

## Terms & Conditions

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Hartstone Wealth (“we,” “us,” “our”) is a **DBA of Family AI Financial LLC**, a registered investment adviser. By accessing or using this website (the “Site”), you agree to these Terms & Conditions. If you do not agree, please discontinue use of the Site.

### 1. Informational Purposes Only

The content on this Site is for **general informational purposes** and should not be interpreted as financial, legal, tax, or investment advice. Nothing on the Site constitutes a recommendation to buy or sell any security or to pursue a specific financial strategy. Any advisory services are offered only to clients of Family AI Financial LLC pursuant to a written advisory agreement.

### 2. No Client Relationship Formed

Viewing or interacting with the Site does **not** create an advisory, fiduciary, or client relationship. A formal relationship is established only after both parties sign an advisory agreement.

### 3. Accuracy & Updates

We aim to provide accurate and current information but make **no guarantees** regarding completeness, reliability, or accuracy. Content may change without notice.

### 4. Third-Party Links

The Site may include links to third-party websites. These are provided for convenience only; we do not control or endorse their content and are not responsible for their accuracy or privacy practices.

### 5. Use of the Website

You agree not to use the Site for any unlawful, harmful, or disruptive purposes. All content—including text, images, graphics, and branding—is the property of Family AI Financial LLC or its partners and may not be copied or distributed without permission.

### 6. Limitation of Liability

To the fullest extent permitted by law, Family AI Financial LLC (including under its DBA, Hartstone Wealth) is **not liable** for any damages arising from your use of the Site, including reliance on any information provided.

## 7. No Offer or Solicitation

Nothing on the Site should be construed as an offer to sell or a solicitation to buy any securities or advisory services in any jurisdiction where such offer or solicitation would be unlawful.

## 8. Governing Law

These Terms are governed by the laws of the State of Virginia, without regard to conflicts-of-law principles.

## 9. Changes to These Terms

We may update these Terms at any time. Continued use of the Site constitutes acceptance of the updated Terms.

## 10. Contact Information

For questions regarding these Terms, please contact:

**Family AI Financial LLC (DBA Hartstone Wealth)**

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