

Website Legal Pages last updated: October 17, 2023

“All too often I see extremely important provisions that are missing, incomplete, or inconsistent with other parts of the document or another legal form or policy. Simple safeguards are often overlooked and unnecessary language commits the website proprietor to duties and obligations they doubtfully actually carry out, but yet end users could nevertheless hold them accountable for doing... or NOT!”

Attorney J. Scott Talbert

Author, *Cut & Paste Website Legal Pages* & Co-Founder of Digital Compliance Alliance

Lawyer2Warrior.com Presents:
Cut & Paste Website Legal Pages-
Version 10.1 (October 2023)
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www.about.me/Lawyer2Warrior



By J. Scott Talbert

J.D., B.A (Psychology), Ph.D. (ABD), B.A. (Theology)

& The Digital Compliance Alliance

<https://Lawyer2Warrior.com>

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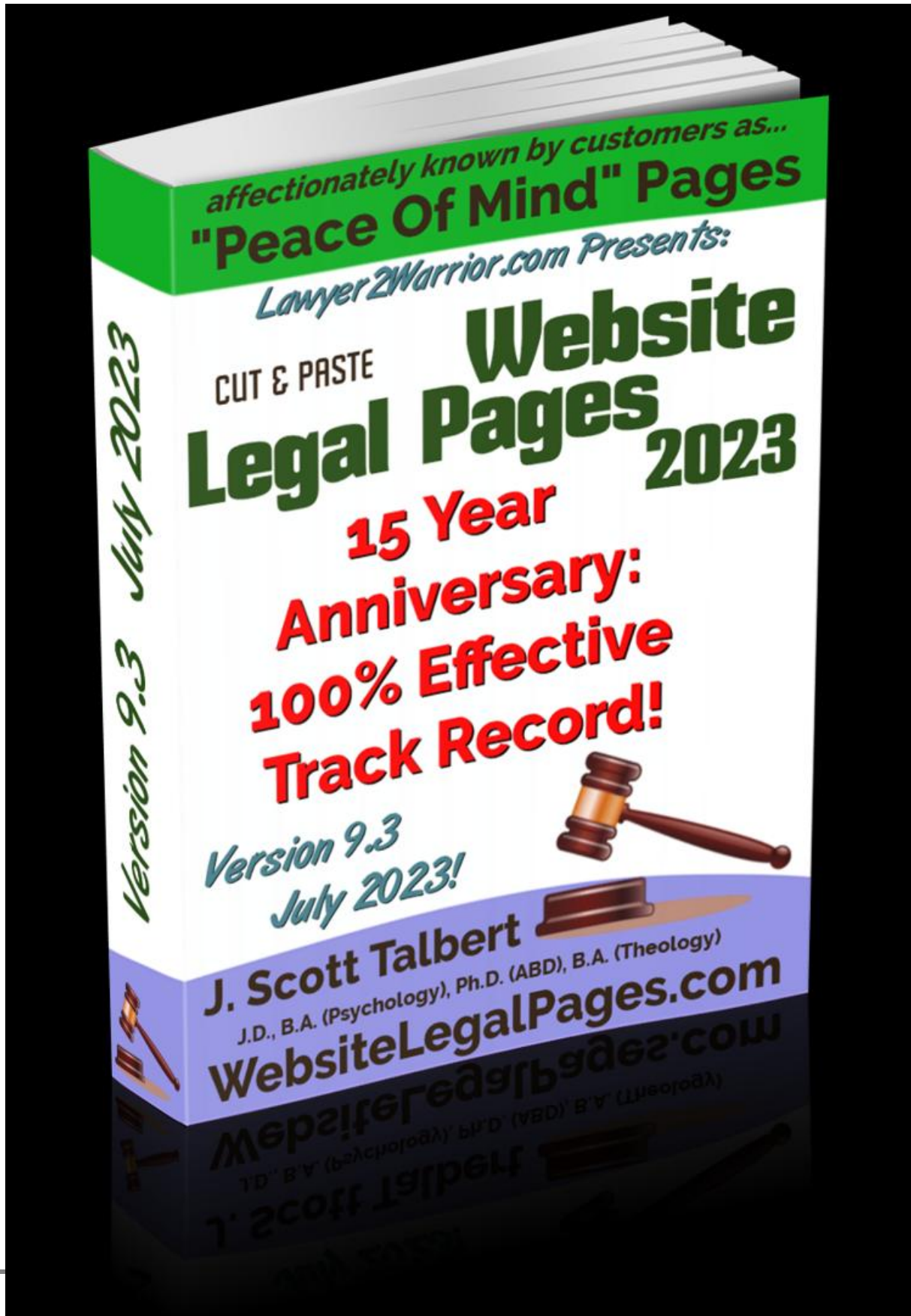
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My Disclaimer

I am AN attorney, not YOUR attorney. This is not individualized legal advice and no attorney-client relationship is hereby formed or intended. A better informed client will have a more positive attorney encounter, improving the legal system and the legal profession. They will better help their lawyer help them, achieving a more successful outcome. It is with this objective that these general educational materials are provided. The full disclaimer is available at lawyer2warrior.com/disclaimer, along with other disclosures and legal notices.

About the Author

J. Scott Talbert is an estate and financial planning attorney who has held real estate and insurance licenses in multiple states to provide comprehensive, holistic asset management and generational wealth information to legal and financial services consumers everywhere. In addition to the Juris Doctorate, Scott also holds several other degrees, such as a Bachelor's degree in Psychology and a Bachelor's degree in Theology. He is Ph.D. (abd) in Clinical Psychology from Southwestern Medical Center in Dallas, Texas. He is currently working on his Master's Thesis for his Master's degree in Theology and advancing his Internet Marketing career that began in 1999.

Scott was determined to be a different kind of attorney, and his hard work paid off. Scott received the prestigious Law School Chancellor's Scholar Award all three years of law school, enjoyed an Academic Merit Full Tuition Scholarship with First Year Stipend, advanced to the penultimate round of the 1L Moot Court Competition, participated in the Regent Law Review, became an Honoree for Who's Who Among Students in American Universities, and authored manuscripts for two books on the income tax that he is preparing for publication. He graduated 6th in his class, in the top 4%, with a 3.70 grade point average.

He's experienced a diversity of opportunities. Scott received funding from the American Center for Law & Justice to survey the legal process in Eastern Europe (Romania, Turkey & Greece). He lived in Sofia, Bulgaria for a couple of months while working on a case before the European Court of Human Rights. In Western Europe, he studied International Law in France with Former U.S. Attorney General John Ashcroft and the European Centre for Law & Justice. Today, however, Scott concentrates his professional efforts as a consumer advocate. He helps average, everyday people "access" general concepts about the law as it relates to their finances and their future, believing that clients should have access to basic information BEFORE meeting with a professional. Though not actual, individualized legal advice, his readers gain a general understanding that helps them become a better consumer. Empowered with a basic understanding of legal and financial concepts relevant to estate & business planning and retirement & generational wealth, folks are better able to participate in their legal matters when hiring licensed counsel for specific legal advice, hold their attorney accountable in assisting them according to their state's laws, and ensure that their best interests are met. The same holds true when seeking expert financial advice.

From Dinner In France With A Former U.S. Attorney General....



... To Product Promotions By Internationally-Acclaimed Motivational Speaker Brian Tracy

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Google overhauled its Privacy Policies right before the Federal Trade Commission imposed recent new requirements.

Coincidence?

Or did Google spend big bucks on attorneys to keep them out of hot water for good reason?

If you don't have hoards of cash for airtight legal drafting, Brian Tracy has arranged the perfect answer.



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Customer Reviews

Testimonials Disclosure

BONUS: Commercial Email Notice Protection

[Redacted]

NOTE: Available only in the Evergreen Compliance Kit version (or sold separately)

1. Anti-Spam Policy

The following describes the Anti-Spam Policy for our website.

What Is Spam?

Spam is unsolicited email, also known as junk mail (received via email), or UCE (Unsolicited Commercial Email). Virtually all of us have opened the inbox of an email account and found emails from an unknown sender. By sending email only to those who have requested to receive it, we are following accepted permission-based email guidelines.

What About The Laws Against Spam?

They exist. However, as with any body of laws, any individual State spam statutes can and will vary. The spam laws of each State can not only vary, but also have different definitions of unsolicited commercial email. Additionally, there may be various federal agencies keeping track of spam, including the Federal Trade Commission (FTC). At the Federal level, the CAN-SPAM Act of 2003 promulgates some attempt at a coherent and unified approach to unsolicited commercial email. Ultimately, it would be difficult to enforce spam law violations on any consistent or pervasive basis, so your own vigilance is your own best first line of defense. Beyond that, we protect you by ensuring that you are 100% in control of whether or not you ever hear from us by email initially or in the future, as detailed in our "No Tolerance" policy below.

Our No Tolerance Anti-Spam Policy

WE HAVE A NO TOLERANCE SPAM POLICY. We do not email unless someone has filled out an "opt in" form or "webform" expressing an interest in our information or products and/or services, or otherwise directly and proactively requesting it. News of the features and benefits of Membership is spread through advertising, joint venture marketing, and word of mouth, so we are only building relationship with folks who wish to learn more about what we have to offer and willingly subscribe to our content and contact through email. You are always completely in control of whether you receive email communication from us, and can terminate at any time.

NOTE - Every auto-generated email contains a mandatory unsubscribe link that cannot be removed. Therefore, each communication carries with it the option to "unsubscribe" and never receive another email communication.

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2. Copyright Notice

The following describes the Copyright Notice for our website.

The entire contents of our website are protected by intellectual property law, including international copyright and trademark laws. The owner of the copyrights and/or trademarks are our website, and/or other third party licensors or related entities.

You do not own rights to any article, book, eBook, document, blog post, software, application, add-on, plugin, art, graphics, images, photos, video, webinar, recording or other materials viewed or listened to through or from our website or via email or by way of protected content in a membership site. The posting of data on our website, such as a blog comment, does not change this fact and does not give you any right in the data. You surrender any rights to your content once it becomes part of our website.

YOU MAY NOT MODIFY, COPY, REPRODUCE, REPUBLISH, UPLOAD, POST, TRANSMIT, OR DISTRIBUTE, IN ANY MANNER, THE CONTENT ON OUR WEBSITE, INCLUDING TEXT, GRAPHICS, CODE AND/OR SOFTWARE. You must retain all copyright and other proprietary notices contained in the original content on any copy you make of the content. You may not sell or modify the content or reproduce, display, publicly perform, distribute, or otherwise use the content in any way for any public or commercial purpose. The use of paid content on any other website or in a networked computer environment for any purpose is prohibited. If you violate any of the terms or conditions, your permission to use the content automatically terminates and you must immediately destroy any copies you have made of the content.

You are granted a nonexclusive, nontransferable, revocable license to use our website only for private, personal, noncommercial reasons. You may print and download portions of material from the different areas of the website solely for your own non-commercial use, provided that you agree not to change the content from its original form. Moreover, you agree not to modify or delete any copyright or proprietary notices from the materials you print or download. Also note that any notice on any portion of our website that forbids printing & downloading trumps all prior statements and controls.

As a user, you agree to use the products and services offered by our website in a manner consistent with all applicable local, state and federal laws and regulations. No material shall be stored or transmitted which infringes or violates the rights of others, which is unlawful, obscene, profane, indecent or otherwise objectionable, threatening, defamatory, or invasive of privacy or publicity rights.

Our website prohibits conduct that might constitute a criminal offense, give rise to civil liability or otherwise violate any law. Any activity that restricts or inhibits any other user from using the services of our website is also prohibited. Unless allowed by a written agreement, you may not post or transmit advertising or commercial solicitation on our website.

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3. Disclaimer

The following describes the Disclaimer for our website.

THIRD PARTY NOTICE: You understand, acknowledge, and accept the fact that we are not affiliated with any company, person, or organization of any kind mentioned on this website in any way. Company names, products, logos, trade marks and any other proprietary intellectual property or otherwise belongs to the rightful owner, which is not us. You should not assume, even if a company name is in the website/domain name of this website, that there is an express, implied, or otherwise agreement, joint venture, partnership, or other relationship between us as website proprietors and any of these companies that are discussed merely for educational or other purposes.

The opinions, estimates, expectations, and projections contained in any disseminated information are accurate as of the date of release and are subject to change without additional notice. We do our best to ensure that the research has been compiled, obtained, discerned, or interpolated from reliable and trustworthy sources, and therefore believe the positions and beliefs shared are accurate and complete, though obviously not all material known or obtained will be contained, as distilling information into manageable quantity is in large part a goal. We are not responsible for any errors or omissions contained in any disseminated material and are not liable for any loss incurred as a result of using the material in any way. The intent is merely to provide useful information, products, and services, some of which we may be compensated for.

Nothing offered by us should be considered personalized investment advice. While our employees and/or contributors may answer your general customer service questions, they cannot help you with specific investment questions and decisions, as they are not licensed under securities laws to deal with your particular investment situation. No communication by our employees and/or contributors to you should be construed as personal, individualized investment advice. Investors should not rely on the information given by us to make investment decisions. Rather, investors should use the information only as a starting point, at most, to do additional independent research so that the investor is able to make his or her own investment decision. You should consult with competent, professional help and read any available Prospectus or Public Company information.

This website contains or may contain "forward looking statements" within the meaning of Section 27A of the Securities Act of 1933 and Section 21B of the Securities Exchange Act of 1934. Any statements that express or involve discussions with respect to predictions, expectations, beliefs, plans, projections, objectives, goals, assumptions or future events or performance are not statements of historical fact and may be "forward looking statements." Forward looking statements are based on expectations, estimates and projections at the time the statements are made that involve a number of risks and uncertainties which could cause actual results or events to differ materially from those presently anticipated. Forward looking statements in this action may be identified through the use of words such as "expects", "will," "anticipates," "estimates," "believes," or statements indicating certain actions "may," "could," or "might" occur.

Just as our website content does not constitute investment advice, and you should therefore consult a trained professional of your choosing, the same is true of other disciplines where expertise is gained through education, experience, and skill-building. Thus, nothing on our website or otherwise disseminated in conjunction with it should be taken as medical, legal, accounting or other such advice. When in doubt, consult the hired help of your choosing, as you are ultimately responsible for your own affairs.

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4. DMCA Compliance

The following describes the DMCA Compliance for our website.

We are committed to responding to any alleged copyright violations, should they occur. Notice of any alleged violation should take the form proposed by the U.S. Digital Millennium Copyright Act as revealed at <http://www.copyright.gov>.

Remedy

If any material infringes on the copyright of any offended party, we may remove the content, prevent access to it, terminate or block access for those responsible for the content, and/or any other action deemed appropriate. We may also pass along record of the incident for documentation and/or publication by third parties at our discretion.

Not Legal Advice/No Attorney-Client Relationship

If you believe your rights have been violated, it can be a serious matter. This DMCA notice exists solely to effectuate our efforts, as website owners, to prevent and eliminate infringement on intellectual property rights. It is no substitute for the assistance of competent legal counsel. Other remedies and action, such as against an internet service provider (ISP), may exist. You may wish to seek legal help immediately.

Notification

For your convenience and to speed resolution, notice of alleged infringement may be tendered via email, using the email address and/or contact information provided on this website. **We warn that you will be liable for any and all statutory and common law damages, as well as court costs and attorney fees, if you falsify a claim that your copyrights have been violated.** Six figure awards have already been granted for bogus complaints, so seeking the help of competent counsel is advised.

Assuming you still wish to assert copyright violation, you should provide the following to speed up the process:

STEP 1. Identify in adequate detail the copyrighted item you believe has been violated, by providing the URL to the protected work, ISBN#, or otherwise.

STEP 2. Identify the URL of the webpage that you assert is infringing the copyrighted work listed in item #1 above.

STEP 3. Provide contact information for yourself (email address is preferred, phone is suggested).

STEP 4. Provide information sufficient to allow us to notify the owner/administrator of the allegedly infringing webpage or other content such as a blog or forum posting (email address is preferred).

STEP 5. Include the following statement: "I have a good faith belief that use of the copyrighted materials described above as allegedly infringing is not authorized by the copyright owner, its agent, or the law."

STEP 6. Include the following statement: "I swear, under penalty of perjury, that the information in the notification is accurate and that I am the copyright owner or am authorized to act on behalf of the owner of an exclusive right that is allegedly infringed."

STEP 7. Digitally sign your affirmation.

Counter-Notification

Note that the party representing the affected website or provider of content can issue a counter-notification under sections 512(g)(2) and (3) of the Digital Millennium Copyright Act, and so we may again post or link to the content in that case.

For your convenience, counter notification may be tendered via email, using the email address and/or contact information provided on this website. **We warn that you will be liable for any and all statutory and common law damages, as well as court costs and attorney fees, if you falsify a claim that others' copyrights have NOT been violated**

Assuming you still wish to file a counter-notice, you should provide the following to speed up the process:

STEP 1. Identify the specific URLs or other unique identifying information of material that we have removed or disabled access to.

STEP 2. Provide your name, address, telephone number, email address, and a statement that you consent to the jurisdiction of Federal District Court for the judicial district in which your address is located, and that you will accept service of process from the person who provided notification under subsection (c)(1)(C) or an agent of such person.

STEP 3. Include the following statement: "I swear, under penalty of perjury, that I have a good faith belief that each item of content identified above was removed or disabled as a result of a mistake or misidentification of the material to be removed or disabled, or that the material identified by the complainant has been removed or disabled at the URL identified and will no longer be shown."

STEP 4. Digitally sign the affirmation.

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5. Federal Trade Commission Compliance

The following describes the Federal Trade Commission Compliance for our website.

We make every effort at candor regarding any products or services we use, recommend, or otherwise make mention of. We strive to clearly differentiate between our own products or services versus those of third parties, to facilitate inquiries, support, and customer care. Likewise, just as we (and any other legitimate business) may profit from the sale of our own products or services, we may also profit from the sale of others' products or services (like any retailer). Additionally, wherever products or services may give rise to income generation, we endeavor to provide realistic and factual data, but highlight the fact that the variables impacting results are so numerous and uncontrollable that no guarantees are in any way made. It is our goal to embrace the guidelines and requirements of the Federal Trade Commission (FTC) for the benefit of all, and with that in mind provide the following disclosures regarding compensation and disclaimer regarding earnings & income.

Note that material connections may not be made known at every single advertisement or affiliate link. Thus, to be safe, you should simply assume there is a material connection and that we may receive compensation in money or otherwise for anything you purchase as a result of visiting this website, and also that we may be paid merely by you clicking any link.

Amazon.com

One or more parties affiliated or associated with our website in some way may be an Amazon.com affiliate. This means that links to products on Amazon.com, as well as reviews leading to purchases, can result in a commission being earned. Again, disclosure of this material connection and the potential for compensation may not be made at every single possible opportunity. To be safe, simply assume there is a material connection and potential for compensation at all times. While this does not imply skewed or unduly biased reviews, full disclosure calls for this warning.

Compensation

You should assume that we may be compensated for purchases of products or services mentioned on this website that are not created, owned, licensed, or otherwise materially controlled by us. Stated differently, while most people

obviously understand that individuals make a living by way of the profit that remains after the costs associated with providing their product or service are covered, at least theoretically there may be someone out there who does not understand that a third party can "affiliate" someone else's products or services and be compensated by the product or service creator/owner for helping spread the word about their offering. Just compare it to retailers. They seldom produce anything, but rather make their money connecting product and service creators with end users.

Admonition

Having said that, you cannot count on anyone looking after your interests but you. So, you ought to always do your own research into various offers and opportunities, to the extent that leaves you comfortable, doing your own due diligence prior to making any purchase of any product or service from this website or any other. Here is a great set of guidelines for you to keep in mind:

First, just always operate from the position that any website proprietor, including us, will have a material connection to the product or service provider, and may be compensated as a result of your purchase, unless expressly stated otherwise. Aside from your purchases, note that even you actions could result in earnings for this website. For instance, there could be ads displayed on this website that we are compensated for displaying whenever a website visitor clicks on them.

Second, to the extent that we have every interest in positively furthering our business relationship with you, we certainly desire to share only those offerings that we believe will benefit you. Just because we are not the founder or originator of the product or service, we are not going to withhold knowledge of this offering from you. If you can get some benefit from it, regardless of whether or not you've taken advantage of our own products and/or services, we want you to do well. Thus, we make a good faith effort to only present to you items that we either personally use, have actually tried, or else have faith in the reputation of the provider or concept. You can count on us making this determination based on all relevant and applicable information at the time of the recommendation.

Third, despite the fact that it would be counterproductive to mention products or services that you'll find disappointing or inferior, not only are people different, but it's also possible for us to have a lapse in judgment. Thus, to be extra cautious,

even if you believe in our good faith motives, you may as well go ahead and keep in mind that we could be at least partially influenced by the monetization factor of listing various products or services on our website. Furthermore, in that vein, the reality is that there are sometimes other connections between parties that are not monetary, such as personal capital, goodwill, or otherwise, that could be an underlying undercurrent swaying the decision to promote a particular offering. Due to this hypothetical possibility, you should again simply not rely solely on what we have to say, but rather just form your own independent opinion just to be safe. Finally, bear in mind that we might also receive free products or services, gifts, or review copies of items too.

Testimonials

Testimonials regarding the outcome or performance of using any product or service are provided to embellish your understanding of the offering. While great effort is made to ensure that they are factually honest, we are not liable for errors and omissions. Aside from human error, some information may be provided by third parties, such as customers or product/service providers. The best results are not uncommonly correlated with the best efforts, discipline, diligence, and so on, and thus the results depicted cannot, in any way, be construed as common, typical, expected, normal, or associated with the average user's experience with any given product or service. Exceptional results may be depicted by our website as highlights, but you are responsible for understanding that atypical outcomes may not reflect your experience. Aside from market conditions, products and services change over time. Older products may lose effectiveness. Newer products may not have a reliable track record.

Where products or services might pertain to earning money, the same safeguards about use of testimonials apply. Additionally, note that any related income figures are highly specific to the individual or entity that produced those results, and there can be no assurance that you will be able to leverage the same, or similar, products or services to achieve comparable results. The results, though real, may be the result of the conflation of a number of favorable circumstances that would be difficult to replicate, and so you must proceed with the knowledge that your outcome can differ from any shared on our website.

Professional Consultation

Many products and services are designed to solve problems. Common problem areas include legal, financial, and medical. We are in no way purporting to counsel you on issues related law, finances, or health. If you require guidance in these arenas, you should consider securing your own counsel from lawyers, accountants, tax professionals, investment advisors, or medical professionals before taking any action. Nothing we may ever communicate, in print or spoken word, will ever be intended to constitute any such counsel, as we do not claim to be professionals in any of those disciplines. You assume all risk for actions taken, losses incurred, damages sustained, or other issues stemming from your use of any product or service in any way connected with or mentioned on this website. Indeed, such decision is solely your own, or else determined in conjunction with the professional guidance of the advisor of your choosing.

Use Of Products & Services

The following are facts you should be advised of if you intend to take advantage of any products or services.

The price paid for products and services change over time. Even the prices of staples and basic commodities change, and there are many factors such as supply and demand, sales and other customer acquisition incentives, and more. Price, and value, can be quite relative. Technology, innovations, product improvements, market penetration, and numerous other factors all weigh in. It is impossible to define the "right" price for any product and service. Willing buyers and willing sellers determine price at any given time. You accept the fact that your purchase reflects your own attribution of value at the time of purchase, and that the price may increase or decrease in the future.

The outcome you experience is dependent upon many factors. Aptitude and attitude go a long way towards success with products and services in virtually any niche, whether fitness or making money. Circumstances, experience, innate abilities, personality, education, time commitments, and perseverance are just a few factors. Given the smorgasbord of interrelated variables, there is no way to reasonably predict your specific outcome with any degree of reliability or certainty.

Income-Producing Products & Services

Income-producing products & services are likewise subject to the above cautions. In addition, however, there are additional factors. Unlike weight loss products or self-help materials, income-producing methods are influenced by the overall health of the economy in which one operates. In times of liquidity, money flows freely and commerce is easier. In times of perceived scarcity, fear, recession, depression, or otherwise, commerce is stymied. Results can be influenced by market sentiment, just as the stock market indices around the world are swayed heavily on news.

Income-producing products & services purchased should be viewed as just that - purchases. Though they can be investments in one's business, it is not unreasonable to expect that there may not be an express return on that investment, per se. Often, business success is the convergence of a number of factors, methods, strategies, and so on. It can be hard to peg success to one method or machination. This does not necessarily undermine value of any given product or service, as it can have an additive effect. Or, it may have no effect. Since it can be difficult to tell, you should operate on the assumption that your outcome could be zero. We make no guarantees and you should only risk what you can afford to lose.

Earnings & Income

In light of all of the factors above, impinging on the very nature of income-producing products and services, there is no way to guarantee results of any kind whatsoever. Accordingly, we affirmatively declare that we make no guarantees as to your earnings & income of any kind, at any time.

As with any business endeavor or investment, past performance is no guarantee or predictor of future performance. Any testimonials or other representations of results are for illustrative purposes only and, though every effort is made to ensure they're factually honest, they are not intended to imply or insinuate what is likely to happen with you. Your reliance on them as such is not advised.

It should be noted that "earnings & income" is so phrased with specific intent. While income may typify the earnings most either seek or are accustomed to, earnings can come in non-monetary forms. These include some forms that are abstract or intangible, and thus not even readily converted to currency or a common medium of exchange. Thus, note that all manner of compensation, including earnings of a non-income yet nevertheless beneficial form, are covered by these provisions.

Affiliates & Other Third Parties

It should also be noted that we only have control over, and thus only accept responsibility for, the content of this website authored by us. Any representations made by others should be considered prima facie unauthorized. You may also read, hear, or otherwise come into contact with commentary about any of our products & services or offerings, and should assume those have likewise not been authorized.

While information, in any form, can arise, at any time, regarding our products & services, there may be times when this results from an affiliate relationship. In other words, we may permit our products & services to be marketed through other individuals, businesses, websites, and otherwise, just as providers of goods and services use retailers and other vendors to make available what they offer.

You should not construe a third-party offer as an endorsement by that third party of any product or service. You should, more conservatively, view it as an offer to buy something. Likewise, as alluded to previously, note that we cannot fully control all marketing practices by all parties. With the use of "mirror" sites, indirect or unauthorized affiliates, "tiered" affiliate structures, and so on, policing the world wide web with any modicum of thoroughness is unlikely. We make reasonable efforts to ensure our affiliates comply with our policies and represent our products & services consistent with our guidelines. However, we cannot always guarantee they will do so. You are always free to report concerns or abuses via our Contact information.

Customer Care

Last, but not least, please note that our role in briefing you on products and services other than our own is simply as a "matchmaker." We do not provide any support or customer service for those items and you should always contact the owner or provider of those products or services to have any and all questions answered to your satisfaction before purchasing.

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protect you and us. Accordingly, please be sure to review all other disclosures, disclaimers, and policies posted on this website.

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6. Privacy Policy

The following describes the Privacy Policy for our website.

Your Privacy

Your privacy is important to us. To better protect your privacy we provide this notice explaining our online information practices and the choices you can make about the way your information is collected and used. You agree to agree to these policies by virtue of using our website in a way that leads to you providing us with personal information.

State Law & Accompanying Rights

Please understand that you may have additional rights originating from State laws based on where you live. These State-based rights may augment, strengthen, or otherwise somehow compliment any privacy rights you have inherently or under Federal law. Our policy is to comply fully with the privacy policies of every jurisdiction in which we operate. Accordingly, you are free to use our Contact information to reach us at any time to assert any State rights.

Our Commitment To Children's Privacy

Protecting the privacy of the very young is especially important. For that reason, our website will never collect or maintain information at our website from those we actually know are under 18, and no part of our website is structured to attract anyone under 18.

Under our Terms of Service and Conditions of Use, children under 18 are not allowed to use our website and access our services. It is not our intention to offer products or services to minors.

Collection of Personal Information

When visiting our website, the IP address used to access our website may be logged along with the dates and times of access. This information is purely used to analyze trends, administer our website, track users movement, and gather broad demographic information for internal use such as statistical assessments and website improvement. Most importantly, any recorded IP addresses are not linked to personally identifiable information.

Other information may be collected as well, which is rather typical of most websites. For instance, the source that referred you to our website is generally known. Likewise, your duration on our website, and your destination when you leave our website can also be tracked. Other common data collected includes the type of operating system the computer you are using to access our website has. Similarly, the type of web browser is often noted. Again, this is common data collection, and helps ultimately produce a better end-user experience.

Cookies are another common internet practice. Cookies are a key means of improving user experience by allowing us to customize your use of our website. Simple information is transferred to your computer to allow the content and experience to reflect your actions, preferences, and so on. You should simply make the assumption our website uses cookies, and note that you are free to make adjustments in your web browser to disable these or otherwise receive notification of cookies so you can take whatever desired action you so choose. Please understand that refusing cookies may cripple some of our website features and render some aspects useless to you.

At times, you will be fully aware of information received, as you are the direct source providing it. For instance, you may comment on a blog post, reply to an email (whether broadcast message or autoresponder), provide an email address, complete a survey, requests SMS, or otherwise. Likewise, purchases necessarily involve collecting certain information, such as credit card information, Paypal addresses, your physical address for billing and/or shipping, phone number, and so on. Refusing to provide some of this information may lead to us being unable to provide you with the products or services you've requested.

A prime example of limited access to our website is where content may be protected by a username and password. Whether a username and password is generated by our website, or created by you, these will almost always be connected with some other information related to or connected with you. This is true since much content that is protected on the internet is subscription based, often paid for. Thus, the username and password must necessarily be tied to your other account data. Usernames and passwords, by their very nature, should be kept private.

Handling of Personal Information

Note that any personal information you provide to others apart from us or our vendors is wholly optional. As an example, you might disclose something in a blog post comment. That "private" information is now "public," and we have no control over that. In like fashion, you sharing information with any other third party not functioning as a service provider to us puts that information beyond our control and becomes subject to the policy that party has in place.

Our primary intention for collecting personal and private information from you is simply to conduct our business. We can use this internally to better serve you. Accordingly, we see no reason to share your personal information to other parties and outside interests unless you have authorized us to do so. Of course, there are instances where your information is stored with third party service providers, such as email service providers, as they provide services that are industry-leading in quality and security and are far more beneficial to our end user than attempting such services "in-house." However, you are never required to deal with any such third party directly, they are limited in how they use your information, and they cannot sell or transfer it to others in any way.

However, of course, your information does comprise part of an overall whole. This aggregate of information, by contrast, may be used to understand our overall user base. Further, we may share this information about our website visitors as a whole, not individually, with third parties for various purposes, in our sole discretion.

While we are staunch privacy advocates, there are times when even we may be forced to abandon these ideals. Just as major search engines face ongoing compulsion to provide data against their will, so too may the same occur with our website. Illegal activity or other serious acts or allegations could create legal liability for our website. In those cases, we reserve the right to share your information, or else may simply be compelled to do so by law. On the other hand, there may be times when we would need to share your private information in order to protect our own interests. For instance, in cases of suspected or alleged copyright infringement or other intellectual property violations, it may be necessary to share personal information.

Google Adsense and the DoubleClick DART Cookie

Google, as a third party advertisement vendor, may use cookies to serve ads on this

website. The use of DART cookies by Google enables them to serve adverts to visitors that are based on their visits to this website, including past visits, as well as other websites on the internet.

To opt out of the DART cookies you may visit the Google ad and content network privacy policy at the following url
<https://www.google.com/policies/technologies/ads/> Tracking of users through the DART cookie mechanisms are subject to Google's own privacy policies.

Other Third Party ad servers or ad networks may also use cookies to track users activities on this website to measure advertisement effectiveness and other reasons that will be provided in their own privacy policies, our website has no access or control over these cookies that may be used by third party advertisers. However, you can opt out of some, though likely not all, of these cookies in one easy location at <http://optout.networkadvertising.org/#!/>

Links to Third Party Websites

We have included links on this website for your use and reference. We are not responsible for the privacy policies on these websites. You should be aware that the privacy policies of these websites may differ from our own.

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7. CCPA & GDPR Adherence

The following describes the privacy-focused CCPA (California Consumer Privacy Act) & GDPR (General Data Protection Regulation) Adherence practices for our website.

We are obliged to be, and are, transparent in providing you details regarding the types of information collected (identity, contact information, etc.), the manner in which it will be used and purpose for such processing, and any 3rd party or other recipients of your data (or categories of those with whom it is shared). Additionally, we endeavor to routinely review and update our policies as need be.

As a controller of your personal information, we are obliged to, and do, proceed as follows with respect to our relationship with any 3rd-party data processors. You have the right to request the deletion of your records ("erasure" under GDPR). We strive to ensure there are effective and efficient (within a month under GDPR) data elimination processes in place to facilitate your request. Where a 3rd-party processor controls data, we endeavor to convey the elimination request timely and invoke checks and balances to ensure fulfillment of the request.

Where applicable, we are obliged to, and do, facilitate access to your data and the portability thereof. If relevant, we endeavor to ensure your data is tendered in a format or fashion that permits you to transmit that data to another party

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8. Social Media Disclosure

The following describes the Social Media Disclosure for our website.

Social Media Issue

We live in an interesting time when privacy rights are championed alongside an unprecedented voluntary willingness of people to share their most intimate and superfluous life details with the world, even in places such as our website. While apparently benign on the surface, the dangers of unrestrained public disclosure of sensitive information is beginning to surface.

Key social media players are being sued for unauthorized or abusive use/misuse of personal information. Failure to protect and warn are likely going to be focal factors. Lawsuits are filed seeking damages for statements held to be responsible for people's death or suicide. Bloggers presuming to operate under an unfettered freedom of speech or greater latitude offered to members of the press are losing civil cases for defamation, slander, libel, and so on.

As social media rapidly advances to allow more technologically sophisticated and easy dissemination, the simultaneous fallout of revelation without boundaries is mounting. Thus, a sober approach to the benefits of social media, while sidestepping the perils of imprudent disclosure, can facilitate an enjoyable online experience, without the consequences of excess, in settings such as our own website.

Presence/Scope of Social Media

You should assume that social media is in use on our website. A simple click of a button to endorse a person, product, or service is building a cumulative profile about you, which you should always assume can be discovered by others.

Attempting to share a website with someone, whether by direct press of a button or else by email forwarding facilitated on a website, you should assume that this may not stop with the intended recipient, and that this can generate information about you that could be seen by a veritable infinite number of people. Such a domino effect could initiate right here on our website.

Something as simple as a blog comment provides the opportunity for knee-jerk reactions that can become public and may not truly represent a position (at least in

strength or severity) that you might hold after a period of more reasoned contemplation. You should also note that the ease of accessing one site through the login credentials of another, or the use of a global login for access to multiple sites can accumulate a dossier on you and your online behavior that may reveal more information to unintended parties than you might realize or want. Any or all of these features could exist on our website at one time or another.

These few examples illustrate some possible ways that social media can exist, though it is not an exhaustive list and new technologies will render this list outdated quickly. The objective is to realize the reach of social media, its widespread presence on websites in various forms (including this website), and develop a responsible approach to using it.

Protecting Others

You should recognize the fact that divulgements made in and on social media platforms on this website and others are rarely constrained just to you. Disclosures are commonly made about group matters that necessarily affect and impact other people. Other disclosures are expressly about third parties, sometimes with little discretion. What can appear funny in one moment can be tragic in the next. And a subtle "public" retaliation can have lifetime repercussions.

Ideal use of social media on our website would confine your disclosures primarily to matters pertaining to you, not others. If in doubt, it's best to err on the side of non-disclosure. It's doubtful the disclosure is so meaningful that it cannot be offset by the precaution of acting to protect the best interests of someone who is involuntarily being exposed by your decision to disclose something on our website (or another).

Protecting Yourself

You should likewise pause to consider the long-term effects of a split-second decision to publicly share private information about yourself on our website. Opinions, likes, dislikes, preferences, and otherwise can change. Openly divulging perspectives that you hold today, may conflict with your developing views into the futures. Yet, the "new you" will always stand juxtaposed against the prior declarations you made that are now concretized as part of your public profile. While the contents of your breakfast may hold little long-term impact, other data

likewise readily shared can have consequences that could conceivably impact your ability to obtain certain employment or hinder other life experiences and ambitions.

As with sharing information about other people, extreme caution should be used before revealing information about yourself. If in doubt, it's likely best not to do it. The short term gain, if any, could readily be outweighed by later consequences. Finally, you should note that we are not responsible for removing content once shared, and we may not be able to do so.

Restrictions on Use of Social Media Data

You, as a visitor to our website, are not permitted to "mine" social media or other platforms contained herein for personal information related to others. Even where people have publicly displayed data, you should not construe that as though you have the liberty to capture, reproduce, or reuse that information. Any use of social media or related platforms on our website are for interactive use only, relevant only during the website visit.

Accuracy of Social Media Data

As any social media platform is built on user-generated content, you should consider this fact in seeking to determine the authenticity of anything you read. We are not responsible for verifying any user-generated content for accuracy. A best practices policy would be to view all such content as strictly opinion, not fact.

Potential Issues of Liability

You should also be mindful of the fact that your words could trigger liability for harm caused to others. While you have the right to free speech, you do not have the right to damage other people. Under basic principles of tort law, you are always responsible, personally, for situations where either:

1. you were required to act, but did not (i.e. - some "duty of care")
2. you were required to refrain from acting, but did not (i.e. - slander, defamation, etc.)

These "sins of omission and commission" could cause problems for you, irrespective of whether you assert you are conducting business under the guise of one or more business entities. Illegal and unethical conduct, when done in the name of a

corporation or LLC, is still illegal and unethical conduct. As it is rarely part of a business plan to engage in illegal and unethical conduct, you are doubtfully operating in any official capacity, but rather, perhaps, leveraging that capacity to effectuate personal wrongdoing. You should consult a licensed attorney if you wish legal advice as to the (potential) ramification of your situation or legal problems stemming from this website or another.

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9. Terms Of Service, Conditions Of Use & Additional Disclaimers

NOTICE

This legal page is one of a family of legal documents that, collectively, define our relationship ("Agreement") with you as a web visitor, web user, and/or customer. Use of this web property requires you to access, read, and agree to ALL legal pages published on this website. Until or unless you agree to the provisions of all legal pages, you are forbidden from this site and should exit instantly.

INTRODUCTION

The following describes the legal Terms that apply when visiting, using, or purchasing from/through our website, etc.. These may include a waiver of legal rights you otherwise might have and, as such, are important to know. Know that "website," for these purposes, means not only the root domain in the url, but also any sub-domains or add-on domains on the same. It may also refer to any website, presently or in the future, that merges with or replaces the current website. Using, and merely visiting, our website imposes upon you the provisions in these Terms. If you do not agree, please leave the site immediately.

Throughout these Terms, use of pronouns such as "we," "our," "us" or even "my" and "I" are intended to refer to the party operating the website and/or business connected with it. Said party may be, at any time one or more of the following: and individual or group of individuals, a company (LLC, BV, corporation, etc.), trust, dba or otherwise. The pronouns "you" and/or "your" are intended to refer to you, the person reading this and anyone visiting and using this website, whether accessing complimentary or paid material and whether publicly available or protected via controlled access.

PLEASE READ THIS DOCUMENT CAREFULLY BEFORE ACCESSING OR USING OUR WEBSITE. BY ACCESSING OR USING OUR WEBSITE, YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS SET FORTH BELOW. IF YOU DO NOT WISH TO BE BOUND BY THESE TERMS AND CONDITIONS, YOU MAY NOT ACCESS OR USE OUR WEBSITE. IF YOU DO NOT UNDERSTAND THESE TERMS AND CONDITIONS, DO NOT USE OUR WEBSITE. WE MAY MODIFY

THIS AGREEMENT AT ANY TIME WITHOUT INDIVIDUAL, SPECIFIC NOTICE TO YOU, AND SUCH MODIFICATIONS SHALL BE EFFECTIVE IMMEDIATELY UPON POSTING OF THE MODIFIED AGREEMENT ON OUR WEBSITE. YOU AGREE TO REVIEW THE AGREEMENT PERIODICALLY TO BE AWARE OF SUCH MODIFICATIONS AND YOUR CONTINUED ACCESS OR USE OF OUR WEBSITE AFTER SUCH NOTICE SHALL BE DEEMED YOUR CONCLUSIVE ACCEPTANCE OF THE MODIFIED AGREEMENT, INCLUDING ANY AND ALL MODIFICATIONS, ADDITIONS, DELETIONS, OR OTHER CHANGES - IRRESPECTIVE OF WHETHER OR NOT YOU ACTUALLY READ THEM.

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OVERVIEW

By using this website, you agree to obey these Terms. Please read them carefully.

Our website (and other "internal" websites stemming from it, such as specific membership sites or webpages pertinent to the main website or weblog) is an online (and, periodically, offline) information service and is subject to your compliance with the terms and conditions set forth below (all parts and parties collectively referred to as our website).

Any other policies, notices, or other legal/administrative pages contained in our website are necessarily incorporated into these Terms.

You agree to obey all applicable laws and regulations regarding your use of our website and the content and materials provided in it, whether complimentary or

purchased. You may not use this website in any manner that violates our rights, prejudices our interests, or otherwise disadvantages our position.

Our website is an independent, stand-alone entity that has no relationship, connection, or affiliation whatsoever with any company, person, outfit, organization, or group mentioned herein, even if such name appears in our website name, domain, URL, or otherwise. You should assume no other party, by mere mention of their name, has endorsed anything you see here. The aim is simply to provide useful resources for our readers, some of which we may be compensated for. You should simply assume at all times we are being compensated and, while that may not prompt us to make unsound recommendations, you should always be responsible for your own financial decisions, be it investing, purchasing, donating, or otherwise.

GENERAL DISCLAIMER

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We may make changes to the features, functionality or content of our website at any time. We reserve the right in our sole discretion to edit or delete any data appearing on our website.

THIRD PARTY NOTICE

You understand, acknowledge, and accept the fact that we are not affiliated with any company, person, or organization of any kind mentioned on this website in any way. Company names, products, logos, trade marks and any other proprietary intellectual property or otherwise belongs to the rightful owner, which is not us. You should not assume, even if a company name is in the website/domain name of this website, that there is an express, implied, or otherwise agreement, joint venture, partnership, or other relationship between us as website proprietors and any of these companies that are discussed merely for educational or other purposes.

The opinions, estimates, expectations, and projections contained in any disseminated information are accurate as of the date of release and are subject to change without additional notice. We do our best to ensure that the research has been compiled, obtained, discerned, or interpolated from reliable and trustworthy sources, and therefore believe the positions and beliefs shared are accurate and complete, though obviously not all material known or obtained will be contained, as distilling information into manageable quantity is in large part a goal. We are not responsible for any errors or omissions contained in any disseminated material and are not liable for any loss incurred as a result of using the material in any way. The

intent is merely to provide useful information, products, and services, some of which we may be compensated for.

Nothing offered by us should be considered personalized investment advice. While our employees and/or contributors may answer your general customer service questions, they cannot help you with specific investment questions and decisions, as they are not licensed under securities laws to deal with your particular investment situation. No communication by our employees and/or contributors to you should be construed as personal, individualized investment advice. Investors should not rely on the information given by us to make investment decisions. Rather, investors should use the information only as a starting point, at most, to do additional independent research so that the investor is able to make his or her own investment decision. You should consult with competent, professional help and read any available Prospectus or Public Company information.

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IN NO EVENT WILL OUR WEBSITE, ITS SUPPLIERS, OR ANY THIRD PARTIES MENTIONED AT OUR WEBSITE BE LIABLE FOR (I) ANY INCIDENTAL, CONSEQUENTIAL, INDIRECT OR OTHER DAMAGES (INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, BUSINESS INTERRUPTION, LOSS OF PROGRAMS OR INFORMATION, AND THE LIKE) ARISING OUT OF THE USE OF OR INABILITY TO USE THE SERVICE, OR ANY INFORMATION, OR TRANSACTIONS PROVIDED ON THE SERVICE, OR DOWNLOADED FROM THE SERVICE, OR ANY DELAY OF SUCH INFORMATION OR SERVICE. EVEN IF OUR WEBSITE OR ITS AUTHORIZED REPRESENTATIVES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, OR (II) ANY CLAIM ATTRIBUTABLE TO ERRORS, OMISSIONS, OR OTHER INACCURACIES IN THE SERVICE AND/OR MATERIALS OR INFORMATION DOWNLOADED THROUGH THE SERVICE.

BECAUSE SOME STATES, PROVINCES OR OTHER JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU. IN SUCH STATES, PROVINCES OR OTHER JURISDICTIONS, LIABILITY IS LIMITED TO THE GREATEST EXTENT PERMITTED BY LAW, RESULTING IN THE SMALLEST DOLLAR AMOUNT PERMITTED FOR THE AGGREGATE LIABILITY FOR BOTH OUR WEBSITE AND AFFILIATED PARTIES FOR A CLAIM DERIVING FROM OR RELATED TO OUR WEBSITE. THIS IS IN PLACE OF ANY AND ALL OTHER REMEDIES OTHERWISE AVAILABLE.

MISCELLANEOUS DISCLAIMERS

Our website does not represent or guarantee the truthfulness, accuracy, or reliability of any communications posted by other users of our website or endorse any opinions expressed by users of our website. You acknowledge that any reliance on material posted by other users of our website will be at your own risk.

Our website does not necessarily screen communications in advance and is not responsible for screening or monitoring material posted by users of our website. If observed by our website and/or notified by a user of communications which allegedly do not conform to this agreement, our website may investigate the allegation and determine in good faith and its sole discretion whether to remove or request the removal of the communication. Our website has no liability or responsibility to users of our website for performance or nonperformance of such activities. Our website reserves the right to expel users of our website and prevent their further access to our website for violating this agreement or any law or regulation, and also reserves the right to remove communications which are abusive, illegal, or disruptive.

You also understand that our website cannot and does not guarantee or warrant that files available for downloading through our website will be free of infection or viruses, worms, Trojan horses or other code that manifest contaminating or destructive properties. You are responsible for implementing sufficient procedures and checkpoints to satisfy your particular requirements for accuracy of data input and output, and for maintaining a means external to our website for the reconstruction of any lost data.

ADDITIONAL TERMS

1. Intellectual Property Declarations & Protections.

The entire contents of our website are protected by intellectual property law, including international copyright and trademark laws. Publications, products, content or services referenced herein or on our website are the exclusive trademarks or servicemarks of our website or related parties. Other product and company names mentioned in our website may be the trademarks of their respective owners, and their mention herein does not imply a partnership or

relationship of any kind where not so stated. In sum, the owner of the copyrights and/or trademarks are our website, and/or other third party licensors or related entities.

You do not own rights to any article, book, eBook, document, blog post, software, application, add-on, plugin, art, graphics, images, photos, video, webinar, recording or other materials viewed or listened to through or from our website or via email or by way of protected content in a membership site. The posting of data on our website, such as a blog comment, does not change this fact and does not give you any right in the data. You surrender any rights to your content once it becomes part of our website.

YOU MAY NOT MODIFY, COPY, REPRODUCE, REPUBLISH, UPLOAD, POST, TRANSMIT, OR DISTRIBUTE, IN ANY MANNER, THE CONTENT ON OUR WEBSITE, INCLUDING TEXT, GRAPHICS, CODE AND/OR SOFTWARE. You must retain all copyright and other proprietary notices contained in the original content on any copy you make of the content. You may not sell or modify the content or reproduce, display, publicly perform, distribute, or otherwise use the content in any way for any public or commercial purpose. The use of paid content on any other website or in a networked computer environment for any purpose is prohibited. If you violate any of the terms or conditions, your permission to use the content automatically terminates and you must immediately destroy any copies you have made of the content.

You are granted a nonexclusive, nontransferable, revocable license to use our website only for private, personal, noncommercial reasons. You may print and download portions of material from the different areas of the website solely for your own non-commercial use, provided that you agree not to change the content from its original form. Moreover, you agree not to modify or delete any copyright or proprietary notices from the materials you print or download. Also note that any notice on any portion of our website that forbids printing & downloading trumps all prior statements and controls.

You may provide links to our website, provided you do not change, remove, or obscure the copyright notice or other notices on our website. Your website or other source of links must not engage in illegal or pornographic activities. Finally,

you may link provided you understand that you must stop linking to our website immediately upon request by our website.

As a user, you agree to use the products and services offered by our website in a manner consistent with all applicable local, state/provincial and federal/national laws and regulations. No material shall be stored or transmitted which infringes or violates the rights of others, which is unlawful, obscene, profane, indecent or otherwise objectionable, threatening, defamatory, or invasive of privacy or publicity rights.

Our website prohibits conduct that might constitute a criminal offense, give rise to civil liability or otherwise violate any law. Any activity that restricts or inhibits any other user from using the services of our website is also prohibited. Unless allowed by a written agreement, you may not post or transmit advertising or commercial solicitation on our website.

You agree to grant to our website a non-exclusive, royalty-free, worldwide, irrevocable, perpetual license, with the right to sub-license, to reproduce, distribute, transmit, create derivative works of, publicly display and publicly perform any materials and other information (including, without limitation, ideas contained therein for new or improved products and services) you submit to any public areas of our website (such as bulletin boards, forums, blog, and newsgroups) or by e-mail to our website by all means and in any media now known or hereafter developed. You also grant to our website the right to use your name in connection with the submitted materials and other information as well as in connection with all advertising, marketing and promotional material related thereto. You agree that you shall have no recourse against our website for any alleged or actual infringement or misappropriation of any proprietary right in your communications to our website.

2. Website Use & Access.

Your Duty To Other Users

Your use of our website is for your own personal, non-commercial benefit. In no way are you to leverage our website in a way that mines for the personal information of other, whether in blog comments or otherwise, for your own use or

for the benefit of others. This includes, but is not limited to, spam (unsolicited commercial email).

If you inadvertently obtain personal information about other users, you shall not share this with anyone else.

Restrictions

Restricted material is restricted for a reason: it's only made available to certain parties under certain conditions. By accessing restricted material, you agree not to disclose, in any way, shape or form, the material that is protected. Such material is for your own personal use and benefit exclusively.

Restrictions: This Website

Access to certain areas of this website may be restricted. Access to certain features and/or functionality of this website may be restricted. We reserve the right to restrict access to other areas of the website, or indeed the entire website, at our discretion, at any time. We reserve the right to restrict access to additional features and/or functionality of this website, at our discretion, at any time.

Restrictions: Other, Connected/Related Web Properties

Similarly, we may utilize a third-party solution (stand-alone platform, etc.) or even link out to another website from this website, in which case the same parameters for restricting access apply. This may include, but is in no way limited to, hosting a private "members only" area ("Member's Area," etc.) off site.

Restricted Access: Registration & Login Credentials

Access to restricted portions of this website, or features & functionality of this website, may be throttled by requiring user registration and the issuance of Login Credentials. User registration often includes, but is in no way limited to, a Username (also referred to as a "Login ID" or "User ID" or otherwise) and Password ("Login Credentials"). Usernames are often simply a unique identifier, such as an email address, but may also include unique, user-created data points. You must ensure that your Username and Password are kept safe and confidential. If we provide you with a Username and/or password to enable you to access restricted areas of our website or other content or services, we encourage you to change your Password if the technology allows you to do so. We also encourage you

to change your Password regularly, and use a strong Password that you only use for our website.

Registration may at times involve collecting additional information. These may include data points (some personally identifiable) including, but not limited to, name, gender, age/year of birth, and/or address. Some fields may be optional, and thus omitted. Others may be required, and use of this information is governed by our Privacy Policy. If you do not agree with this, do not proceed. If you do proceed, understand that some of this information may be displayed publicly if you use certain website features and/or functionality, such as a forum or chat room, etc.. You can discontinue use of any service at any time, but your published information could remain in perpetuity. You agree to provide fully honest, accurate, and complete information any time you submit information to us through this website or an associated web property.

Restricted Access: Scope of Use & Duty of Care

Unless otherwise expressly stated in writing, your Login Credentials are issued for your personal use only. As you are responsible for the protection of your Login Credentials, you are likewise responsible for all use that occurs pursuant to those Login Credentials. We encourage you to log out from your account, where possible, at the end of each session. You are responsible for notifying us if your account is thought to be compromised in any way including, but not limited to, unauthorized use. Any damage to, or loss of, your account as a function of your negligence or vulnerability to hacking of your Login Credentials is your responsibility and in no way covered by us.

You may not share your user ID and/or password with anyone for any reason, either directly or indirectly. You accept responsibility for all activities that occur under your user ID or password.

Restricted Access: Replacement Accounts

We may, at our sole discretion, change, modify, upgrade, downgrade or otherwise alter the restricted access component of this website or any associated web property. This may involve you having to create, or being issued, new Login Credentials. Any rights you have are to the material (products, services, or otherwise) and not to a specific user interface or platform. If your access is

modified as such, we will notify you so that your access to restricted material continues according to your rights to it.

Restricted Access: Rejection

We may reject any application, purchase, or submission for access to protected areas of the website.

Restricted Access: Termination

We may disable your Login Credentials, at our sole discretion, if you breach any of the policies or terms governing your use of our website or any other contractual obligation you owe to us. Grounds for termination include, but are in no way limited to, providing false registration information, sharing Login Credentials (directly or indirectly), defeating the "protected" nature of the restricted material, etc.. Upon having your account terminated, and future access denied, any product, service, information or otherwise previously downloaded or otherwise appropriated from the website, member's area, or otherwise shall remain subject to these Terms.

Third-Party Products/Services/Offers

You understand that, except for information, products or services clearly identified as being supplied by our website, our website does not operate, control or endorse any information, products or services on the Internet in any way. Except for information identified by our website as such, all information, products and services offered through our website or on the Internet generally are offered by third parties that are not affiliated with our website, and we may be compensated.

iFrames, In-Bound Links, and Out-Bound Links

You are expressly forbidden and prohibited from embedding an iFrame of any portion of this website (including sub-domains and add-on domains and protected "member only" areas). Doing so will be considered a violation of our intellectual property and dealt with accordingly. If you wish to seek an exception, you must request written permission from us.

Inline linking (leeching, piggy-backing, direct linking, offsite image grabs, hotlinking, etc.) is also expressly forbidden and prohibited. Doing so will be considered a violation of our intellectual property and dealt with accordingly. If you wish to seek an exception, you must request written permission from us.

You are allowed to create text hyperlinks (outbound links) to the public portions of this website, so long as the context is appropriate to the destination on this website, your text hyperlink does not state or imply any endorsement or approval of your text hyperlink (or the website or person/entity creating it), and your text hyperlink does not in any way suggest a relationship (partnership, joint venture, etc.) between us.

Our website contains links to third party Websites. Our website makes no representations whatsoever about any other website which you may access through this one or which may link to this website. When you access a website from our website, please understand that it is independent from our website, and that our website has no control over the content on that website. These links are provided solely as a convenience to you and not as an endorsement by our website of the contents on such third-party Websites. Our website is not responsible for the content of linked third-party Websites and does not make any representations regarding the content or accuracy of material on such third party Websites. If you decide to access linked third-party Websites, you do so at your own risk. We do not necessarily endorse, recommend, suggest or otherwise make any overture or prompt for action regarding any product or service offered. You should assume we are compensated for any purchases you make. Again, any income claims should be construed as atypical results and you assume the risk that inferior results obtain, including losses, for which we carry no responsibility or liability.

User Posts, Communications & Submissions

This section covers any and all material (information, data, written word, images, videos, sound clips, etc.) posted, communicated, submitted, or otherwise by you to us. This section applies irrespective of the conduit or the destination of the tendering. Accordingly, it applies whether the material is tendered through or to our website, discussion board, forum, other internet interface, email accounts, third-party storage devices, text messages, uploads of any kind, social media platforms and accounts, in person, via mail, or otherwise.

As a user of our website, you are responsible for your own posts and are responsible for the consequences of their posting. As a user of our website, you are likewise responsible for your own communications and are responsible for the consequences of generating them. You are likewise responsible for you own submissions and are responsible for the consequences of tendering them. You must not do the following things: post material that is copyrighted, unless you are the copyright owner or have the permission of the copyright owner to post it; post material that reveals trade secrets, unless you own them or have the permission of the owner; post material that infringes on any other intellectual property rights of others or on the privacy or publicity rights of others; post material that is obscene, profane, defamatory, threatening, harassing, abusive, hateful, or embarrassing to another user of our website or any other person or entity; post a sexually-explicit image; post advertisements or solicitations of business; post chain letters or pyramid schemes; impersonate another person; post in violation of any law that forbids online activity of children, minors, or others proscribed by law from participating.

You are provided the opportunity to tender material by, through, and to us (in any way noted, without limitation), but we are under no obligation to allow you to do so, or allow you to continue to do so. You have the right to participate in this manner, but we have no responsibility to sustain any public display of your efforts. We have the sole, exclusive right to allow your material to display if and as we wish, and may terminate such display at any time without recourse, for any reason, or for no reason whatsoever.

Material posted, communicated, submitted, or otherwise tendered is done so with the understanding that you are providing us (or our representatives, employees, agents, anyone so delegated authorization, etc.) a non-exclusive, but irrevocable, royalty-free and perpetual worldwide license to use your material without restriction. Use includes, but is in no way limited to, copying, reproducing in any format, modifying (including creating derivative works), selling, leveraging for any gain, trading, otherwise transmitting or distributing, displaying in any setting, in any context, for any purpose. This granting of rights supersedes any proprietary and/or intellectual property rights you may have (including, but not limited to, patents, trademarks, etc.) in said material. Use of such material may also involve us identifying you as the source of said material, and such disclosure could include your name, website, or more personal information you have provided to us.

Pursuant to U.S. Copyright law requirements, you are hereby notified that any original material you produce & deliver to or through us (or any technology we own or use) is considered "work made for hire." Accordingly, we exclusively own the copyright and all other intellectual property rights pertaining to this original material from the point of inception. As such, we have worldwide, never-expiring rights to leverage such original material as we deem appropriate. Should any original material not be construed as "work made for hire," you nevertheless agree that you have freely assigned all rights conceivable, without compensation, in said material. In the case of non-original, or pre-existing, material you reproduce will be construed as owned in tandem with us.

Social Media Warning (Divulgence of Personal & Private Information)

Social media has provided a platform for internet users to disclose much personal information about themselves, in a way that seems innocuous, if not proper and expected. However, more than a few folks have already lived to regret personal information that was shared either by them or others. This has long been true of simple email. It is exponentially true of social websites and applications for social media on any other website, including this one. You are cautioned against carelessly disclosing information.

3. Indemnification.

You agree to indemnify, defend and hold harmless our website, its members, officers, directors, employees, agents, licensors, suppliers and any third party information providers to our website from and against all losses, expenses, damages and costs, including reasonable attorneys' fees, resulting from any use of our website or violation of this Agreement (including negligent or wrongful conduct) by you or any other person accessing our website.

4. Third Party Rights.

The provisions of paragraphs 2 (Use of the Service), and 3 (Indemnification) are for the benefit of our website and its owners, officers, directors, employees, agents, licensors, suppliers, and any third party information providers to the Service. Each of these individuals or entities shall have the right to assert and enforce those provisions directly against you on its/their own behalf.

5. Term; Termination.

We reserve the right to investigate complaints or reported violations of these Terms and to take any action we deem appropriate, including but not limited to reporting any suspected unlawful activity to law enforcement officials, regulators, or other third parties and disclosing any data necessary or appropriate to such persons or entities relating to your profile, email addresses, usage history, IP addresses and traffic data.

This Agreement, in whole or in part, may be terminated without notice at any time for any reason. The provisions of paragraphs 1 (Copyright, Licenses and Idea Submissions), 2 (Use of the Service), 3 (Indemnification), 4 (Third Party Rights), 6 (Hiring an Attorney / No Attorney-Client Relationship), and 7 (Miscellaneous) shall survive any termination of this Agreement, in whole or in part.

6. Hiring an Investment Advisor, Attorney, or Medical or Other Professional / No Attorney-Client Relationship or Fiduciary Capacity.

Choosing a lawyer, doctor, or investment advisor is a serious matter and should NOT be based solely on data contained on our website or in advertisements.

The law is constantly changing and the data may not be complete or accurate depending on your particular legal issue. Each legal issue depends on its individual facts and different jurisdictions have different laws and regulations. This is why you should seriously consider hiring licensed, professional counsel in your jurisdiction.

Medical issues are complex, and can often stem from both organic and psychological factors. Never should a website be used as a source of diagnosing or treating medical problems.

Financial matters are highly individualistic. Risk tolerance is just one factor to consider before making any investments or financial decisions. For these, and

other, reasons, you should look to the guidance of a trained professional, not a website.

You may send us email, but in no instance will this communication in any way be construed as initiating an attorney-client relationship, or other professional relationship, and so the contact should not include confidential or sensitive data because your communication will not be treated as privileged or confidential.

7. Purchases.

You hereby agree that you will make any and all purchases, so-called "internal" and "external" (as herein expounded upon), in good faith and fair dealing. You affirm that you only make purchases you can afford, intend to pay for, and can stand to realize no return on investment from. You agree that every purchase carries a risk, markets can change (sometimes rapidly), and that products and services can become obsolete - either through natural atrophy or by design (i.e. - planned obsolescence). You agree that your purchases are being made solely for yourself and your own purposes, or on behalf of another as described henceforth. If you are making a purchase on behalf of another, and are submitting their personal data to us or a third-party, you affirm that you have the express permission to do so.

"Internal" Purchases

For the sake of this section, "internal purchases" refer to those purchases made from this website, or associated shopping carts or secure checkout pages (not to exclude other approved payment arrangement), that involve you buying the rights to products, services, or otherwise that are offered by us (whether generically, by company name, "doing business as," trade name, or otherwise).

Purchases are made in the currency designated. Typically this will be evident in a shopping cart or checkout page, although other payment arrangements can be made where agreed upon. You are responsible for any currency conversion or other bank or third-party fees as a function of using a credit card, debit card, PayPal, crypto currency, or other acceptable payment form or financial service. You agree to operate with good faith and fair dealing when making purchases, and to satisfy all financial obligations to third parties you interacted with in the course and conduct of making such purchases. The preceding provisions apply whether you materially

participate in the purchase yourself, someone assists you, or someone acts on your behalf.

"External" Purchases

For the sake of this section, "external" purchases are those made of products or services not offered by us and/or not offered through our payment modalities (i.e. - "our" shopping carts or checkout pages). We may make available various products or services that you would not buy "from" us, but rather "through" us from third-party vendors. Whether expressly proffered as a "suggested" or "recommended" purchase or not, we may at times link out to these "external" offers. We may even feature articles, videos, or other apparent "endorsements" of said offers. Nevertheless, these third-party offers always are, and shall remain, third-party offers ultimately made by someone not materially relevant to our business. Likewise, we do not materially participate in the business of these third-parties and, as such, are not responsible for the quality, efficacy, or merit of these offers. We similarly have no control over the advertisements, advertorials, infomercials, claims or otherwise with respect to these offers and consequently cannot vouch for the accuracy or contemporaneous nature (or lack thereof) of any such promotional materials - whether in print, audio, video, in person or otherwise. Purchases from third-party vendors, depending on the arrangement, could result in your purchase data being collected by both us and them. Keep in mind, however, that purchases from such third-party vendors may be subject to their own distinct data collection and privacy policies. We obviously have no control over what these may be, and the degree of parity they do (or do not) have with our own. Likewise, any dealings with third parties may subject you to their own Terms (Terms of Use, Conditions of Use, Terms of Service, etc.) that are triggered by your use of their web properties, products, and/or services. There could conceivably be other legal nexus points, contractual in nature or otherwise, that arise from dealing with third parties. If you have any questions about the policies of third parties, or cannot be certain that you are aware of all binding provisions (rights & responsibilities, opportunities & obligations, etc.), please contact the third-party vendor for clarity. We do not generate, facilitate, or mediate contact or communication with third parties. Your business dealings with third parties are solely your own - and you are on your own. We make no representations, warranties or guarantees pertaining to any business dealings you have with third parties and you agree to hold us harmless, agree to release us with respect to any potential damages, agree not to assert any claims against us, and agree that we shall in no way be liable or

otherwise responsible for any damages, losses, or other disadvantaged disposition stemming from your dealings with them.

Refunds/Returns: "Internal" Purchases

Any refund or return policy applicable to any product or service offered by us or our website would be made known at the point of, and certainly prior to, purchase. You should therefore refer to the specific policy applicable to each given purchase. As a general rule, digital products cannot actually be returned, and refunds are thus a bit of a legal fiction. Consequently, purchases (especially digital products) should be made after careful decision and with the intention that a refund would only be sought in extraordinary circumstances. Moreover, if no explicit refund or return policy is cited, you should assume that none exists and all purchases are final.

Refunds/Returns: "External" Purchases

Refunds, if any, for external purchases are governed by the third parties from whom you made the purchase.

8. Miscellaneous.

Governing Law

This Agreement shall be treated as though executed, set in force, and performed in the State or Province or Region of our address on record (in the contact information area of this website) by default, or else by designating a "Governing Law" jurisdiction plainly on this website here, in parentheses (_____). Any designation made here in the preceding parenthetical entry takes priority. No parenthetical entry defaults to the location identified in the contact information of this website. Accordingly, these Terms shall be governed and construed in accordance with those laws, without regard to conflict of law principles.

Disputes

Class actions (class arbitrations, combined or consolidated arbitrations/actions, merged arbitrations/actions, private attorney general actions, etc.) are prohibited, and you thus waive your right to participate in any type of representative, consolidated, class or similar action. You may, of course, seek to resolve disputes on an individual basis.

Any cause of action by you with respect to our website must be instituted within one (1) year after the cause of action arose or be forever waived and barred. All actions shall be subject to the limitations set forth in these Terms. Any legal claim arising out of or relating to these Terms or our website, excluding intellectual property right infringement and other claims by us, shall be settled confidentially through mandatory binding arbitration per the American Arbitration Association commercial arbitration rules, or by the comparable, analogous rules of the jurisdiction of Governing Law. The arbitration shall be conducted in the Governing Law jurisdiction.

All claims shall be arbitrated on an individual basis, and shall not be consolidated in any arbitration with any claim or controversy of any other party. The only exception to this will be if and when all involved parties, including us, agree to it.

If the proscription regarding Class Actions is held unenforceable by a legal authority of competent and applicable jurisdiction, the Class Action waiver shall be severed from these Terms, all remaining Terms standing intact, and a court of competent jurisdiction will decide the matter.

Modification

Neither the course of conduct between the parties nor industry trade practice shall act to modify any provision of this Agreement.

Assignability

Our website may assign its rights and duties under this Agreement to any party at any time without notice to you. Neither your rights, nor your responsibilities, arising from this Agreement may be assigned to any party without express, written permission from us.

Contra Preferentum

The language in these Terms shall be interpreted as to its fair meaning and not strictly for or against any party. Any rule of construction to the effect that ambiguities are to be resolved against the drafting party (i.e. - "contra preferentum") shall not apply in interpreting these Terms, as the Agreement shall be construed as having been co-authored by the parties.

Severability

Should any part of these Terms be held invalid, illegal, or unenforceable by a Court of Competent Jurisdiction, that portion shall first be construed - to the greatest extent possible in the spirit with which it was written - as consistent with applicable law to remedy the defect. In the event said portion cannot be so reconciled, it shall be severed from these Terms such that all remaining, unaffected Terms stand as the Agreement, in full force and effect. In such case, severability shall apply to the remaining portions, dealt with in like fashion if and as need be.

This Agreement Prevails

To the extent that anything in or associated with our website is in conflict or inconsistent with these Terms, these Terms shall take precedence.

This Agreement Persists

To the extent permissible by relevant and applicable law, this Agreement persists, in perpetuity, continuing for the benefit of us, our successors, heirs, assigns, or legally-authorized representatives in any capacity, at our discretion, until or unless terminated by us or said parties to follow.

Waiver

Our failure to enforce any provision of these Terms shall not be deemed a waiver of the provision nor of the right to enforce the provision.

Our rights under these Terms of shall survive any termination of this agreement.

Any rights not expressly granted herein are reserved.

COHESIVE LEGAL FRAMEWORK: All legal disclosures & disclaimers on this website comprise an integrated legal architecture designed to comprehensively protect you and us. Accordingly, please be sure to review all other disclosures, disclaimers, and policies posted on this website.

CHANGE NOTICE: As with any of our administrative and legal notice pages, the contents of this page can and will change over time. Accordingly, this page could

read differently as of your very next visit. These changes are necessitated, and carried out, in order to protect you and our website. If this page is important to you, you should check back frequently as no other notice of changed content will be provided either before or after the change takes effect.

QUESTIONS/COMMENTS/CONCERNS: If you have any questions about the contents of this page, have any feedback or testimonials, or simply wish to reach us for any other reason, you may do so by using our Contact information or any available support channel.

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10. Income & Earnings Disclaimer + Potential Affiliate & Compensation Disclosure

INCOME & EARNINGS DISCLAIMER

The following is the Income & Earnings Disclaimer for this website. It may be read in conjunction with any other Legal Disclosures & Disclaimers on this website, including - but not limited to - a general Disclaimer, FTC Compliance page, Terms of Condition & Conditions of Use, etc., if any.

Accuracy Subject To Human Error

Any information, products or services offered on this website are represented with honest intentions, but we cannot guarantee everything you see on this website is free from human error. As such, sample income & earnings data could contain mistakes.

Possible, Not Necessarily Probable

Even where accurately represented, you should take what you see as examples of what's possible, and not necessarily what is average or typical income & earnings.

Influence of Timing

Moreover, income & earnings potential can be impacted by changes in market conditions, technology, supply, demand, and other factors. Accordingly, past income & earnings examples could reflect past conditions that were more favorable, and thus such results may be difficult or impossible to achieve today.

Influence of Personal Attributes

Even where conditions are favorable to obtaining outcomes comparable to those you might see on this website, this potential is subject to the limitations (if any) of your potential. People have different gifts, talents, abilities, and so on, and thus not everyone would achieve the same result on the same set of facts. Everything from your personality to your aptitude can influence the outcome of your efforts using any of our information, products or services.

Influence of Applied Effort & Commitment to Favorable Outcome

Even if you have optimal personal attributes well-suited to attaining optimal results with any of our information, products or services, none of that will matter if you do

not apply yourself diligently to achieving what is possible. Accordingly, you could achieve unsatisfactory results with any information, product or service we offer not because of any inherent limitations therein, but rather due to your own failure to accomplish what's possible for you.

Use At Your Own Risk

For the above reasons, you should make the decision to use any of our information, products or services completely on your own and without deference to any results we may have referenced. Any product or service, whether free or paid, should be used at your own risk and with understanding that we are not responsible for the consequences of you using them.

No Additional Warranty Or Guarantee

Since you should make your own independent decisions about using any of our information, products or services, and since many factors can impact outcomes, and since there may even be human errors in the presentation of materials (for which we disclaim liability), you accept the fact that there is no warranty or guarantee made on any purchase beyond what is offered at the point of sale.

No Liability

The above being clearly stated, and accepted by you, you agree that we are not liable for any loss, damages, or other undesirable consequences you realize as a result of using any of our information, products, or services.

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Study To Show Thyself Approved

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