

Vantage15 - Terms and Conditions

Effective Date: June 29, 2026

These Terms and Conditions ("Terms") govern your access to and use of the Vantage15 application and related services ("Vantage15," "the App," "the service") provided by Keystone Masterworks, LLC ("we," "us," or "our"). By creating an account or using the App, you agree to these Terms. If you do not agree, do not use the service.

SUBSCRIPTION AUTO-RENEWAL NOTICE: Vantage15 offers automatically renewing paid subscriptions. To avoid being charged for the next billing period, you must cancel your subscription before the end of the current billing period. Deleting the App does not cancel your subscription. See Section 5 for full billing and cancellation terms.

DISPUTE RESOLUTION NOTICE: Section 14 of these Terms contains a mandatory binding arbitration clause and class action waiver. By agreeing to these Terms, you agree to resolve most disputes through individual arbitration rather than in court. Please review Section 14 carefully.

1. WHO WE ARE

Operator: Keystone Masterworks, LLC, a Massachusetts limited liability company, operating the Vantage15 platform under the trade names Vantage and Kraftworks.

Contact: support@vantage15.com for all questions regarding these Terms.

2. ELIGIBILITY

Vantage15 is intended for IT and cybersecurity professionals and is not directed to children under 16. You must be at least 16 years old, and old enough to form a binding contract in your jurisdiction, to use the service. Users who are minors in their jurisdiction (generally under 18) must have the permission of, and be directly supervised by, a parent or guardian. If you are a minor, your parent or guardian must read and agree to these Terms before you use the service.

By using Vantage15, you represent that: (a) you meet these eligibility requirements; (b) the information you provide is accurate; (c) you have not been previously suspended or banned from Vantage15; (d) you are not located in a country subject to a U.S. government embargo or designated as a terrorist-supporting country; and (e) you are not listed on any U.S. government list of prohibited or restricted parties.

3. ACCOUNTS

Creating an account requires a valid email address. Authentication is handled by our provider, Clerk. You are responsible for maintaining the confidentiality of your login credentials and for all activity that occurs under your account. Notify us promptly at support@vantage15.com if you suspect unauthorized access. We may suspend or terminate accounts that violate these Terms or that present a security risk to the platform or other users.

By creating an account, you agree to receive communications from us related to the service, including account notices, service updates, and, where you have consented, marketing communications. You may opt out of non-essential communications by clicking the unsubscribe link in any marketing email or adjusting push notification settings on your device.

4. THE SERVICE

Vantage15 is a curated intelligence and micro-learning platform delivering audio briefings, micro-learning lessons, curated video, threat intelligence, conference guides, and related content for IT and cybersecurity professionals. We may add, modify, or discontinue features at any time without notice or liability. We do not guarantee uninterrupted availability and may

take the service offline for maintenance, updates, or other operational reasons without notice or liability. Content is provided for professional information and educational purposes and is not a substitute for independent professional, legal, or security judgment.

Your access to and use of the service is at your own risk. We have no obligation to provide customer support of any kind, though we may do so at our sole discretion.

Deleting the App from your device does not cancel your subscription. You must cancel through your account settings or the applicable app store before the end of your current billing period to avoid future charges.

Content Production

Vantage15 content is produced through a structured, rules-governed production process. Microlearning lessons are designed by a human editor who defines the curriculum structure and learning objectives; AI then identifies and validates source material against strict source-fidelity rules, drafts the lesson content, and produces audio. The human editor makes the final publication decision before any lesson is made available to users. Daily Briefs are generated from pre-approved source feeds through a fully automated pipeline using the same source-fidelity rules; briefs are not subject to individual manual review prior to delivery. Source-fidelity rules governing both content types include requirements for direct source traceability, prohibition on use of AI training knowledge, no hallucination of statistics, dates, CVEs, or attributions, recency requirements, conflict handling, and attribution accuracy. These rules are defined in the Vantage15 AI Curation Policy. All audio is produced using AI text-to-speech generation. Content is provided "as is" for informational purposes. You are responsible for verifying information before relying on it in any professional or operational context.

Additional Features

From time to time we may offer additional features or content beyond your base subscription tier, which may require separate payment or acceptance of additional terms. If any feature is described as "permanent," "lifetime," or "one-time," this means it will remain available until we cease to commercially offer it. We may modify or discontinue any additional feature without compensation or substitute service.

5. SUBSCRIPTIONS, BILLING, AND CANCELLATION

Vantage15 offers free and paid subscription tiers. All prices are in United States dollars. Paid subscriptions are billed in advance on a recurring basis through Stripe or the applicable app store. By purchasing a subscription, you authorize recurring charges to your selected payment method at the then-current price until you cancel.

Cancellation

You may cancel your subscription at any time. When you cancel, your subscription remains active through the end of the current billing period and you retain access to paid features until that date. After the current period ends, the subscription will not renew and access to paid features stops. We do not provide partial-period or prorated refunds for the period after cancellation.

Failed Payments

If a payment fails, we will make reasonable attempts to notify you and retry the charge. If payment cannot be collected after reasonable retry attempts, we reserve the right to suspend or terminate your access to paid features without further notice. It is your responsibility to maintain a valid payment method on file.

Free Trials

We may offer free trial subscriptions for a specified period. Unless you cancel before the end of the free trial period, your account will automatically convert to a paid subscription and you will be charged the applicable fee. It is your responsibility to know when your free trial ends. We reserve the right to modify, limit, or terminate any free trial offer at any time without notice or liability. We may limit your ability to take advantage of multiple free trials.

Price Changes

We may change subscription pricing at any time. We will provide reasonable advance notice of any price change. Continued use after a price change takes effect constitutes acceptance of the new price. If you do not accept a price change, you must cancel your subscription before the change takes effect.

Refunds and Non-Refundable Purchases

All purchases are final and non-refundable except as required by applicable law or as provided in our refund policy as published from time to time. We will not refund fees that have accrued to your account and will not prorate fees for a cancelled subscription.

Subscriptions purchased through the Apple App Store or Google Play are subject to the respective app store's refund policies. In those cases, we cannot grant refunds directly; you must contact the applicable app store. We may share your subscription status and usage data with the app store solely to facilitate refund processing.

EU Users: Right of Withdrawal

If you are an EU resident, you have the right to withdraw from a digital content purchase within 14 days of the agreement date without charge and without giving any reason. This right does not apply once digital content delivery has begun with your prior express consent and acknowledgment that you thereby lose your withdrawal right. BY COMPLETING A PURCHASE, YOU EXPRESSLY CONSENT TO IMMEDIATE DELIVERY OF DIGITAL CONTENT AND ACKNOWLEDGE THAT YOU LOSE YOUR RIGHT OF WITHDRAWAL ONCE DELIVERY BEGINS.

Taxes

Depending on your location and payment method, additional taxes or fees may apply. Any such amounts are determined and collected by Stripe or the applicable app store and are not collected or retained by Vantage15.

6. ACCEPTABLE USE

You agree not to:

- Reproduce, redistribute, resell, sublicense, or publicly display platform content except as expressly permitted.
- Share, transfer, resell, or allow concurrent multi-user access to your account or credentials.
- Access the service through automated or non-human means, including bots, scripts, scrapers, or offline readers.
- Reverse engineer, decompile, disassemble, or attempt to extract source code or bulk content from the service.
- Circumvent, disable, or interfere with authentication, rate limiting, paywalls, or other access or security controls.
- Engage in unauthorized framing of or deep-linking to the service without our express written permission.
- Use the service to create a product, service, or software that is competitive with or a substitute for Vantage15, or to use our IP in the development of any competing application.
- Use the service for any revenue-generating or commercial purpose not expressly authorized by us.
- Use the service to send automated queries, unsolicited commercial email, or spam.
- Upload or distribute files containing viruses, malware, trojans, or other harmful code.
- Interfere with or disrupt the integrity, performance, or security of the platform or connected networks.
- Use the service in violation of any applicable law, or to infringe any intellectual property, privacy, or other right.
- Disparage, tarnish, or otherwise harm the platform or Keystone Masterworks, LLC.

By using the service, you represent and warrant that: (a) you have the legal capacity to agree to these Terms; (b) you will not access the service for any illegal or unauthorized purpose; and (c) your use of the service will not violate any applicable law or regulation.

If you provide information that is untrue, inaccurate, or incomplete, we have the right to refuse any current or future use of the service.

7. INTELLECTUAL PROPERTY

The Vantage15 platform, including its content, scripts, audio, lessons, design, software, trademarks, and the Vantage15 and Kraftworks names, is owned by Keystone Masterworks, LLC or its licensors and is protected by intellectual property laws. Subject to these Terms and your subscription status, we grant you a limited, non-exclusive, non-transferable, revocable license to access and use the service for your own professional and personal use. No other rights are granted. You may not sublicense, assign, or transfer this license.

Vantage15 is a consumption platform. Users do not submit or post content to the platform. If you provide feedback, suggestions, or ideas to us regarding the service, you grant us a perpetual, irrevocable, royalty-free license to use that feedback for any purpose without obligation or compensation to you.

8. THIRD-PARTY SERVICES

Vantage15 relies on third-party service providers to operate core platform functions. Each provider's privacy policy is linked below. We are not responsible for the availability, accuracy, content, or practices of third parties. Your use of third-party services is subject to their own terms and privacy policies.

Provider	Function	Privacy Policy
Clerk	Authentication and account management	clerk.com/privacy
Stripe	Subscription billing and payment processing	stripe.com/privacy
Cloudflare	Application hosting, content delivery, and storage	www.cloudflare.com/privacypolicy/
Anthropic	AI-assisted content drafting (no end-user data sent)	www.anthropic.com/privacy
ElevenLabs	Text-to-speech audio generation (no end-user data sent)	elevenlabs.io/privacy

If you access the service through the Apple App Store or Google Play, you acknowledge that those platforms and their subsidiaries are third-party beneficiaries of these Terms with the right to enforce them against you. You agree to comply with all applicable app store terms as a condition of your license to use the App.

9. EXPORT CONTROLS

The App and related software may be subject to U.S. export control laws and regulations, including the Export Administration Regulations. You agree to comply with all applicable export and re-export control laws. You represent that you are not located in, and will not use the service from, any country subject to a U.S. government embargo, and that you are not on any U.S. government denied-party list.

10. PRIVACY

Our collection and use of personal information is described in the Vantage15 Privacy Policy, which is incorporated into these Terms by reference. By using the service, you acknowledge the practices described in that policy.

11. DISCLAIMERS

THE SERVICE AND ALL CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, ACCURACY, QUIET ENJOYMENT, AND NON-INFRINGEMENT. WE DO NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, ERROR-FREE, OR SECURE, OR THAT CONTENT IS ACCURATE, COMPLETE, OR CURRENT. WE MAKE NO WARRANTY THAT THE SERVICE WILL MEET YOUR REQUIREMENTS. USE OF THE SERVICE AND RELIANCE ON ITS CONTENT IS ENTIRELY AT YOUR OWN RISK.

ANY IDEAS, STRATEGIES, OR INFORMATION DELIVERED THROUGH THE SERVICE ARE FOR INFORMATIONAL PURPOSES ONLY. VANTAGE15 DOES NOT PROVIDE LEGAL, SECURITY, COMPLIANCE, OR PROFESSIONAL ADVICE. YOU ARE SOLELY RESPONSIBLE FOR VERIFYING INFORMATION AND FOR ANY DECISIONS MADE IN RELIANCE ON PLATFORM CONTENT.

12. LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY LAW, KEYSTONE MASTERWORKS, LLC AND ITS MEMBERS, OFFICERS, AGENTS, AND SERVICE PROVIDERS INVOLVED IN CREATING, PRODUCING, OR DELIVERING THE SERVICE WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR ANY LOSS OF PROFITS, REVENUE, DATA, GOODWILL, OR BUSINESS OPPORTUNITY, ARISING OUT OF OR RELATED TO YOUR USE OF OR INABILITY TO USE THE SERVICE, WHETHER BASED ON WARRANTY, CONTRACT, TORT (INCLUDING NEGLIGENCE), PRODUCT LIABILITY, OR ANY OTHER LEGAL THEORY, AND WHETHER OR NOT WE HAVE BEEN INFORMED OF THE POSSIBILITY OF SUCH DAMAGE, EVEN IF A LIMITED REMEDY SET FORTH IN THESE TERMS IS FOUND TO HAVE FAILED OF ITS ESSENTIAL PURPOSE.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, OUR TOTAL AGGREGATE LIABILITY FOR ANY CLAIM ARISING OUT OF OR RELATED TO THE SERVICE WILL NOT EXCEED THE GREATER OF THE AMOUNT YOU PAID TO US IN THE TWELVE MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM, OR ONE HUNDRED UNITED STATES DOLLARS (\$100).

THE EXCLUSIONS AND LIMITATIONS OF DAMAGES SET FORTH ABOVE ARE FUNDAMENTAL ELEMENTS OF THE BASIS OF THE BARGAIN BETWEEN KEYSTONE MASTERWORKS, LLC AND YOU.

13. INDEMNIFICATION

You agree to indemnify and hold harmless Keystone Masterworks, LLC and its members, officers, agents, and affiliates from any claims, damages, liabilities, costs, and expenses, including reasonable legal fees, arising out of: (a) your use of the service; (b) your violation of these Terms; (c) your violation of any applicable law; or (d) your infringement of any third-party right.

14. DISPUTE RESOLUTION AND ARBITRATION

14.1 Informal Resolution First

Before initiating arbitration, you agree to contact us at support@vantage15.com and describe your dispute in reasonable detail. We will attempt to resolve the dispute informally within 30 days of receipt. If the dispute is not resolved within that period, either party may proceed to arbitration as described below.

14.2 Mandatory Binding Arbitration

You and Keystone Masterworks, LLC agree that any dispute, claim, or controversy arising out of or relating to these Terms or the service (collectively, "Disputes") that is not resolved informally will be resolved solely by binding, individual arbitration and not in a class, representative, or consolidated action or proceeding. You and Keystone Masterworks, LLC each waive the right to a trial by jury and the right to participate in a class action. The U.S. Federal Arbitration Act governs the interpretation and enforcement of this arbitration provision, which survives termination of these Terms.

14.3 Exceptions

Either party may seek to resolve a Dispute in small claims court if it qualifies. Either party may also seek injunctive or other equitable relief from a court of competent jurisdiction to prevent infringement or misappropriation of intellectual property rights without first engaging in informal resolution or arbitration.

14.4 Arbitration Rules and Process

Arbitration will be conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules, available at www.adr.org or by calling 1-800-778-7879, except as modified by these Terms. A party initiating arbitration must submit a written Demand for Arbitration to AAA and provide notice to the other party as specified in the AAA Rules. Any arbitration hearing will take place in the county where you reside, unless the parties agree otherwise. The arbitrator has exclusive authority to decide all issues relating to the interpretation, applicability, enforceability, and scope of this arbitration agreement.

14.5 Arbitration Costs

Payment of filing, administration, and arbitrator fees is governed by the AAA Rules. If we prevail in arbitration, we will pay all of our attorneys' fees and costs and will not seek to recover them from you. If you prevail, you are entitled to an award of attorneys' fees and expenses to the extent provided under applicable law.

14.6 Class Action Waiver

YOU AND KEYSTONE MASTERWORKS, LLC AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. IF THIS PROVISION IS FOUND UNENFORCEABLE, THE ENTIRETY OF SECTION 14 WILL BE NULL AND VOID.

14.7 EU Users

If you are an EU resident, nothing in these Terms deprives you of the protection afforded by the mandatory rules of law of your country of habitual residence. EU residents may bring disputes before the competent court of their country of habitual residence. You may also use the EU Online Dispute Resolution platform at <http://ec.europa.eu/odr>.

15. TERMINATION

You may stop using the service and close your account at any time. We may suspend or terminate your access at any time, with or without notice, for conduct that violates these Terms, presents a security or legal risk, or is otherwise harmful to the platform or other users. Upon termination, your right to use the service ends immediately.

Sections that by their nature should survive termination will survive, including intellectual property, feedback license, export controls, disclaimers, limitation of liability, indemnification, and dispute resolution.

16. GOVERNING LAW

These Terms are governed by the laws of the Commonwealth of Massachusetts, without regard to its conflict-of-laws principles. Subject to Section 14, you agree that the state and federal courts located in Massachusetts will have exclusive jurisdiction over any dispute arising out of or related to these Terms or the service that is not subject to arbitration.

17. INTERNATIONAL USE

Vantage15 makes no representation that the service is accessible, appropriate, or legally available in all jurisdictions. Accessing and using the service from territories where doing so would be illegal is prohibited. You access the service at your own initiative and are solely responsible for compliance with local laws.

18. MISCELLANEOUS

18.1 Waiver

No delay or failure by us to exercise any right under these Terms will constitute a waiver of that right. A waiver in one instance does not constitute a waiver of any future breach or of any other provision.

18.2 Severability

If any provision of these Terms is found invalid or unenforceable, the remaining provisions will remain in full force and effect. The invalid or unenforceable provision will be modified to the minimum extent necessary to make it valid and enforceable while reflecting the original intent of the parties.

18.3 Entire Agreement

These Terms, together with the Privacy Policy and any other policies incorporated by reference, constitute the entire agreement between you and Keystone Masterworks, LLC regarding the service and supersede all prior agreements, representations, and understandings, whether written or oral.

18.4 Assignment

We may transfer or assign any of our rights and obligations under these Terms to any other person or entity, including in connection with a merger, acquisition, or sale of assets, without your consent. You may not assign your rights or obligations under these Terms without our prior written consent.

18.5 Electronic Communications and Signatures

All communications through the service are electronic communications. By using the service, you consent to receive electronic communications from us and agree that such communications satisfy any legal requirement that communications be in writing. By clicking buttons such as "I Agree," "Submit," "Continue," or "Register," you are submitting a legally binding electronic signature and entering into a legally binding contract.

18.6 Force Majeure

Keystone Masterworks, LLC will not be liable for any failure or delay in performance resulting from causes outside our reasonable control, including acts of God, natural disasters, pandemic, war, terrorism, labor disputes, governmental action, or failures of third-party infrastructure providers.

18.7 Section Headings

Section headings in these Terms are for convenience only and have no legal or contractual effect.

19. CHANGES TO THESE TERMS

We may update these Terms from time to time. When we make material changes, we will update the effective date above and, where appropriate, provide notice within the App so you have an opportunity to review the revised Terms before they take effect. Continued use of Vantage15 after changes take effect constitutes acceptance of the revised Terms.

20. CONTACT US

For questions regarding these Terms, contact:

Keystone Masterworks, LLC

support@vantage15.com