

Last Treasure Map™

Terms of Service

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In plain language

- The Will Registry is free forever — no expiry, no credit card.
- You own your data and can export or delete it at any time.
- We aren't your lawyer. The Estate Plan™ is informational only.
- Paid plans start with a 14-day free trial and renew automatically until you cancel.
- You promise the info you give us is accurate and that you have the right to give it to us.
- If we mess up, our liability is capped at what you paid us in the prior 12 months.

1. Who we are

Last Treasure Map™ is a software product operated by the joint venture between Barrett Tax Law and Donsky & Donsky Legacy Optimization Inc., headquartered in Canada ("we", "us").

2. What we provide

Three layered services: (a) a free Will Registry, (b) the optional paid Treasure Map™ asset-inventory wizard, and (c) the free Estate Plan™ informational module. We also operate the lawyer portal for verified Canadian lawyers and the executor unlock workflow.

3. Free vs paid

Registration, renewal, replacement, and supersedence in the Will Registry are free. Per-search fees and Treasure Map™ subscriptions are paid services. We may change pricing for future signups; existing paying customers receive at least 30 days' notice of any change.

4. Subscriptions, billing, refunds & cancellation

Paid Treasure Map™ subscriptions begin with a 14-day free trial; you are not charged until the trial ends. Subscriptions then renew automatically each term (annually, unless stated otherwise) to the payment method on file at the then-current price, until you cancel. You can cancel anytime from your billing page or the Stripe customer portal — cancellation stops future renewals and your access continues through the end of the period already paid for. We do not provide prorated refunds for partial periods once a term has begun, except where required by applicable consumer-protection law or granted at our discretion. One-time purchases (the Executor Toolkit and registry search fees) are non-refundable once the service has been rendered — search fees in particular pay for the lookup, not the result. To request a refund or raise a billing issue, email billing@lasttreasuremap.com within 30 days of the charge. Card payments are processed by Stripe; we never store your full card number.

5. Your account

You agree to provide accurate information and to keep your credentials confidential. 2FA is strongly recommended. You may delete your account at any time. Some audit records are retained in archive form for a minimum period required by law.

6. Your data

You own your data. We act as a data processor for the asset descriptions you enter and as a custodian for the metadata you register. Sensitive items are stored in FutureVault under a separate encryption boundary.

7. The Estate Plan™ is not advice

The Estate Plan™ surfaces planning ideas based on the data you provide. It is informational only and is not legal, tax, accounting, or financial advice.

8. Searches and the registry

Search fees apply whether a match is found or not. You pay for the lookup, not the result. Misrepresentation of your tier (e.g. claiming to be a lawyer without being one) is a material breach and may be referred to the relevant regulator.

9. Lawyer commissions

Commissions paid to verified Canadian lawyers are paid to the firm (not to an individual) monthly via Stripe Connect. Commissions are characterised as affiliate revenue, not as a referral fee for legal services.

10. Executor unlock

Access to a Treasure Map™ after death requires identity verification, a 7-day cooling-off period, and review by our team. We may refuse access where verification fails or where a dispute has been credibly raised.

11. Disclaimers and liability cap

The service is provided "as is". We disclaim all warranties to the maximum extent permitted by law. Our aggregate liability for any claim arising out of the service is capped at the greater of (a) C\$100 or (b) the amount you paid us in the 12 months preceding the claim.

12. Governing law

These terms are governed by the laws of the Province of Ontario and the federal laws of Canada applicable therein. Disputes are subject to the exclusive jurisdiction of the courts of Ontario, unless mandatory consumer-protection law in your province grants you forum rights you cannot waive.

13. Changes to these terms

We may update these terms from time to time. Material changes will be emailed to active account holders at least 30 days before they take effect.

14. Contact

Email legal@lasttreasuremap.com for any question about these terms.

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