Terms of Service

Welcome to RealSteps!

These Terms of Service (the "Terms") govern your access to and use of the [RealSteps, ValuTeacher & National Life Group] website (the "Website") and the insurance products and services and tax filing services offered thereon (the "Services"). By accessing or using the Website or the Services, you agree to be bound by these Terms. If you do not agree to these Terms, please do not access, or use the Website or the Services.

1. Eligibility

You must be at least 18 years old and a resident of the United States to use the Website or the Services.

2. Account Creation

To create an account on the Website, you must provide us with certain information, including your name, email address, and mailing address. You must also create a password for your account. You are responsible for maintaining the confidentiality of your password and for all activity that occurs under your account. This also includes our Google Classroom access.

3. Use of the Services

You may use the Website and the Services to obtain quotes for insurance products and services and tax filing services and to purchase and manage your insurance policies and tax filings. You agree to use the Website and the Services in accordance with these Terms and all applicable laws and regulations. Proper conduct in the Google Classroom as a student and the use of blogs and other resources.

4. Prohibited Activities

You are prohibited from using the Website or the Services for any purpose that is unlawful or prohibited by these Terms. This includes, but is not limited to, the following:

- Using the Website or the Services to obtain quotes or purchase insurance or tax filing services for any purpose that is fraudulent or illegal.
- Providing false or misleading information to us or to any insurance company or tax professional.
- Using the Website or the Services to spam or harass others.
- Attempting to gain unauthorized access to the Website or the Services or to any of our computer systems or networks.

5. Intellectual Property

The Website and the Services are owned by [RealSteps, ValuTeacher & National Life Group] and are protected by copyright, trademark, and other intellectual property laws. You are granted a limited license to access and use the Website and the Services for your personal, non-commercial use. You may not copy, modify, distribute, transmit, perform, display, or create derivative works from the Website or the Services without our express written permission. Including the Google Classrooms and educational sites linked to it.

6. Disclaimer of Warranties

THE WEBSITE AND THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO THE WEBSITE OR THE SERVICES, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. WE DO NOT WARRANT THAT THE WEBSITE OR THE SERVICES WILL BE SECURE, UNINTERRUPTED, OR ERROR-FREE.

7. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, WE SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES ARISING OUT OF OR IN CONNECTION WITH YOUR USE OF THE WEBSITE OR THE SERVICES, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

8. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the State of Florida without regard to its conflict of law provisions. Unless the tax filing is for a different state then precedence will be the record of filing for that state.

9. Entire Agreement

These Terms constitute the entire agreement between you and [Company Name] with respect to your use of the Website and the Services.

10. Severability

If any provision of these Terms is held to be invalid or unenforceable, such provision shall be struck from these Terms and the remaining provisions shall remain in full force and effect.

11. Changes to the Terms

We reserve the right to change these Terms at any time. We will provide notice of any changes to these Terms by posting a revised version of these Terms on the Website. Your continued use of the Website and the Services after any changes to these Terms will constitute your acceptance of such changes.

12. Contact Us

If you have any questions about these Terms, please contact us at MisterG3234@gmail.com or 772.530.2198 Leave a detailed message.

Thank you for choosing RealSteps!

Additional Terms for Tax Filing Services

- You agree to provide us with all of the information and documentation that we need to prepare and file your tax returns accurately and on time.
- You agree to review and sign all of your tax returns before they are filed.
- You understand that we are not responsible for any errors or omissions on your tax returns that are caused by inaccurate or incomplete information that you provide to us.
- You agree to pay us the fees that we charge for our tax filing services.

If you have any questions about these additional terms, please contact us before you engage our tax filing services.