

Disclosures

Important risk, strategy, and informational disclosures for ZeroMargin.loans.

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1.0 General Disclosure

1.1 Informational Platform Only

ZeroMargin.loans is an informational platform designed to help users understand liquidity alternatives, including the use of box spread structures in appropriate market contexts. The website, its research materials, calculators, illustrations, and other content are provided for general informational and educational purposes only.

ZeroMargin.loans is not a bank, lender, or consumer credit provider. Unless expressly stated otherwise in a separate written agreement, the website does not provide brokerage execution, custody, portfolio management, legal advice, tax advice, or personalized financial planning services.

1.2 No Investment Advice

Nothing on this website constitutes investment advice, a recommendation to buy or sell any security, a solicitation to enter into any transaction, or a statement that any strategy is suitable for any particular person or account.

Users are responsible for evaluating whether any strategy, structure, or transaction is appropriate in light of their own financial circumstances, objectives, risk tolerance, tax profile, and legal constraints. Independent advice from qualified financial, tax, legal, and brokerage professionals should be obtained before acting on any information presented on this website.

2.0 Market and Strategy Risks

2.1 Options Risk

Box spread strategies involve listed options and inherit the risks associated with options trading. Options are complex instruments and are not suitable for all investors.

Trading options may expose a user to losses, liquidity constraints, operational complexity, and strategy-specific risks that are not fully captured by simplified examples or summary materials.

2.2 Early Assignment Risk

Certain option positions may be subject to early exercise or assignment, particularly around dividend events, changes in carrying costs, market dislocations, or account-specific circumstances.

Early assignment can change the economics of a strategy, affect capital usage, and create outcomes that differ from modeled or expected results.

2.3 Execution and Liquidity Risk

Illustrative pricing and modeled outcomes depend on market conditions, including spreads, depth, order handling, volatility, interest-rate conditions, and timing of execution.

In real markets, users may experience partial fills, delayed execution, unfavorable pricing, or an inability to establish or close a strategy on the terms shown in examples.

2.4 Margin Requirements

Margin treatment varies by broker, account type, concentration, internal risk policy, product eligibility, and changing market conditions.

A strategy that appears capital-efficient in one setting may require materially different margin at another firm or at another time. Users may be subject to house requirements, concentration adjustments, stress scenarios, or forced liquidation if margin obligations are not maintained.

3.0 Performance and Rate Disclosures

3.1 Indicative Rates Only

Any implied rates, yield illustrations, savings estimates, financing comparisons, or cost-of-liquidity examples shown on this website are indicative only.

They are not guaranteed, may be delayed, may rely on model assumptions, and may not reflect executable market levels available to a specific user at a specific time.

3.2 Assumptions and Methodology

Examples on this website may rely on simplifying assumptions, including assumptions regarding execution quality, holding period, tax treatment, fees, commissions, dividend impact, rate environment, assignment behavior, and portfolio composition.

Unless expressly stated otherwise, examples should be understood as illustrative frameworks rather than statements of realized or universally obtainable outcomes.

Users should review the methodology, stated assumptions, and any referenced inputs before relying on a chart, comparison, or estimate. Missing inputs, account-specific constraints, or broker-specific treatment may materially change the result.

3.3 Past Performance

Any historical observations, backtested illustrations, or prior market examples are presented only to explain mechanics or context.

Past performance is not indicative of future results, and historical market conditions may differ materially from current or future conditions.

4.0 Brokerage and Product Availability

4.1 Broker-Dealer Execution

Securities transactions, if any, are executed only through properly authorized and legally available brokerage channels.

Nothing on this website should be interpreted as a representation that securities products or brokerage services are directly offered by ZeroMargin.loans unless expressly stated in a separate, formal disclosure.

4.2 Jurisdictional Limitations

The availability of strategies, instruments, services, or related content may vary by jurisdiction, residency, account type, broker capability, and applicable law or regulation.

Access to information on this website does not mean that a product, transaction, or service is lawful, available, or appropriate in every location or for every user.

4.3 Investor Suitability

Not every user is eligible or suitable for options-based liquidity strategies.

Suitability depends on factors including account approval level, risk capacity, concentration exposure, investment experience, portfolio composition, liquidity needs, tax profile, and legal restrictions. Users must determine, with appropriate professional advice where needed, whether a particular strategy is suitable for their situation.

5.0 Source and Data Transparency

5.1 Data Sources

ZeroMargin.loans may rely on market data, third-party tools, user-provided inputs, internal calculations, and external reference materials.

Data quality, completeness, timeliness, and accuracy may vary. Third-party data and references are provided without independent warranty unless explicitly stated otherwise.

5.2 Timestamping and Updates

Market data, rate comparisons, and strategy examples are time-sensitive. Information that was accurate or indicative at one point may become outdated without notice.

Where feasible, ZeroMargin.loans should accompany material market references with source context, timestamp, and relevant assumptions, but the absence of such details should not be interpreted as a guarantee of current accuracy.

6.0 Options Disclosure Documents

6.1 ODD Reference

Options involve risk and are not suitable for all investors. Before trading standardized options, users should review the current edition of the Characteristics and Risks of Standardized Options, commonly referred to as the Options Disclosure Document or ODD, together with any broker-specific disclosures and risk materials.

7.0 Contact

7.1 Questions About Disclosures

Questions regarding these disclosures or the framing of information on this website should be directed to the appropriate contact address listed by ZeroMargin.loans.

Until production contact details are finalized, this section should be treated as a placeholder for the legal or compliance contact channel.

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