

Terms of Use

Welcome! Thank you for visiting our web site (the “Site”).

Please carefully review the following Terms of Use (“Terms of Use”) before continuing on the Site. These Terms of Use constitute a legal document that governs your use of the Site and any material contained on the Site. By using the Site, you agree to and accept these Terms of Use. If you do not agree with any of these Terms of Use and/or do not wish to be bound by them, please exit the Site and do not use the Site in the future.

We may, at any time, modify, change or add to these Terms of Use, and any such modifications, changes or additions will be effective immediately upon posting on the Site. We suggest that you periodically check these Terms of Use for modifications, changes or additions. Your continued use of the Site following the posting of any modification, change or addition signifies your acceptance of same.

The Site is intended for use only by visitors who are located in the United States.

Ownership of the Site

The Site and all of its contents (including, but not limited to, text, graphics, audio clips, logos, buttons, images, downloads, data compilations, software, icons, html codes and xml codes), as well as all copyright, trademark and other rights therein, are owned by our Firm or its third-party information providers and are protected by United States and international intellectual property laws.

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We grant you a limited, non-transferable right to view, store, bookmark, download and print pages of the Site solely for your personal, non-commercial purposes, provided that if you copy any materials from the Site, you must not remove any copyright or other proprietary notices from such copies.

You may not make any use of the Site other than as permitted by the preceding sentence.

Without limitation, you may not copy, distribute or otherwise use any of the contents of the Site for non-personal or commercial purposes. You may not place a link to the Site on any other web

site or frame the Site within another web site without our prior, written permission. Also, you may not interfere or attempt to interfere with the proper operation of the Site, including through the use of any device, software or routine, or access or attempt to gain access to any data, files or passwords related to the Site through hacking, password mining or any other means.

We reserve the right, in our sole and unreviewable discretion, to suspend, discontinue, modify or restrict the use and availability of the Site or any portion thereof, at any time without notification to you or any third party.

No Advisory Services

Information posted on this site is for informational purposes only and does not constitute investment advice. Investing carries the risk of loss, including the loss of principal.

Links to Third-Party Web Sites

The Site may contain links to third-party web sites. Any such links are provided for your convenience only. We do not, directly or indirectly, control the companies that provide or operate those web sites, and we are not responsible for their practices (including, but not limited to, their privacy practices). We do not make any representations with respect to the contents of any third-party sites or any products, services or information offered on those sites.

Disclaimer of Warranty

We are providing access to the Site and its contents as a convenience to you. The Site and its contents are provided "AS IS."

Although we may provide data, information, and content relating to financial planning, tax planning, estate planning, and other wealth management topics, you should not construe any such information as tax, legal, or investment advice. All illustrations are for informational purposes only, and any performance returns referenced are based on past performance and in no way represent a guarantee of future results. You are responsible for evaluating the information provided to you and any risk and reward associated with the material before making any decision based on data, information, and content on the Site. You acknowledge and agree that our firm is

not acting in any fiduciary capacity, nor is any fiduciary relationship created, as a result of your use of, or access to, the Site.

All Site content is presented only as of the date published or indicated, and may be superseded by subsequent market events or for other reasons. In addition, you are responsible for ensuring that the cache settings on your browser are set to allow you to receive the most recent Site content.

Limitation of Liability

Neither we nor any of our suppliers assume any responsibility for the accuracy of any information contained on the Site, for any interruptions or errors in accessing the Site, or for any viruses or other harmful components contained on the Site or the server from which the Site is made available. We assume no responsibility for the timeliness, accuracy, or truthfulness of Site content derived from unaffiliated third-party sources. We reserve the right to revise the Site or withdraw access to the Site at any time.

We expressly disclaim liability for any damages resulting from access to or other use of this Site or in reliance upon any information on this Site. Some jurisdictions or laws may not allow certain limitations of liability, so the above limitations may not apply to you. Our liability in such case shall be limited to the greatest extent permitted by applicable law.

Indemnification

You agree to indemnify, defend, and hold our firm and any member, owner, manager, principal, officer, director, employee, affiliate, agent, supplier and successor of our firm harmless from and against any and all claims, liabilities, damages, losses and expenses (including, but not limited to, reasonable fees and costs for attorneys and investigations) arising out of, based on, or in connection with your access to or other use of the Site.

Governing Law and Jurisdiction

These Terms of Use, and all matters arising, directly or indirectly, from your access to or other use of the Site shall be governed by and construed in accordance with the laws of the state of Georgia, without regard to conflict of laws rules. You hereby submit to the exclusive

jurisdiction of the state and federal courts located in Georgia , and waive any jurisdictional, venue or inconvenient forum objections to such courts. A printed version of these Terms of Use shall be admissible in judicial or administrative proceedings based on or relating to these Terms of Use to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

Severability

If any provision of these Terms of Use is held to be illegal, invalid, or unenforceable, such illegality, invalidity, or unenforceability shall apply only to such provision and shall not in any manner affect or render illegal, invalid, or unenforceable any other provision of these Terms of Use, and that provision and these Terms of Use generally shall be reformed, construed, and enforced so as to most nearly give lawful effect to the intent of the parties as initially expressed in these Terms of Use.

Entire Agreement

These Terms of Use constitute the entire agreement between you and us with respect to the Site, and supersede all prior or contemporaneous communications and proposals, whether oral, written or electronic, between you and us with respect to the Site.

SEC Registration

For information related to our registration status, please refer to the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov, which contains the most recent version of our Firm's Form ADV.

Reference to registration with the Securities and Exchange Commission ("SEC") does not imply that the SEC has endorsed or approved the qualifications of the firm or its respective representatives to provide any advisory services described on the Site or that the Firm has attained a level of skill or training.