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looking statement we make. Actual results may vary from these projections, and the variations may be material.

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As a condition of your use of the Family Asset website, to the extent permitted by law, you agree to indemnify, defend and hold Family Asset and its third-party providers harmless from and against any and all claims, losses, liability, costs and expenses (including but not limited to attorneys' fees) arising from or in any way connected to your use of the Family Asset website, or from your violation of these Terms and Conditions.

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Force Majeure

Family Asset will not be liable for failure or losses caused by conditions and events beyond its control including, without limitation: fire, electrical, mechanical or equipment breakdowns, delays by third-party vendors and/or communications carriers, civil disturbances or disorders, terrorist acts, strikes, acts of governmental authority or new governmental restrictions, market fluctuations or acts of God.

Changes to the Website

Family Asset may terminate your access to the Family Asset website or discontinue or modify the Family Asset website at any time without prior notice to you. Your continued use of the Family Asset website following any such modification will constitute acknowledgement of your acceptance of said modifications.

Governing Law

Except as otherwise required by law, the Terms and Conditions for this website shall be construed and all obligations hereunder shall be determined in accordance with the laws of the State of South Carolina (without regard to any conflict of laws provisions thereof).

Jurisdiction

You hereby irrevocably consent to the personal jurisdiction of the courts of the State of South Carolina located in the County of Charleston and of the United States District Court for the District of South Carolina Charleston Division (collectively, the "Courts"), in any action to enforce, interpret or construe any provision of these Terms and Conditions, the Family Asset website or of any other agreement or document delivered in connection with these Terms and Conditions, and also hereby irrevocably waive any defense of improper venue or forum non conveniens to any such action brought in either of those Courts. You further irrevocably agree that any action to enforce, interpret or construe any provision of these Terms and Conditions will be brought only in either of those Courts and not in any other court.

Privacy

Regulation S-P, the Graham-Leach-Bliley Act, and regulations promulgated thereunder, require certain organizations to follow rules regarding the private, non public information of clients.

Maintaining the confidentiality of private, nonpublic information is important to Family Asset Management, LLC (the "Firm"). The following sets forth the Firm's policies with respect to the private, nonpublic information of prospective clients and current and former clients of the Firm. These policies may be changed at any time, provided that notice of such changes is given to clients.

Clients provide the Firm with personal information, including address, social security number, employer identification number, date of birth, personal contact information, assets and income information, (i) in Investment Advisory Management Agreements and related documents, (ii) in correspondence and conversations with the Firm, and (iii) through transactions with the Firm.

The Firm will not disclose any of this personal information about prospective or current and former clients to anyone, except as permitted or required by law. For example, it may be necessary, under anti-money laundering and similar laws to disclose information about clients in connection with the U.S. Office of Foreign asset Control (OFAC) compliance efforts. The Firm may release information to the custodian, sub-advisor as required, and third party compliance consultant, as well as anti-money laundering and “know your client” review processes, to complete transactions, and to provide administrative services to prospective clients, current or former clients. In addition, the Firm will release information about a prospective, current or former client if the client directs the Firm to do so.

The Firm seeks to safeguard private, nonpublic information given to it and to that end restricts access to such information about prospective, current and former clients to those employees, agents and others who need to know the information to enable the Firm to conduct its business. The Firm maintains physical, electronic and procedural safeguards to protect private, nonpublic information given to it.

The Firm will provide each client with initial notice of the Firm’s current privacy policy (“Privacy Notice”) when the client relationship is established. The firm will also provide each client with a new notice of the Firm’s privacy policies at least annually thereafter. The Firm does not disclose information to unaffiliated third parties in a manner that would require the provision of “opt-out” notices to clients.