# LEARN MORE ABOUT SIDEKICK

## Usage

You agree to use Sidekick in accordance with Origin's Terms and Conditions (the "Terms").

You may provide input to Sidekick ("Input"), and receive output from Sidekick based on the Input ("Output"). Input and Output are collectively "Content." You are responsible for Content, including ensuring that it does not violate any applicable law or the Terms.

### AI and Algorithmic Outputs

Sidekick provides Outputs that are derived from both traditional algorithms and advanced artificial intelligence (AI) models. It is important for you to understand the nature of these Outputs and their respective limitations.

<u>Algorithmic Outputs</u>: Some of the guidance and recommendations provided by Sidekick are generated using traditional algorithms. These algorithms are based on predefined rules and logic, and they operate within set parameters. While algorithmic Outputs are reliable and consistent, they may not always account for the nuances and complexities of individual user situations.

<u>Al-Generated Outputs</u>: Other Outputs from Sidekick are generated using advanced Al models, including machine learning and natural language processing. These AI models are designed to provide more dynamic and context-aware Outputs. However, AI-generated Outputs may sometimes be inaccurate or reflect biases present in the training data. Additionally, AI models may "hallucinate," producing Outputs that do not accurately reflect real people, places, or facts.

# Data Usage

Sidekick is an AI-powered tool that relies on Inputs provided by you, artificial intelligence and machine learning and information from any accounts you may have linked to the Origin platform.

By using Sidekick, you acknowledge and agree that your Inputs and the Outputs generated by Sidekick may be used to train and improve Sidekick's AI models. This process permits you to access your chat history within Sidekick and helps us enhance the accuracy, reliability, and overall performance of the tool. Any data used for training purposes is anonymized and all personal identifiers will be removed.

To learn more about how Origin uses your data, please refer to our Privacy Policy.

#### Third-Party Integrations

Sidekick may integrate with third-party services to provide enhanced functionality. Users should be aware that these third-party services are subject to their own terms and privacy policies. Origin is not responsible for the actions or policies of third-party service providers.

## Legal

Any Output provided by Sidekick is for informational purposes only and should not be construed as legal, tax, investment, financial or other advice, and should not be relied upon as the primary basis of your investment, financial, or tax planning decisions. Nothing on this page should be construed as an offer, solicitation of an offer, tax, legal, or investment advice to buy or sell securities. No representations, warranties or guarantees are made as to the accuracy of any estimates or calculations provided by Sidekick.

Any Outputs provided by Sidekick are dependent upon the Inputs you provide. You are solely responsible for the accuracy and completeness of the Inputs that you have provided to Sidekick.

### Risks

Artificial intelligence and machine learning are rapidly evolving fields of study. While Origin is constantly working to improve Sidekick to make it more accurate, reliable, safe and beneficial, there is an inherent risk that by using Sidekick, you may in some situations receive incorrect Outputs that do not accurately reflect real people, places, or facts. You should evaluate the accuracy of any Output you receive with respect to whether it is appropriate for your use case, including by using human review by a financial professional of any Outputs.

Sidekick provides guidance based on patterns and data, but it may not consider your unique financial situation, goals, and circumstances. Sidekick's guidance may not be equipped to handle unforeseen circumstances and events such as sudden market fluctuations, economic disruptions, or changes in regulations.

Sidekick lacks human judgment, intuition, and contextual understanding. It might misinterpret certain situations or nuances that a human grasp. Sidekick may struggle to understand complex queries or nuances in user language. It may misinterpret Inputs or provide irrelevant Outputs.

If the training data used to develop Sidekick contains biases, these biases could be perpetuated in the guidance given, leading to unfair or skewed recommendations.

# Oversight

Origin has a policy in place detailing the quality control measures for Sidekick to ensure that your interactions with Sidekick are accurate, helpful and aligned with the highest standards of quality and user experience.

Origin uses regular human quality control to:

- Enhance the accuracy and relevance of Sidekick's responses.
- Mitigate potential biases, errors, and misunderstandings in interactions.
- Provide a seamless and positive user experience.
- Monitor and improve the overall performance of the AI-chat product.

Origin has established a dedicated team responsible for ongoing quality control (the "QC Team"). The QC Team continuously monitors user interactions to identify any anomalies, errors, or emerging issues, and conducts regular audits of Sidekick responses to ensure alignment with desired quality standards.

The QC Team randomly selects a subset of user interactions for human review. As part of the review process, the QC team provides feedback on Sidekick's Outputs, highlighting any issues, inaccuracies, or improvements needed, and uses the feedback from human reviewers to refine the AI model and its responses iteratively. The QC Team also regularly assesses and audits the AI model for unintended biases and takes corrective actions as needed.

Origin has implemented policies to identify, disclose, and manage any potential conflicts of interest related to Sidekick.

Origin is committed to fairness and nondiscrimination, implementing policies to promote equality and prevent discrimination. Regular audits and human oversight are in place to detect and correct any discriminatory outputs. Origin uses diverse and representative training data, regularly assesses the AI model for biases, and employs human reviewers to monitor and evaluate AI-generated outputs for potential biases.

#### Incident Reporting

Please report any incidents where Sidekick raises regulatory, ethical, or legal issues. Reports can be made to hereforyou@useorigin.com. Origin will investigate all reported incidents and take appropriate action to address any issues.