

# Earnings & Income Disclosure

Effective Date: October 8, 2025 | Applies to all statements, figures, and partner results presented by CartCapital

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This Earnings & Income Disclosure governs every revenue figure, performance statistic, partner result, and outcome referenced by CartCapital, including those presented in this diligence package, on CartCapital websites and landing pages, in video and written materials, and in any communication with prospective or active partners. By reviewing CartCapital materials, you acknowledge that you have read and understood this disclosure.

## 1. Nature of the Business and Relationship

CartCapital provides ecommerce infrastructure, operational support, and performance-based business services, including strategy, system setup, automation, supplier coordination, and ongoing management. CartCapital builds and operates branded ecommerce stores on behalf of qualified partners who deploy capital. CartCapital does not offer a business opportunity, a passive income program, a get-rich-quick program, a security, or an investment contract, and nothing in CartCapital's materials should be interpreted as such. Building and operating an ecommerce brand is an active commercial undertaking that carries real and substantial risk, including the risk of partial or total loss of deployed capital.

## 2. No Guarantee of Results

CartCapital makes no guarantee regarding sales volume, revenue, profitability, recoupment of deployed capital, or return of any kind. No statement made by CartCapital, its team, its spokespersons, or its materials should be understood as a promise or guarantee that any partner will achieve any particular financial result, or any result at all. Some partners may experience limited results, delays, reduced performance, or operational challenges due to factors outside of CartCapital's control. A partner may not recoup the capital they deploy.

## 3. Results Presented Are Not Typical

Any specific results, revenue figures, or partner outcomes presented in CartCapital's materials reflect the experiences of specific partners under specific conditions. They are illustrative examples, not averages, projections, or representations of what any other partner will or is likely to achieve. These results are not typical, and you should not assume that you will achieve the same or similar results.

Individual results depend on a wide range of factors, many of which are outside CartCapital's control. These factors include, without limitation: the amount of capital deployed and available for operations and advertising; product selection and market demand; competition and broader market conditions; advertising performance and platform policies; payment processing and chargeback outcomes; supplier and fulfillment performance; the time a brand has been operating; and general economic conditions. Because these factors vary from partner to partner and over time, outcomes vary significantly, and many variables cannot be predicted in advance.

## 4. Testimonials and Endorsements

CartCapital's materials may include testimonials, reviews, and endorsements from current or former partners, including written statements and video. These reflect the individual experiences of the specific partners who provided them under their own specific conditions. They are not representative of the experience of any other partner, are not typical, and are not a guarantee or prediction of any result you may achieve. Some partners who provided endorsements received compensation or other consideration in connection with their statements, which may include marketing or advertising support; others received no compensation. Partner results described in any testimonial are subject to the same limitations and variability set out elsewhere in this disclosure.

## 5. Context for Specific Figures Used in Our Materials

Where CartCapital references aggregate or partner-specific figures, those figures should be read together with the definitions and limitations below:

| Figure / Term                                                                        | Meaning and Limitation                                                                                                                                                                                                                              |
|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>"Tracked revenue"</b>                                                             | Gross revenue processed across active partner brands, before costs, fees, advertising spend, refunds, chargebacks, and capital deployed. Tracked revenue is not profit and does not reflect any partner's net result or return.                     |
| <b>Aggregate portfolio figures<br/>(e.g. brands launched, total tracked revenue)</b> | Reflect the CartCapital portfolio in aggregate across many partners and time periods. They describe CartCapital's overall activity and are not a representation of the result of any individual brand or partner.                                   |
| <b>Partner-specific results<br/>(individual revenue or growth figures)</b>           | Reflect the experience of one specific partner under specific conditions. They are exceptional examples, are not typical, are not averages, and are not a prediction of any other partner's outcome.                                                |
| <b>Launch timeframe</b>                                                              | Describes a typical operational build window under standard conditions. It is not a guarantee of any specific launch date, and individual timelines vary based on documentation, processing approval, and other factors.                            |
| <b>Ratio or multiple figures<br/>(e.g. return multiples)</b>                         | Reflect averages observed for specific brands after an optimization phase under specific conditions. They are not a projection, are not guaranteed, and are not representative of every partner. Past performance does not indicate future results. |

## 6. No Professional, Legal, Tax, or Financial Advice

CartCapital does not provide legal, tax, accounting, or financial advice, and nothing in its materials constitutes such advice or a recommendation to deploy capital. Deciding whether to partner with CartCapital is a commercial decision that you should make based on your own circumstances, your own due diligence, and, where appropriate, consultation with your own qualified legal, tax, and financial advisors. You are solely responsible for evaluating the risks and merits of participating.

## 7. Forward-Looking Statements

Any statement that is not a description of historical fact may be a forward-looking statement. Forward-looking statements reflect current expectations and are subject to risks and uncertainties that could cause actual results to differ materially. CartCapital undertakes no obligation to update any forward-looking statement.

## 8. Your Acknowledgment

**By reviewing CartCapital's materials and proceeding, you acknowledge and agree that: results vary and are not guaranteed; the figures presented are illustrative and not typical; building and operating an ecommerce brand involves substantial risk including possible loss of deployed capital; and CartCapital has made no promise or guarantee to you regarding any specific financial outcome. Any examples shared reflect individual experiences and are not a guarantee of future results.**

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