

BLUESTONE STRATEGIC TAX

Terms of Service

Website and Professional Services Terms

Effective date: August 17, 2026

Business address: 270 S Sparta Ave, Ste 104 #325, Sparta, NJ 07871

Contact: joe@bluestone-tax.com

IMPORTANT: These Terms govern public website and online-resource use. A signed engagement agreement controls professional services to the extent of any conflict. Section 25 contains the governing-law, exclusive-forum, jury-trial waiver, and individual-proceedings/class-action waiver provisions applicable to disputes governed by these Terms. Please read it carefully.

1. Acceptance of Terms; Electronic Assent; Eligibility

These Terms of Service ("Terms") apply to your access to and use of websites, portals, online forms, scheduling tools, educational materials, and other online resources operated by Bluestone Strategic Tax ("Bluestone," "we," "us," or "our"). By accessing or using these resources, you agree to these Terms. If you do not agree, do not use them.

Where Bluestone presents these Terms through a clickwrap, checkbox, account-registration, scheduling, or similar gated process, clicking "I Agree," checking the applicable box, creating or continuing an account, scheduling a service, or otherwise completing the gated action after being presented with these Terms constitutes electronic acceptance. Bluestone may retain records of electronic assent, including date, time, account, device, and version information, as evidence of acceptance.

You represent that you are at least 18 years old and have legal capacity to agree to these Terms. If you use the resources for an entity, you represent that you have authority to bind that entity.

2. About Bluestone and Scope of Services

Bluestone provides strategic tax planning, analysis, implementation coordination, and related advisory services. The specific scope, fees, responsibilities, exclusions, cancellation terms, and dispute-resolution terms of a professional engagement are established by a written engagement agreement accepted by Bluestone and the client.

- Website content, calculators, examples, checklists, articles, and general materials are educational and informational unless expressly incorporated into a signed engagement.
- Bluestone does not undertake tax return preparation, filing, legal representation, investment management, or other excluded services unless a written engagement agreement expressly says otherwise.
- A website submission, scheduling request, uploaded document, preliminary consultation, or other communication does not by itself create a professional engagement, fiduciary relationship, investment-advisory relationship, attorney-client relationship, or other special relationship.

3. No Individualized Advice Through the Website

General website content is not individualized legal, tax filing, accounting, investment, or financial advice and should not be relied upon as a substitute for advice based on your particular facts. Calculators, examples, estimates, scenarios, and AI-assisted or automated features, if any, are illustrative only. Tax and financial outcomes depend on facts, timing, governing law, elections, filing positions, implementation, and actions of third parties and government agencies.

No website calculator, automated summary, chatbot, AI-generated response, screening result, or other automated functionality creates a professional recommendation, establishes eligibility for a strategy, or should be used as the sole basis for a tax, financial, legal, or business decision.

4. Client and User Responsibilities

If you engage Bluestone, you are responsible for providing complete, accurate, and timely information and promptly identifying material changes. Unless the engagement agreement expressly provides otherwise, you remain responsible for reviewing documents before signature or submission and for final business and financial decisions.

- Do not send passwords, authentication codes, private keys, API keys, or other security credentials to Bluestone.
- Use the secure client portal or another Bluestone-approved secure method for tax returns, identity documents, financial statements, or similarly sensitive information.
- Notify Bluestone promptly if information previously provided becomes inaccurate, incomplete, or outdated.

5. Technology-Assisted Services and Artificial Intelligence

Bluestone may use management-approved technology platforms, including artificial intelligence-assisted research, drafting, document review, summarization, analytical, and quality-control tools, to support professional services. These tools assist Bluestone personnel and do not replace professional judgment.

- Bluestone personnel remain responsible for client-facing advice and work product.
- Material facts, calculations, assumptions, and authorities are subject to professional review appropriate to the engagement.
- Bluestone prohibits personnel from using unapproved consumer AI tools with client confidential information.
- Approved AI and technology providers are subject to Bluestone's vendor-governance and information-security processes.

Technology-assisted output can contain errors, omissions, outdated information, or incorrect inferences. No automated output is a guarantee of accuracy, eligibility, tax treatment, savings, or outcome.

6. Third-Party Platforms and IRS Data Retrieval

Bluestone may use third-party providers to support secure intake, scheduling, document exchange, research, tax-data retrieval, analysis, electronic signature, communications, cybersecurity, payment processing, and other business functions. Where Bluestone uses an authorized IRS data-retrieval service, the service may obtain IRS transcript and account information only pursuant to the taxpayer authorization applicable to that service.

Any taxpayer authorization is separate from these Terms. Its scope, purpose, duration, and revocation rights are governed by the authorization and applicable law. Bluestone does not require or request your IRS.gov password, multi-factor authentication code, or similar credentials.

7. FCRA and Consumer-Reporting Matters

Certain third-party products used by Bluestone may characterize particular data or relationships under the Fair Credit Reporting Act ("FCRA") or related law. These Terms do not independently authorize Bluestone to obtain, use, furnish, or disclose a consumer report, and ordinary website use does not create a permissible purpose under the FCRA. Any activity governed by the FCRA will be undertaken only pursuant to the applicable contract, authorization, permissible purpose, and legal requirements. Nothing in these Terms expands any FCRA duty beyond what applicable law or a separate agreement requires.

8. Implementation Assistance and Pre-Populated Forms

As part of an engagement, Bluestone may prepare implementation materials or partially completed forms using information supplied by the client, including election forms, worksheets, schedules, instructions, and third-party handoff materials. Unless a written engagement agreement expressly states otherwise:

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- the client must review all information for accuracy and completeness;
- the client is responsible for signing documents requiring the client's signature;
- the client or the client's designated preparer, attorney, payroll provider, plan administrator, or other professional is responsible for filing or submitting documents; and
- preparation of an implementation document does not make Bluestone the filer, return preparer, legal representative, custodian, or agent for submission purposes.

9. Third-Party Professionals

Bluestone may coordinate with accountants, attorneys, investment advisers, payroll providers, actuaries, plan administrators, valuation professionals, and other service providers when authorized by the client. Unless expressly stated otherwise, those professionals are independent from Bluestone, and their services, fees, advice, and professional responsibilities are governed by their own agreements.

10. Fees, Payments, Cancellations, and Refunds

Fees for professional services are governed by the applicable engagement agreement, invoice, order, scheduling page, or other written payment terms presented for the service. Bluestone does not accept payment through the public website at launch. If online payment functionality is added later, any applicable payment-processor terms and disclosures will be presented at the point of payment.

Cancellation, rescheduling, refund, deposit, retainer, and no-show terms, if any, will be stated in the engagement agreement or other written terms applicable to the service. If no separate refund or cancellation terms are presented, payment does not by itself create a right to a refund. Bluestone may issue refunds or credits in its discretion unless a refund is required by applicable law or an applicable agreement.

If Bluestone later uses a third-party payment processor, that provider may collect and process payment information under its own terms and privacy practices, and Bluestone may not receive or retain full payment-card credentials.

11. No Guarantee of Results

Examples, projected tax reductions, deferrals, savings ranges, and other quantitative illustrations are estimates based on assumptions and information available at the time. They are not guarantees. Actual results may differ due to changes in facts, law, guidance, market conditions, implementation, timing, client actions, third-party actions, or government treatment.

12. Intellectual Property and AI Training Restrictions

The website and Bluestone-created materials, including text, graphics, methodologies, templates, reports, workflows, prompts, compilations, and other content, are owned by or licensed to Bluestone and protected by applicable intellectual-property laws. Client deliverables may be used for the client's own internal, personal, tax-planning, and professional-coordination purposes, subject to the engagement agreement.

Except with Bluestone's prior written permission or as applicable law expressly permits, you may not reproduce, publish, sell, sublicense, scrape, crawl, systematically extract, create a competing database from, or use Bluestone content to train, fine-tune, benchmark, evaluate, or develop an artificial intelligence or machine-learning system.

13. Acceptable Use

You may not use Bluestone's website or systems to engage in unlawful activity; attempt unauthorized access; introduce malware; interfere with system operation; impersonate another person; harvest data; bypass security controls; probe vulnerabilities without authorization; or use bots, crawlers, scraping tools, or other automated means to access or extract content except as expressly permitted by Bluestone.

14. Accounts, Access, Suspension, and Termination

If Bluestone provides a portal or account, you are responsible for maintaining the confidentiality of your credentials and activity under your account. You must promptly notify Bluestone of suspected unauthorized access or credential compromise.

Bluestone may restrict, suspend, or terminate website or portal access when reasonably necessary to protect security, comply with law, address misuse, investigate suspicious activity, enforce these Terms, protect Bluestone, clients, or third parties, or discontinue an online feature. Suspension or termination of online access does not by itself terminate a professional engagement, which is governed by the applicable engagement agreement.

15. Electronic Communications, Signatures, and Marketing

You consent to receive operational, transactional, service-related, security, legal, and account communications electronically at contact information you provide, subject to any separate consent required by law. Electronic signatures and electronic records may be used when permitted. Ordinary email should not be used to transmit sensitive tax, identity, or financial documents unless Bluestone specifically approves the method for that communication.

Promotional or marketing communications are subject to applicable law and any separate consent requirements. Acceptance of these Terms does not constitute consent to receive telemarketing calls, marketing text messages, or promotional communications where separate consent is legally required. You may opt out of promotional email using the unsubscribe mechanism provided in the message without affecting service-related communications.

16. Privacy, Security, and Incorporated Notices

Bluestone's collection, use, disclosure, retention, and protection of personal information are described in its Privacy Policy and, where applicable, client-specific privacy notices, taxpayer authorizations, consents, GLBA or other financial privacy notices, and engagement documents. Those documents are incorporated by reference only for the matters they expressly govern. Acceptance of these Terms does not substitute for any separate authorization or affirmative consent required by tax, financial privacy, communications, or other law.

No method of transmission or storage is completely secure. Bluestone maintains safeguards designed to protect information consistent with applicable requirements and the sensitivity of the data.

17. External Links and Third-Party Services

Bluestone may provide links to government websites, professional resources, or third-party services for convenience. Bluestone does not control third-party websites and is not responsible for their content, availability, security, privacy practices, or terms. A link does not imply endorsement unless expressly stated.

18. Disclaimers

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE WEBSITE AND GENERAL ONLINE CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE." BLUESTONE DISCLAIMS WARRANTIES REGARDING AVAILABILITY, ERROR-FREE OPERATION, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR RESULTS FROM RELIANCE ON GENERAL WEBSITE CONTENT. NOTHING IN THESE TERMS DISCLAIMS DUTIES OR RESPONSIBILITIES THAT CANNOT LAWFULLY BE DISCLAIMED OR LIMITS OBLIGATIONS EXPRESSLY UNDERTAKEN IN A SIGNED ENGAGEMENT AGREEMENT.

19. Limitation of Liability for Website Use

TO THE MAXIMUM EXTENT PERMITTED BY LAW, BLUESTONE WILL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES ARISING SOLELY FROM USE OF, OR INABILITY TO USE, THE GENERAL WEBSITE OR PUBLIC ONLINE CONTENT, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. ANY LIMITATION OF LIABILITY APPLICABLE TO PROFESSIONAL SERVICES

IS GOVERNED BY THE SIGNED ENGAGEMENT AGREEMENT, IF ANY, AND APPLICABLE LAW. THIS SECTION DOES NOT LIMIT LIABILITY THAT CANNOT LAWFULLY BE LIMITED.

20. Indemnification for Misuse

To the extent permitted by law, you agree to defend, indemnify, and hold Bluestone harmless from third-party claims, losses, liabilities, and reasonable expenses arising from your unlawful misuse of the website, violation of these Terms, or infringement of another person's rights. This provision does not apply to claims arising from Bluestone's own professional services or conduct to the extent responsibility cannot lawfully be shifted.

21. Force Majeure and Service Availability

Bluestone will not be responsible for delay, interruption, or failure of website or online-resource performance caused by events beyond its reasonable control, including natural disasters, severe weather, fire, flood, epidemic or pandemic, war, terrorism, civil disorder, labor disputes, governmental action, utility failure, telecommunications or internet disruption, cloud or hosting failure, third-party vendor outage, cyberattack, denial-of-service event, or other similar event. This provision does not excuse obligations that applicable law does not permit to be excused and does not alter Bluestone's professional obligations under a signed engagement agreement except as that agreement provides.

22. Changes to These Terms

Bluestone may update these Terms from time to time. The effective date identifies the current version. Changes apply prospectively when posted unless another effective date is stated. Where legally required, Bluestone will provide additional notice or obtain renewed assent for material changes. A signed engagement agreement will not be amended merely by posting revised website Terms unless that agreement expressly permits that method of amendment.

23. Survival

Provisions that by their nature should survive termination or expiration will survive, including provisions concerning intellectual property, payment obligations accrued before termination, disclaimers, limitations of liability, indemnification, dispute resolution, governing law, and any other provisions necessary to give effect to their purpose.

24. No Third-Party Beneficiaries

Except as expressly stated in a signed engagement agreement, these Terms are for the benefit of Bluestone and the user accepting them and do not create rights in any third party.

25. Dispute Resolution

PLEASE READ THIS SECTION CAREFULLY. It affects legal rights, including the right to a jury trial and the ability to participate in class, collective, representative, consolidated, or similar proceedings.

25.1 Choice of Law. These Terms and all matters arising out of or relating to these Terms, whether sounding in contract, tort, statute, or otherwise, are governed by and construed in accordance with the laws of the State of Delaware, without giving effect to conflict-of-laws principles that would require or permit application of the laws of another jurisdiction.

25.2 Exclusive Forum. You and Bluestone each agree that any action, litigation, or proceeding arising out of or relating to these Terms, the website, or the online resources governed by these Terms must be brought exclusively in the U.S. District Court for the District of New Jersey or, if that court lacks subject-matter jurisdiction, in a court of competent jurisdiction of the State of New Jersey sitting in Sussex County. You and Bluestone each submit to the exclusive jurisdiction of those courts and waive any

objection based on improper venue or inconvenient forum to the fullest extent permitted by law. A final judgment may be enforced in any jurisdiction as permitted by law.

25.3 Waiver of Jury Trial. TO THE FULLEST EXTENT PERMITTED BY LAW, YOU AND BLUESTONE EACH KNOWINGLY, VOLUNTARILY, IRREVOCABLY, AND UNCONDITIONALLY WAIVE ANY RIGHT TO A TRIAL BY JURY IN ANY ACTION, LITIGATION, OR PROCEEDING ARISING OUT OF OR RELATING TO THESE TERMS, THE WEBSITE, OR THE ONLINE RESOURCES GOVERNED BY THESE TERMS.

25.4 Individual Proceedings Only - Class and Representative Action Waiver. TO THE FULLEST EXTENT PERMITTED BY LAW, YOU AND BLUESTONE EACH AGREE THAT CLAIMS WILL BE BROUGHT AND RESOLVED ONLY IN AN INDIVIDUAL CAPACITY. NEITHER YOU NOR BLUESTONE MAY BRING, JOIN, PARTICIPATE IN, OR SEEK RELIEF IN A CLASS, COLLECTIVE, REPRESENTATIVE, CONSOLIDATED, OR PRIVATE-ATTORNEY-GENERAL PROCEEDING ON BEHALF OF OTHERS. THIS WAIVER DOES NOT PREVENT A COURT FROM GRANTING RELIEF THAT APPLICABLE LAW REQUIRES TO BE AVAILABLE ON AN INDIVIDUAL CLAIM. If this Section 25.4 is held unenforceable as to a particular claim or remedy, it will be limited or severed only to the minimum extent necessary, and the remainder of Section 25 will remain in effect to the fullest extent permitted by law.

26. Severability; Waiver; Assignment; Interpretation; Entire Terms

If any provision of these Terms is found unenforceable, it will be limited or severed to the minimum extent necessary and the remaining provisions will remain in effect to the fullest extent permitted by law, subject to the specific severability rule in Section 25.4. A failure to enforce a provision is not a waiver. You may not assign these Terms without Bluestone's written consent. Bluestone may assign these Terms in connection with a reorganization, merger, financing, sale, succession, or transfer of substantially all relevant business assets, subject to applicable law.

Headings are for convenience only and do not limit interpretation. References to "including" mean "including without limitation." These Terms, together with the Privacy Policy and terms expressly incorporated for a particular online service, are the complete terms governing public website and online-resource use. Signed engagement agreements separately govern professional services.

27. Contact

Questions about these Terms may be directed to: Bluestone Strategic Tax, 270 S Sparta Ave, Ste 104 #325, Sparta, NJ 07871; joe@bluestone-tax.com.