenses granted in these Terms.

9.4 Feedback (suggestions)

If you send us suggestions or ideas about the App outside the Feedback Board (for example, by email), you grant us a **perpetual, royalty-free, irrevocable license** to use those suggestions for any purpose without compensation or attribution to you.

10. Third-Party Services

The App relies on third-party services to operate, including:

- **Apple** (App Store distribution, Sign in with Apple, in-app purchases, push of local notifications, StoreKit subscription management)
- **Supabase** (authentication and encrypted database hosting)

Your use of these services is governed by their own terms and privacy policies. We are not responsible for the availability, accuracy, or content of third-party services. If a third-party service goes down, the App may degrade or become temporarily unavailable.

The App may include links to external websites (e.g., DFAS, VA.gov, Apple support). We do not endorse and are not responsible for the content, accuracy, or practices of those sites.

11. Apple-Specific Terms

If you downloaded the App from the Apple App Store, the following apply between you and Apple Inc. (and you acknowledge them):

- These Terms are between you and Tristar Dynamics LLC, not Apple. Apple is **not responsible** for the App or its content.
- Apple has **no obligation to provide maintenance or support** for the App.
- If the App fails to conform to any applicable warranty, you may notify Apple, and Apple may refund the purchase price; **to the maximum extent permitted by law, Apple has no other warranty obligation** with respect to the App.
- We — not Apple — are responsible for any product claims, including product-liability claims, claims that the App fails to conform to legal or regulatory requirements, and claims under consumer-protection laws.
- We — not Apple — are responsible for addressing any third-party intellectual-property infringement claim relating to the App.
- Apple and its subsidiaries are **third-party beneficiaries** of these Terms, and upon your acceptance Apple has the right to enforce these Terms against you.

12. Disclaimers of Warranties

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE APP IS PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED. We disclaim all warranties, including implied warranties of merchantability, fitness for a particular purpose, non-infringement, and any warranties arising from course of dealing or usage of trade.

We do not warrant that the App will be uninterrupted, error-free, secure, free of viruses or harmful components, or that any defects will be corrected. We do not warrant the accuracy, completeness, reliability, or timeliness of any information in the App.

Some jurisdictions do not allow the exclusion of certain warranties; in those jurisdictions, our warranties are limited to the minimum extent legally required.

13. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW:

- We will not be liable for any **indirect, incidental, special, consequential, exemplary, or punitive damages**, including lost profits, lost savings, lost data, lost goodwill, business interruption, or financial losses resulting from decisions you made based on App output — even if we have been advised of the possibility of such damages.

- Our **aggregate liability** to you for all claims arising out of or related to the App or these Terms is limited to the **greater of (a) the total amount you paid us in the 12 months preceding the claim, or (b) USD \$50.**

Some jurisdictions do not allow the exclusion or limitation of certain damages. In those jurisdictions, our liability is limited to the minimum extent legally required.

The basic bargain: TactiFunds is a planning tool, not a guarantee. Verify critical numbers and consult a professional before making decisions that depend on them.

14. Indemnification

You agree to **indemnify, defend, and hold harmless** Tristar Dynamics LLC and its officers, directors, employees, and agents from any claim, demand, loss, liability, or expense (including reasonable attorneys' fees) arising out of: (a) your use of the App, (b) your violation of these Terms, (c) your violation of any law or third-party right, or (d) content you submit to the Feedback Board.

We reserve the right to assume the exclusive defense and control of any matter for which you have agreed to indemnify us; you agree to cooperate with our defense.

15. Termination

These Terms remain in effect while you use the App. We may terminate or suspend your access at any time, with or without notice, for any reason — including a violation of these Terms or extended inactivity.

Upon termination:

- Your license to use the App ends immediately.
- We will, at your request, delete the data tied to your account (see the [Privacy Policy](#), Section 7).
- Sections that by their nature should survive termination — including 4 (license restrictions), 6.1 (content license), 7 (disclaimers), 9 (IP), 12 (warranty disclaimers), 13 (limitation of liability), 14 (indemnification), 16 (dispute resolution), and 18 (general) — survive.

16. Dispute Resolution; Arbitration; Class-Action Waiver

Read this section carefully. It affects how disputes between you and Tristar Dynamics LLC are resolved.

16.1 Informal resolution first

If you have a dispute with us, **email us first** at the address in Section 19 with a description of the issue and what you'd like us to do. We'll work in good faith to resolve it within 60 days. Most issues can be solved this way without lawyers or arbitrators.

16.2 Binding arbitration

If informal resolution doesn't succeed, **any dispute, claim, or controversy** arising out of or relating to these Terms or the App will be resolved by **final and binding arbitration**, rather than in court, except that you may bring claims in **small-claims court** if your claim qualifies.

- The arbitration will be administered by **JAMS** under its Streamlined Arbitration Rules (or, if JAMS is unavailable, by another reputable arbitration provider you and we agree on).
- Arbitration will take place in **New Jersey**, or by videoconference, at the arbitrator's discretion.
- Each party will bear its own costs except where arbitration rules require otherwise.
- The arbitrator's award will be final and binding and may be entered as a judgment in any court of competent jurisdiction.

16.3 Class-action waiver

You and we each agree that any dispute will be resolved on an individual basis only. You waive any right to participate in a class action, collective action, or representative proceeding against us. If a court finds this class-action waiver unenforceable, the arbitration agreement in Section 16.2 will be void as to the affected claim, but will remain in force for all other claims.

16.4 Opt-out

You may opt out of arbitration by **emailing us within 30 days of first accepting these Terms** with the subject line "Arbitration Opt-Out" and your full name and account email. Opting out does not affect any other provision of these Terms.

16.5 Exceptions

Either party may bring an action in court for **injunctive relief** to protect intellectual-property rights or to address misuse of the App while arbitration is pending or contemplated.

17. Governing Law

These Terms and any dispute arising out of them are governed by the laws of **the State of New Jersey**, without regard to conflict-of-laws principles, and (where applicable) by the U.S. Federal Arbitration Act. The U.N. Convention on Contracts for the International Sale of Goods does not apply.

For any matter not subject to arbitration, the parties consent to the exclusive jurisdiction of the state and federal courts located in **Bergen County, New Jersey**.

18. General

- **Entire agreement.** These Terms, together with the [Privacy Policy](#), constitute the entire agreement between you and us about the App and supersede any prior agreements.
- **Severability.** If any provision of these Terms is found unenforceable, the rest remain in effect.
- **No waiver.** Our failure to enforce a provision is not a waiver of our right to enforce it later.
- **Assignment.** You may not assign these Terms. We may assign them to an affiliate or successor in connection with a merger, acquisition, or sale of assets.
- **No agency.** Nothing in these Terms creates a partnership, joint venture, employment, or agency relationship.
- **Force majeure.** We are not liable for failures or delays caused by events beyond our reasonable control (e.g., natural disasters, war, internet outages, third-party service failures).
- **Notices.** We may give notice through the App or by email. You may give notice to us at the email address below.
- **Headings.** Section headings are for convenience only and don't affect interpretation.
- **Updates to these Terms.** We may update these Terms from time to time. Material changes will be announced in the App and/or by email at least 7 days before they take effect (where reasonable). Continued use after the effective date constitutes acceptance.

19. Contact

Tristar Dynamics LLC · 2 Arnot St, Ste 6 #1053, Lodi, NJ 07644 · tactifunds@gmail.com

For privacy-specific questions, see the [Privacy Policy](#). For Apple-related billing/refund issues, contact Apple via reportaproblem.apple.com.
