Terms of Use

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

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

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

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

No Advisory Services

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Disclaimer of Warranty

We are providing access to the Site and its contents as a convenience to you. The Site and its contents are provided "AS IS" and "AS AVAILABLE" basis, without warranties of any kind, express or implied, to the fullest extent permitted by applicable law. The Firm does not warrant that the site will be uninterrupted, error-free, current, or free from viruses or other harmful components.

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You acknowledge and agree that our Firm is not acting in any fiduciary capacity, nor is any fiduciary relationship created, as a result of your use of, or access to, the Site. Any advisory relationship with the Firm is governed by a separate written investment advisory agreement. Nothing in these Terms of Use is intended to waive, limit, or disclaim any fiduciary duty or other obligation that the Firm may owe to its advisory clients under

applicable federal and state securities laws or pursuant to an investment advisory agreement.

All Site content is presented only as of the date published or indicated and may be superseded by subsequent market events or for other reasons.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

Limitation of Liability

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

To the fullest extent permitted by applicable law, the Firm shall not be liable for any indirect, incidental, consequential, special, exemplary, or punitive damages arising out of or relating to your access to or use of the Site, including any interruption, delay, technical malfunction, or inability to access the Site. The Firm does not warrant that the Site will be uninterrupted, error-free, or free from viruses or other harmful components. Nothing in these Terms of Use is intended to exclude or limit any liability that cannot be excluded or limited under applicable federal or state law, including any liability arising under the federal securities laws or any fiduciary duty owed by the Firm to its advisory clients.

Some jurisdictions or laws may not allow certain limitations of liability, so the above limitations may not apply to you. Our liability in such case shall be limited to the greatest extent permitted by applicable law.

Indemnification

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

Governing Law and Jurisdiction

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

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

Severability

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

Entire Agreement

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

SEC Registration

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

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