

## SFG Website Terms of Use

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**BY ACCESSING THE SITE, YOU ARE STATING THAT YOU HAVE READ AND UNDERSTAND, AND AGREE TO BE BOUND BY, THE FOLLOWING TERMS AND LEGAL INFORMATION PERTAINING TO THE SITE (WHETHER OR NOT YOU CONFIRM YOUR AGREEMENT). ACCESS TO THE SITE IS OFFERED TO YOU CONDITIONED ON YOUR ACCEPTANCE OF THESE TERMS. IF YOU DO NOT AGREE TO THESE TERMS, YOU ARE NOT PERMITTED TO USE THE SITE.**

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2. Privacy Policy. You agree that SFG may use any information it obtains about you in accordance with the provisions of SFG’s Privacy Policies, which may be found at <http://www.SFGWEB.com/privacy-policy> or any successor websites (collectively the “**Privacy Policy**”). These Terms incorporate by reference the terms and conditions of the Privacy Policy.

3. U.S. Access Only. The Site is intended for residents of the United States only. If you choose to access the Site from locations outside of the United States, you do so at your own initiative and risk, and are responsible for compliance with all applicable local, state, federal, national, provincial, foreign and international statutes, treaties, regulations, rules, orders, and other laws (each, a “**Law**”). For example, you agree to comply with all export and re-export laws.

4. Informational Purposes Only. The Content of the Site is for informational purposes only. Nothing on the Site is an offer or solicitation to buy or sell, or a recommendation for, any security or any other product or service, and SFG is not soliciting any action based on the Site. Nothing on the Site is a recommendation that you purchase, sell or hold any security, or that you pursue any investment style or strategy. Nothing on the Site is intended to be, and you should not consider anything on the Site to be, investment, accounting, tax, or legal advice. Nothing on the Site should be construed as, or constitutes, a recommendation, by us or any third party, to acquire or dispose of any investment or security, or to engage in any investment strategy or transaction. You are solely responsible for determining whether any investment, security or strategy, or any other product or service, is appropriate or suitable for you based on your investment objectives and personal and financial situation. You should consult an attorney or tax professional regarding your specific legal or tax situation.

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10. Accounts and Passwords. To access certain portions of the Site, you may be required to establish a Site account (“**Your Account**”) with a username and password. By establishing Your Account, you represent and warrant that the information you provide is accurate and complete in all respects, and you agree to keep such information at all times complete, accurate, and up-to-date. You are responsible for maintaining the confidentiality of your password for the Site, and you are solely responsible for all activities that occur under Your Account. You will be responsible for any instructions (to the extent applicable) received by SFG through Your Account and such instructions will be deemed to have been received from you. Your password is an important means of protection for you. You agree to contact SFG immediately if you believe that an unauthorized person has obtained access to your password.

11. Third Party Resources. Portions of the Site may allow you to access and/or use information, content, products, services, tools, websites, and other resources provided by third parties (collectively “**Third Party Resources**”). The Third Party Resources may be available directly on the Site or may be accessible through a link on the Site. SFG provides access to Third Party Resources for your convenience, but SFG is not associated with any Third Party Resources. **NEITHER SFG, NOR ANY OF ITS OWNERS (DIRECT OR INDIRECT), OFFICERS, MANAGERS, EMPLOYEES, SERVICE PROVIDERS, AGENTS OR AFFILIATES, HAVE ANY RESPONSIBILITY FOR, MAKE ANY REPRESENTATIONS REGARDING, AND ASSUME ANY LIABILITY FOR ANY THIRD PARTY RESOURCES, ANY WEBSITES CONTAINING ANY THIRD PARTY RESOURCES, ANY PROVIDER OF ANY THIRD PARTY RESOURCES OR ANY ADVICE OR VIEWS EXPRESSED THROUGH ANY THIRD PARTY RESOURCES. NEITHER SFG, NOR ANY OF ITS OWNERS (DIRECT OR INDIRECT), OFFICERS, MANAGERS, EMPLOYEES, SERVICE PROVIDERS, AGENTS OR AFFILIATES, APPROVE OR ENDORSE ANY WEBSITES CONTAINING ANY THIRD PARTY RESOURCES, ANY PROVIDER OF ANY THIRD PARTY RESOURCES OR ANY ADVICE OR VIEWS EXPRESSED THROUGH ANY THIRD PARTY RESOURCES.** SFG, or any of its officers (direct or indirect), managers, employees, service providers, agents or affiliates, have no control over any aspect of the Third Party Resources, any modification, suspension, or termination of Third Party Resources, or the use of any information shared with any Third Party Resource. You use or rely on Third Party Resources at your own risk. Your use of Third Party Resources is subject to the license agreements, terms and conditions, privacy policies, and other policies and agreements applicable to such Third Party Resources. Your use of certain services provided by Third Party Resources may require your agreement to certain additional terms and conditions provided by the applicable Third Party Resources. These additional terms and conditions may be made available to you when, and if, you access the third party services. Third party licenses, terms, and policies may change from time to time and your use of the Third Party Resources provided by these third parties will be governed by the licenses, terms, and policies applicable to such Third Party Resources that are in effect at the time of you use.

12. No Warranty or Reliance.

12.1. **IN GENERAL. THE SITE IS PROVIDED “AS IS” AND “AS AVAILABLE”, WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, TO THE FULLEST EXTENT PERMISSIBLE PURSUANT TO APPLICABLE LAW. WITHOUT LIMITATION, NEITHER SFG, NOR ANY OF ITS OWNERS (DIRECT OR INDIRECT), OFFICERS, MANAGERS, EMPLOYEES, SERVICE PROVIDERS, AGENTS OR AFFILIATES, WARRANT THE ACCURACY, ADEQUACY, COMPLETENESS, USEFULNESS, RELIABILITY, TIMELINESS, OR AVAILABILITY**

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**NOTWITHSTANDING THE FOREGOING, SUCH LIABILITY WILL NOT EXCEED \$100.00 IN THE AGGREGATE.**

14. Exclusions and Limitations. Some jurisdictions do not allow the exclusion of certain warranties or the limitation or exclusion of liability for incidental or consequential damages. Accordingly, some of the above limitations and disclaimers may not apply to you. To the extent that any of SFG, or any of its officers (direct or indirect), managers, employees, service providers, agents or affiliates, may not, as a matter of applicable Law, disclaim any implied warranty or limit their liabilities, the scope and duration of such warranty and the extent of their liability will be the minimum permitted under such applicable Law.

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16. Modifications to Terms. SFG may update or change these Terms at any time and in its sole discretion, by posting on the "Terms of Use" page of the Site. If any modification is unacceptable to you, your only recourse is to terminate your use of the Site. Your continued use of the Site following SFG's posting or emailing of a change notice or revised Terms as provided in this section will constitute your binding acceptance of the change.

17. Arbitration. Unless deemed unenforceable due to specifically applicable federal or state Law not otherwise pre-empted, any dispute, claim or controversy arising out of or relating to these Terms shall be determined by arbitration in accordance with the Laws of the State of Delaware for agreements made in and to be performed in that state. The arbitration shall take place in Chicago, Illinois, before a sole arbitrator, and shall be administered by the American Arbitration Association ("AAA") pursuant to its Commercial Arbitration Rules. Judgment on the award may be entered in any United States court having jurisdiction. The arbitrator shall, in the award, allocate the costs of filing the arbitration, including the fees of the arbitrator, against the party who did not prevail. Forbearance to enforce any right to arbitrate under these Terms shall not be deemed a waiver. Notwithstanding the foregoing, nothing in this Agreement will limit either party's ability to seek temporary or preliminary injunctive or other equitable relief in any court of competent jurisdiction.

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**Revised On April 1, 2018**