

## **ROBINHOOD CORTEX ASSISTANT DISCLOSURE**

This Disclosure summarizes key terms and risks associated with Robinhood Cortex Assistant (“Assistant”). It does not replace the full Robinhood Cortex Assistant Agreement (the “Agreement”). If there is any conflict between this Disclosure and the Agreement, the Agreement controls.

### **1. Assistant**

Assistant is a conversational artificial intelligence feature available to eligible Robinhood Gold subscribers through the Robinhood app on iOS. It is designed to help you interact with your account, obtain information, and initiate certain supported transactions using natural language text or voice input.

Assistant and its technology are owned and offered by Robinhood Markets, Inc. Assistant for securities is provided by Robinhood Financial LLC, Robinhood Derivatives, LLC for futures and event contracts, and Robinhood Crypto, LLC for cryptocurrencies (collectively, “Robinhood”).

### **2. Not Investment Advice; No Recommendations**

Assistant is not an investment advisor and does not provide investment advice, recommendations, or endorsements. Information, responses, insights, and content generated by Assistant (collectively, “Responses”) are provided solely for informational and educational purposes.

Responses are:

- not a recommendation to buy, sell, or hold any security, cryptocurrency, or other asset;
- not a recommendation to engage in any securities transaction or investment strategy involving securities or any other asset class; and
- not research and may not be sufficient for making investment decisions.

You are responsible for conducting your own due diligence and analysis before making investment decisions and should not rely solely on Responses.

### **3. No Performance Predictions or Projections**

Responses are not intended to predict or project performance, imply that past performance will recur, or make any exaggerated or unwarranted claim, opinion, or forecast.

If Assistant provides any hypothetical illustrations or simulations, they are provided for informational purposes only, are hypothetical in nature, and are not guarantees of future results.

### **4. AI Limitations and Risks**

Assistant uses generative artificial intelligence, which has inherent limitations and risks. Responses may contain errors, inaccuracies, omissions, or outdated information.

- Accuracy not guaranteed: Robinhood does not warrant or guarantee the accuracy, completeness, timeliness, reliability, or suitability of Responses.
- No obligation to update: Robinhood has no obligation to update, correct, or notify you if information becomes inaccurate or incomplete after a Response is generated.
- Unpredictable output: AI-generated content may be unpredictable and may not meet your expectations.
- Verify before acting: You are responsible for verifying information in Responses before taking action or making decisions.

### **5. Data Sources and Third-Party Information**

Assistant does not have access to the open internet, social media platforms (including X/Twitter, Reddit, or similar), or general web search.

Responses may be generated using information from Robinhood systems and licensed third-party providers, including:

- your account and portfolio information;
- market data and securities information from official databases;
- licensed third-party news sources, research, and analysis; and company fundamentals and analyst ratings.

Third-party information:

- may not be independently verified by Robinhood;

- may not reflect Robinhood's views or opinions; and
- may be subject to delays or limitations.

Assistant may not provide comprehensive data for all asset types, including mutual funds, bonds, certain closed-end funds, certain ADRs, and penny stocks.

Sherwood Media, LLC, an affiliated, independently operated media outlet, may provide news content used in Responses. Sherwood Media is neither a broker-dealer nor an investment advisor.

## **6. Initiating Transactions Through Assistant**

If you ask Assistant to execute or initiate a transaction (such as placing a trade or transferring funds), Assistant may present a pre-filled order ticket or confirmation screen based on its interpretation of your request.

Important:

- You are responsible for reviewing and verifying all transaction details before submission, including price, quantity, order type, and applicable fees.
- No transaction will be executed without your explicit confirmation on the final order confirmation screen.
- Transactions are subject to your existing customer agreements with Robinhood entities.

## **7. Support Limitations and Escalation**

Assistant has limited support capabilities and cannot perform certain actions available through other Robinhood channels. Examples include:

- account name changes;
- Robinhood Gold subscription refunds;
- ACAT fee reimbursements;
- Pattern Day Trading resolution;
- Instant Deposit limit inquiries;
- document downloads; and
- retirement account operations.

If Assistant cannot address your request, you may be transferred to the Robinhood Support Chatbot with conversation context. Assistant does not guarantee immediate or direct escalation to a human support agent.

## 8. Eligibility, Availability, and Product Scope

Assistant is available only to Robinhood Gold members. Availability may vary by query type, account type, or asset class and may change over time.

Supported capabilities currently include:

- pre-filled market, limit, and stop orders for eligible equities;
- order linking for event contracts and cryptocurrencies; and
- initiating ACH deposits and withdrawals.

Assistant does not support:

- options trading;
- futures trading; or
- multi-leg options strategies.

Only one order can be processed per conversation. Complex order types may redirect you to the standard order interface.

At launch, Assistant is available only on iOS devices to customers with U.S. brokerage accounts (excluding managed accounts) and is not available on Android, web, Robinhood Legend, or international applications.

Assistant may accept voice input, but provides Responses in text format only.

## 9. Privacy, Logging, and Retention

Your interactions with Assistant, including your inputs and Responses, may be logged and retained for compliance, monitoring, quality assurance, debugging, product improvement, and other business purposes.

Your use of Assistant is subject to Robinhood's [Privacy Policy](#) and applicable customer agreements.

Assistant may proactively display portfolio insights, market news, and personalized content when you open it. Conversation history may be visible in Assistant's interface for the last 30 days; thereafter, the conversation may not be accessible. Older

conversations may not be accessible within the interface, but data may be retained consistent with Robinhood's retention policies.

## 10. Disclaimers

To the maximum extent permitted by law, Assistant is provided "as is" and "as available" without warranties of any kind, whether express or implied, including warranties of merchantability, fitness for a particular purpose, accuracy, completeness, and non-infringement.

Robinhood does not warrant that Assistant will be uninterrupted, error-free, secure, free from harmful components, or that Responses will meet your requirements or expectations.

## 11. Limitation of Liability

To the maximum extent permitted by law, Robinhood will not be liable for indirect, incidental, special, consequential, exemplary, or punitive damages arising out of or relating to your use of Assistant, including lost profits, lost data, investment losses, or other losses, even if advised of the possibility of such damages.

Your sole remedy for dissatisfaction with Assistant is to stop using it unless another remedy is otherwise made available through the [Robinhood Financial LLC & Robinhood Securities, LLC Customer Agreement](#), [Robinhood Crypto Customer Agreement](#), and [Robinhood Derivatives Client Agreement](#) ("Customer Agreements").

## 12. Other Governing Terms, Changes, and Disputes

The Agreement supplements and is incorporated into your existing Customer Agreements, as applicable. If there is a conflict between the Agreement and the Customer Agreements, the Customer Agreements control.

Robinhood may modify the Agreement and will notify you of material changes through the app or email. Continued use after changes means you accept the updated terms.

Disputes related to the Agreement or your use of Assistant are subject to the dispute resolution and arbitration provisions in the Customer Agreement.

## 13. Complaints

Assistant input area is not an official channel for submitting customer complaints, regulatory feedback, or other compliance-related issues. Please use Robinhood's designated support channels to ensure complaints or concerns are properly logged and addressed.

## 14. Acknowledgment

By using Assistant, you acknowledge that you have read and understand the Agreement and the Robinhood Cortex Digests Disclosure, understand that Assistant uses AI and may generate inaccurate or incomplete information, will not rely solely on Responses for investment decisions, and will verify information before acting.

### *Disclosures*

Although the underlying Cortex technology is owned by Robinhood Markets, Inc., each affiliate is solely responsible for content containing information about the products and services offered by such affiliate.

Securities trading and Assistant offered through Robinhood Financial LLC, member FINRA/SIPC, a registered broker-dealer and subsidiary of Robinhood Markets, Inc. Robinhood

Gold is a subscription-based membership program of premium services offered through Robinhood Gold, LLC.

Event contracts are offered by Robinhood Derivatives, LLC.

Cryptocurrency services are offered through an account with Robinhood Crypto, LLC ("RHC") (NMLS ID: 1702840). Robinhood Crypto is licensed to engage in virtual currency business activity by the New York State Department of Financial Services. Review a list of [RHC's licenses](#) for more information. Cryptocurrency held through Robinhood Crypto is not FDIC insured or SIPC protected.