

Privacy Policy

Last updated: June 28, 2026

This Privacy Policy describes how ProsperaFin ("Company," "we," "us," or "our") collects, uses, shares, and protects information about you when you use our website, application, and services (collectively, the "Service"). By using the Service, you agree to the practices described in this Privacy Policy.

The Service is currently offered as a free research preview. We collect financial information that you choose to provide. Please read this Privacy Policy carefully before using the Service.

1. Information We Collect

Information You Provide

When you use the Service, you may provide:

- Account information, such as name, email address, and password;
- Financial inputs, such as age, income, savings, expenses, asset balances, tax filing status, retirement goals, risk tolerance, and similar information you enter into the Service;
- Communications, such as messages you send to our chat interface, support requests, and feedback;
- Any other information you choose to provide.

You decide what information to share. The Service relies on the information you provide to generate projections; we do not connect to your bank, brokerage, or any third-party financial account.

Information Collected Automatically

When you use the Service, we may automatically collect:

- Device and connection information, such as IP address, browser type, operating system, device identifiers, and time zone;
- Usage information, such as pages viewed, features used, time spent, and similar interaction data, collected from our own server logs;
- Information stored in essential cookies (see Section 6 below).

We do not use third-party analytics, advertising trackers, or cross-site tracking technologies.

Information from Third Parties

We may receive information about you from service providers we use to operate the Service, such as our hosting provider and authentication service, limited to information necessary for those services to function.

2. How We Use Information

We use the information we collect to:

- Provide, operate, and maintain the Service;
- Generate the projections, simulations, and other outputs you request;
- Respond to your chat messages, requests, and inquiries;
- Improve, personalize, and develop the Service, including refining our models and algorithms;
- Monitor usage, detect and prevent fraud, abuse, and security incidents;
- Communicate with you about the Service, including updates, security alerts, and administrative messages;
- Comply with legal obligations and enforce our Terms of Use;
- With your consent, for any other purpose disclosed at the time of collection.

3. AI and Automated Processing

The Service uses automated systems, including artificial intelligence and machine learning, to generate projections and respond to your messages.

Third-Party AI Provider (OpenAI)

Our chat interface is powered by artificial intelligence services provided by OpenAI, accessed through OpenAI's API. When you send a message through the chat interface, the content of your message, along with relevant context, is transmitted to OpenAI for processing. OpenAI returns a response, which we then deliver to you through the Service.

Information sent to OpenAI may include:

- The text of messages you send through the chat interface;
- Context about your session, such as relevant financial inputs you have entered, the projections you are viewing, and the topic of your inquiry, to enable the AI to provide useful responses;
- System instructions and prompts we provide to the AI to guide its responses.

Under OpenAI's API terms applicable to our use:

- Data submitted through the API is not used to train OpenAI's models;
- Data is used to process your request and to enable OpenAI to provide its service to us;
- Data is subject to OpenAI's security and confidentiality obligations;
- Under OpenAI's standard policies, API inputs and outputs are retained by OpenAI for up to 30 days for abuse monitoring, after which they are deleted (subject to the exception noted below).

Court-ordered retention: In connection with ongoing litigation involving OpenAI, OpenAI is currently subject to a court order that requires it to retain API content beyond its standard 30-day retention window. OpenAI has stated it is contesting this order. While this order is in effect, API content (including the information described above) may be retained by OpenAI for a longer period than would otherwise apply. We will update this Privacy Policy if the operative retention practices change materially.

OpenAI may process data in the United States or other countries where it operates. More information about OpenAI's data handling is available at openai.com/policies.

Use of Information to Improve Our Service

We may review chat interactions for quality assurance, safety, and product improvement. Where reasonably possible, we limit the use of identifiable information in these reviews and apply privacy-protective measures such as access restrictions and de-identification.

Limitations of AI

AI-generated content may be inaccurate, incomplete, or misleading. The AI is not a licensed financial professional and does not know your full financial situation. You should not rely on AI-generated content as the basis for any financial decision. See our Terms of Use for additional information.

4. How We Share Information

We do not sell your personal information. We share information only as described below:

- Service providers: We share information with vendors that help us operate the Service, including cloud hosting, error monitoring, email delivery, and OpenAI (as described in Section 3). These providers are bound by contractual obligations to use information only as needed to perform services for us;
- Legal requirements: We may disclose information if required by law, subpoena, court order, or other legal process, or to protect the rights, property, or safety of [COMPANY NAME], our users, or others;
- Business transfers: If we are involved in a merger, acquisition, financing, reorganization, or sale of assets, information may be transferred as part of that transaction. We will provide notice before your information becomes subject to a different privacy policy;
- With your consent: We may share information with your consent or at your direction.

We may also share aggregated or de-identified information that cannot reasonably be used to identify you.

5. Data Retention

We retain information for as long as needed to provide the Service, comply with legal obligations, resolve disputes, and enforce our agreements. When information is no longer needed, we delete or de-identify it. You may request deletion of your account at any time (see Section 8).

Information transmitted to OpenAI is subject to the retention practices described in Section 3.

6. Cookies

We use cookies that are strictly necessary to operate the Service, including to:

- Authenticate you and keep you signed in to your account;
- Maintain session state as you navigate the Service;

- Protect against security threats such as cross-site request forgery.

These essential cookies cannot be disabled through our preferences but can be blocked in your browser settings. Blocking essential cookies may prevent you from signing in or using core features of the Service.

We do not use third-party analytics cookies, advertising cookies, social media tracking pixels, or cross-site tracking technologies.

7. Security

We implement reasonable administrative, technical, and physical safeguards designed to protect the information we collect, including encryption in transit, encryption at rest, access controls, and monitoring. However, no system is completely secure, and we cannot guarantee the security of your information. You are responsible for keeping your account credentials confidential.

If we become aware of a security incident that affects your personal information, we will notify you and applicable authorities as required by law.

8. Your Choices and Rights

You may:

- Access and update your account information through the Service;
- Delete your account directly through the Service using the account deletion option in your account settings (see below for details on what is deleted and when);
- Request a copy of personal information we hold about you;
- Request correction of inaccurate personal information;
- Opt out of promotional emails by following the unsubscribe link in those emails (we may still send transactional or administrative messages such as security alerts or service notices).

Account Deletion

You can delete your account at any time from within the Service. When you delete your account:

- Your account credentials are deactivated immediately and you will no longer be able to sign in;
- Your account information, financial inputs, projections, and chat history stored on our systems are deleted or de-identified within [30] days, except as described below;
- Backup copies are deleted on our regular backup rotation cycle, which may take up to [90] days;
- Certain information may be retained as required by law, to resolve disputes, to enforce our agreements, to detect or prevent fraud or security incidents, or to comply with our legitimate business records obligations. Retained information is limited to what is necessary for these purposes and is protected by the same safeguards described in this Privacy Policy.

Information already transmitted to OpenAI before your deletion is subject to OpenAI's retention practices described in Section 3. We cannot retroactively delete content from OpenAI's systems beyond what their retention policies provide.

Account deletion is permanent. We cannot restore a deleted account or its data.

Other Requests

To request access to or correction of your information, or to exercise other rights described in this Privacy Policy, contact us at the address below. We may need to verify your identity before responding to certain requests. We will not discriminate against you for exercising these rights.

Depending on where you live, you may have additional rights under applicable state or national privacy laws. We honor these rights as required by law. Contact us if you have questions about the rights available to you.

9. Children's Privacy

The Service is intended for users 18 years of age and older. We do not knowingly collect personal information from children under 13 (or under 16 in some jurisdictions). If you believe a child has provided us with personal information, contact us and we will take steps to delete it.

10. International Users

The Service is operated from the United States and is intended for users in the United States. If you access the Service from outside the United States, your information will be transferred to and processed in the United States and (in the case of OpenAI's processing) potentially other countries where OpenAI operates, which may have different data protection laws than your country of residence.

11. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. If we make material changes, we will provide notice (for example, by posting an updated version on the Service or by email). The "Last updated" date at the top reflects the most recent revision. Your continued use of the Service after the changes become effective constitutes your acceptance of the updated Privacy Policy.

12. Contact Us

If you have questions about this Privacy Policy or our privacy practices, contact us at:

ProsperaFin

1601 N Randall Ave #21

Janesville, WI 53545

ljoh11269@gmail.com

— End of Privacy Policy —