

Terms of Service

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The short version. GS Paid is a planning tool that shows you General Schedule pay figures published by OPM. It is not a payroll system, not financial or tax advice, and not affiliated with the federal government. Your actual pay is whatever your agency pays you.

GS Paid Pro is optional. You can subscribe monthly or yearly — billed by Apple, starting with a 7-day free trial, cancellable any time in your Apple Account settings — or buy it once as Lifetime, which does not renew and has nothing to cancel.

These Terms of Service (“Terms”) are an agreement between you and Tristar Dynamics LLC (“we,” “us”) governing your use of the GS Paid mobile application and its related content (together, the “App”). By downloading or using the App, you agree to these Terms. If you do not agree, please do not use the App.

1. License To Use The App

We grant you a personal, limited, non-exclusive, non-transferable, revocable license to use the App on Apple devices that you own or control, for your own non-commercial use, in accordance with these Terms and with Apple’s Licensed Application End User License Agreement.

You may not: copy, modify, or create derivative works of the App; reverse engineer, decompile, or disassemble it except where that restriction is prohibited by law; rent, lease, lend, sell, or sublicense it; remove any proprietary notices; or use it in any unlawful way.

2. Estimates Only — Not Professional Advice

This is the most important section of these Terms. Every figure the App produces is an estimate for planning purposes. Do not rely on it for a financial, employment, retirement, or tax decision without confirming it with your agency, your servicing human resources office, or a qualified professional.

The App displays General Schedule base pay plus the applicable locality adjustment, drawn from pay tables published by the U.S. Office of Personnel Management. You should understand the

following limitations:

- **Special rates are not included.** The App does not reflect law enforcement officer special base rates, or special rate schedules established under 5 U.S.C. 5305, which may pay more than the figures shown.
- **Figures are gross.** They exclude bonuses, awards, overtime, premium pay, shift and hazard differentials, allowances, and all deductions.
- **Projections rest on assumptions.** Step-increase dates assume full creditable service and an acceptable level of performance. Any raise or cost-of-living percentage you set is an assumption you supply, not a forecast — real federal pay adjustments are set annually and may differ or not occur.
- **Estimators depend on your inputs.** Take-home pay, retirement, and leave figures are calculated from values you enter. The App contains no tax tables and does not know your actual withholding, benefits elections, or service history.
- **Retirement estimates are simplified.** The FERS calculation excludes the retirement annuity supplement, cost-of-living adjustments, deposits and redeposits, military service credit, part-time proration, and special provisions for law enforcement, firefighter, and air traffic controller positions. Only OPM can determine your actual annuity.
- **Pay data may lag.** Tables are updated after OPM publishes them. Your agency's records are always authoritative over the App.

Nothing in the App constitutes financial, investment, tax, legal, retirement, or employment advice. We are not your employer, your human resources office, a financial adviser, an accountant, or an attorney.

3. No Government Affiliation

GS Paid is an independent, privately developed application. It is **not affiliated with, endorsed by, sponsored by, or approved by** the U.S. Office of Personnel Management, any federal agency, or the United States Government. Pay tables and related data are public-domain information published by OPM. References to OPM and to federal regulations are made solely to identify the source and basis of the information shown.

4. Purchases & Subscriptions

What Pro includes

Core features of the App are free. GS Paid Pro is optional and unlocks additional planning features, as described in the App and on the App Store. It is available two ways: as an **auto-**

renewable subscription, or as **Lifetime**, a single purchase that does not renew. Both unlock exactly the same features.

Pricing and billing

In the United States, GS Paid Pro is offered at **\$2.99 per month**, **\$29.99 per year**, or **\$89.99 once** for Lifetime. Prices in other regions are set according to Apple's pricing and may vary. Payment is charged to your Apple Account at confirmation of purchase.

Free trial

New subscribers are offered a **7-day free trial** on the monthly and yearly plans. The trial is available **once per Apple Account** across both plans — taking it on one plan uses it for the other — and Apple, not us, determines whether your account is eligible. **Lifetime does not include a trial**, because it is a single purchase rather than a recurring one.

Unless you cancel at least 24 hours before the trial ends, it converts automatically into the paid plan you selected and your Apple Account is charged the price shown at purchase. Cancelling during the trial costs nothing. If you subscribe while a trial is already running, any unused portion of it is forfeited, as Apple's terms provide.

Automatic renewal

Your subscription renews automatically at the end of each period unless you cancel it at least 24 hours before the end of the current period. Your Apple Account is charged for renewal within 24 hours prior to the end of the current period. Renewal is handled entirely by Apple.

Lifetime (one-time purchase)

Lifetime is a single purchase, not a subscription. It **does not renew, is not billed again, and there is nothing to cancel**. It unlocks the same Pro features for as long as the App remains available and continues to function on your device.

Lifetime is tied to the Apple Account that bought it, not to a particular device. You can restore it on your other devices, or after reinstalling the App, using **Restore Purchases** on the Pro screen.

Deleting the App does not revoke it. Because it is a one-time purchase, it is not affected by changes to subscription pricing, and it does not entitle you to a refund of any subscription you may have bought previously. If you hold an active subscription and then buy Lifetime, **your subscription does not cancel itself** — you should cancel it yourself in your Apple Account settings to avoid being billed for something you no longer need.

Promotional and offer codes

We may issue codes that unlock GS Paid Pro free of charge or at a reduced price, for example to beta testers. Codes are redeemed through Apple, and Apple determines whether a given code is

valid for your Apple Account. Codes may be limited in number, restricted by region, and may expire. They have **no cash value**, cannot be exchanged for money or refunded, and may not be sold or transferred. We may decline to issue a code, and may deactivate unredeemed codes at any time; once a code has been redeemed, what you received under it is yours on the same terms as a purchase.

Managing and cancelling

You can manage or cancel **a subscription** at any time in your Apple Account settings, or through the Manage Subscription link in the App's Settings screen. Cancelling stops future renewals; you keep access for the remainder of the period you have already paid for. Deleting the App does not cancel your subscription. Lifetime has no renewal and so nothing to manage or cancel.

Refunds

All purchases are processed by Apple, and refunds are handled solely by Apple under its own policies. We cannot issue refunds. Requests can be made at reportaproblem.apple.com.

Price changes

We may change subscription prices. Where required, Apple will notify you in advance and, depending on the change, ask for your consent before your subscription renews at a new price. We may also change the price of Lifetime, or stop offering it; either way, **a Lifetime purchase you have already completed is unaffected** — you are never charged again for it.

5. Eligibility & Your Responsibilities

You must be at least 18 years old, or the age of majority where you live, to agree to these Terms or to make a purchase. By purchasing or redeeming a code you represent that you are of legal age to form a binding contract and that the Apple Account being used is yours or is used with the account holder's permission. If you are under that age, you may use the free features of the App only with the involvement of a parent or legal guardian who agrees to these Terms on your behalf.

You are responsible for the accuracy of the information you enter and for verifying any figure before acting on it. You agree to use the App only for lawful purposes, and not to interfere with its operation or attempt to gain unauthorized access to any part of it.

6. Intellectual Property

The App, including its software, design, text, graphics, and the GS Paid name and logo, is owned by Tristar Dynamics LLC and protected by intellectual property laws. These Terms grant you a license to use the App; they do not transfer ownership of anything. Underlying federal pay data published by OPM is in the public domain and is not claimed as our property.

7. Apple

You acknowledge that these Terms are between you and us only, and not with Apple. Apple is not responsible for the App or its content. Apple has no obligation to furnish any maintenance or support for the App. If the App fails to conform to any applicable warranty, you may notify Apple, and Apple may refund your purchase price; to the maximum extent permitted by law, Apple has no other warranty obligation with respect to the App. Apple is not responsible for addressing any claim relating to the App, including product liability, legal or regulatory non-compliance, or consumer protection claims. Apple and its subsidiaries are third-party beneficiaries of these Terms and may enforce them against you.

8. Disclaimer Of Warranties

THE APP IS PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED. TO THE MAXIMUM EXTENT PERMITTED BY LAW, WE DISCLAIM ALL WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, ACCURACY, AND NON-INFRINGEMENT. WE DO NOT WARRANT THAT THE APP WILL BE UNINTERRUPTED, ERROR-FREE, OR THAT ANY FIGURE IT DISPLAYS IS ACCURATE, CURRENT, OR COMPLETE.

9. Limitation Of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, TRISTAR DYNAMICS LLC SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR FOR ANY LOSS OF PROFITS, INCOME, SAVINGS, BENEFITS, OR DATA, ARISING OUT OF OR RELATING TO YOUR USE OF THE APP OR RELIANCE ON ANY FIGURE IT DISPLAYS, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. OUR TOTAL AGGREGATE LIABILITY ARISING OUT OF OR RELATING TO THE APP SHALL NOT EXCEED THE GREATER OF (A) THE AMOUNT YOU PAID US FOR THE APP IN THE TWELVE MONTHS PRECEDING THE CLAIM, OR (B) TWENTY-FIVE U.S. DOLLARS.

Some jurisdictions do not allow the exclusion of certain warranties or the limitation of certain damages, so some of the above may not apply to you. In those jurisdictions our liability is limited to the greatest extent permitted by law.

10. Indemnification

You agree to indemnify and hold harmless Tristar Dynamics LLC and its officers, members, and agents from any claim or demand, including reasonable attorneys' fees, arising out of your misuse of the App or your violation of these Terms or of any applicable law.

11. Changes To The App And These Terms

We may modify, suspend, or discontinue any part of the App at any time. We may also update these Terms; when we do, we will revise the effective date above. Material changes will be communicated through the App or on our website. Continuing to use the App after changes take effect means you accept the revised Terms.

12. Termination

These Terms remain in effect until terminated. You may terminate them at any time by deleting the App and cancelling any active subscription. Deleting the App does not entitle you to a refund of a Lifetime purchase. We may terminate or suspend your license immediately if you breach these Terms. Sections 2, 3, 6, and 8 through 13 survive termination.

13. Governing Law

These Terms are governed by the laws of the State of New Jersey, without regard to its conflict-of-laws rules. Any dispute arising under these Terms shall be brought exclusively in the state courts located in Bergen County, New Jersey, or in the United States District Court for the District of New Jersey, and you consent to the personal jurisdiction of those courts. Nothing in this section deprives you of the protection of mandatory consumer-protection laws of your place of residence.

14. Entire Agreement & Severability

These Terms, together with our Privacy Policy and Apple's Licensed Application End User License Agreement, are the entire agreement between you and us regarding the App. If any provision is held unenforceable, the remaining provisions stay in full force. Our failure to enforce a provision is not a waiver of it.

15. Contact Us

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