

## Terms of Service

Here is where you will find policies, terms and conditions pertaining to the WEALTHANDHONOR.COM website.

1. The Information and opinions contained on the WEALTHANDHONOR.COM website are for educational purposes only. The Information does not consider the personal goals, resources, economic status or risk profile of any specific person.
2. The Information and opinions expressed should not be construed as investment, legal, medical, financial, or tax advice or investment recommendations. Nothing herein shall constitute an offer, or an invitation to make an offer, to buy and sell securities.
3. The Information and opinions contained on this website are for education and considered general communications in the form of online financial content, including written, audio, and video content, to the general public or to subscribers to the WEALTHANDHONOR.COM website.
4. Many of the concepts, discussions, and materials offered on the WEALTHANDHONOR.COM website deal with legal issues and should only be applied to individual situations under the advice of a qualified attorney.
5. The Information on the site is obtained from various sources. Neither WEALTHANDHONOR.COM nor Wealth and Honor, LLC guarantees the accuracy or completeness of such Information provided by third parties.
6. WEALTHANDHONOR.COM and Wealth and Honor, LLC assume no obligation to update this Information, or to advise on further developments relating to it.

## Refunds and Cancellations

1. WEALTHANDHONOR.COM provides educational content such as video courses, audio lessons and other online materials, some of which is available only to WEALTH AND HONOR ACADEMY subscribers.
2. WEALTH AND HONOR ACADEMY Membership is by monthly or annual subscription. In order to access the WEALTH AND HONOR ACADEMY content, you agree to pay the monthly or annual subscription price. Your credit card will be charged each month or annually depending on which subscription type you choose.
3. WEALTHANDHONOR.COM reserves the right to change what is offered as part of a WEALTH AND HONOR ACADEMY membership subscription. You will never be charged more than the amount you agreed to at the time you joined as a WEALTH AND HONOR ACADEMY member.

### **Annual Subscription Refund**

1. Within 30 days of the purchase of your annual subscription, you may cancel your account by contacting me at [info@WEALTHANDHONOR.COM](mailto:info@WEALTHANDHONOR.COM), and you will receive a full refund of the amount you paid upon request.
2. No refunds are provided after the first 30 days, and I do not provide pro-rata refunds for canceled accounts.

## Monthly Subscription

1. You have the right to cancel your monthly subscription at any time and you will have access to the content through the end of the current month billing cycle. To cancel, please send me an email at [INFO@WEALTHANDHONOR.COM](mailto:INFO@WEALTHANDHONOR.COM).
2. No refunds are provided for monthly memberships.

## Delivery/Shipping Policy

1. WEALTHANDHONOR.COM education materials are online in nature and are delivered via hosted video, audio and written content.
2. If there is a time when you feel you didn't receive or get access to the materials, just contact me and I'll make sure you get what you need. You can email me at [INFO@WEALTHANDHONOR.COM](mailto:INFO@WEALTHANDHONOR.COM).

## Policies Governing Member Profiles and Usage of the Spruz Platform

**Spruz.** WEALTHANDHONOR.COM is built on the Spruz Social Network Platform an independent third-party web platform. Spruz does not have any affiliation with WEALTHANDHONOR.COM other than as a platform and host for the WEALTHANDHONOR.COM website.

Members of WEALTHANDHONOR.COM including WEALTH AND HONOR ACADEMY subscribers must create a personal profile on the website. Please choose carefully the information you post on WEALTHANDHONOR.COM and that you provide to other Users. WEALTHANDHONOR.COM may not post publicly the following items to your personal page unless it is required by a design component of the website: telephone numbers, street addresses, and any photographs excessively violent, harassing, containing nudity, or obscene, lewd, sexually explicit or otherwise inappropriate subject matter.

WEALTHANDHONOR.COM reserves the right, in its sole discretion, to reject, refuse to post or remove any posting (including private messages) by you, or to restrict, suspend, or terminate your access to all or any part of the WEALTHANDHONOR.COM website at any time, for any reason, without prior notice, and without liability.

**Eligibility.** Use of and Membership on the WEALTHANDHONOR.COM website is void where prohibited. By using the WEALTHANDHONOR.COM website, you represent and warrant that;

- All registration information you submit is truthful and accurate.
- You will maintain the accuracy of such information.
- You are 18 years of age or older; born on or before 1/1/2000.
- Your use of the WEALTHANDHONOR.COM website does not violate any applicable federal or state law and/or regulation.

Your profile may be deleted and your Membership may be terminated without warning, if we believe that you are under 13 years of age.

**Term.** This Agreement shall remain in full force and effect while you use our services, or are a member of WEALTHANDHONOR.COM. We may terminate your membership or site access at any time, without warning. Even after Membership is terminated, this Agreement will remain in effect.

**Content/Activity Prohibited.** The following is a partial list of the kind of Content that is illegal or prohibited to post on WEALTHANDHONOR.COM or through the Spruz Services. Spruz reserves the right to investigate and take appropriate legal action against anyone submitting, posting, linking or in any way displays prohibited content on Spruz Services.

### **Professional Members Non-Solicitation Agreement**

Members of the WEALTHANDHONOR.COM website who have identified themselves as “Professionals” agree NOT to solicit professional services from other members of WEALTHANDHONOR.COM. What constitutes *solicitation* is at the discretion of the Administrator of the WEALTHANDHONOR.COM website, but shall include:

- Friending, messaging, or connecting with other members for the purpose of offering products or services.
- Using the Member tools, including blog posts, forums, or comments to offer products or services to other members.
- Providing specific advice – including but not limited to medical, financial, tax, legal, or counseling – to any member, that would only be appropriate under a valid contract between the provider and the client or patient.

Professional members assume full responsibility for ensuring their compliance with applicable federal, state, or regulatory laws. Neither Wealth and Honor, LLC, WEALTHANDHONOR.COM or any of its affiliates or officers, shall be held liable for any information posted by a Professional Member.

### **Restricted/Prohibited Content:**

- Harasses or advocates harassment of another person;
- is patently offensive and promotes racism, bigotry, hatred or physical harm of any kind against any group or individual;
- exploits people in a sexual or violent manner;
- contains nudity, violence, or offensive subject matter or contains a link to an adult website;
- solicits personal information from anyone under 18;
- promotes information that you know is false or misleading or promotes illegal activities or conduct that is abusive, threatening, obscene, defamatory or libelous;
- promotes an illegal or unauthorized copy of another person's copyrighted work, such as providing pirated computer programs or links to them, providing information to circumvent manufacture-installed copy-protect devices, or providing pirated music or links to pirated music files;
- involves the transmission of "junk mail," "chain letters," or unsolicited mass mailing, instant messaging, "spimming," or "spamming";
- furthers or promotes any criminal activity or enterprise or provides instructional information about illegal activities including, but not limited to making or buying illegal weapons, violating someone's privacy, or providing or creating computer viruses;
- solicits passwords or personal identifying information for unlawful purposes from other Users;

The following is a partial list of the kind of activity that is illegal or prohibited on the WEALTHANDHONOR.COM Website and through your use of the Spruz Services.

WEALTHANDHONOR.COM reserves the right to investigate and take appropriate legal action against anyone who, in its sole discretion, violates this provision, including without limitation, reporting you to law enforcement authorities. Prohibited activity includes, but is not limited to:

- criminal activity, including child pornography, fraud, trafficking in obscene material, drug dealing, gambling, harassment, stalking, spamming, sending of viruses or other harmful files, copyright infringement, patent infringement, or theft of trade secrets;
- covering or obscuring the any advertisements we may place on your personal profile page;
- any automated use of the system, such as using scripts to post comments or messages;
- attempting to impersonate another Member or person;
- interfering with, disrupting, or creating an undue burden on the Spruz Services or the networks or services connected to the Spruz Services;
- using the account, username, or password of another Member at any time or disclosing your password to any third party or permitting any third party to access your account;
- using any information obtained from the Spruz Services in order to harass, abuse, or harm another person;
- displaying an advertisement on your profile; or
- using the WEALTHANDHONOR.COM Services in a manner inconsistent with any and all applicable laws and regulations.

**Password.** When you create your account, you will be asked to choose a password. Your password is designed for only you to know. You agree not to use the account, username, or password of another registered member at any time. You agree to notify us immediately if you suspect any unauthorized use of your account. You are solely responsible for any and all use of your account.

**Content Posted:** WEALTHANDHONOR.COM may delete any Content that in the sole judgment of WEALTHANDHONOR.COM violates this Agreement or which may be offensive, illegal or violate the rights, harm, or threaten the safety of any person. Spruz Inc. assumes no responsibility for monitoring the WEALTHANDHONOR.COM website for inappropriate Content or conduct.

You are solely responsible for the Content that you post to or on any of the WEALTHANDHONOR.COM website. Spruz does not endorse and has no control over the Content. Content is not necessarily reviewed by WEALTHANDHONOR.COM prior to posting and does not necessarily reflect the opinions or policies of Spruz. WEALTHANDHONOR.COM makes no warranties, express or implied, as to the Content or to the accuracy and reliability of the Content or any material or information that you transmit to other Members.

**Copyright Policy.** You may not post, modify, distribute, or reproduce in any way any copyrighted material, trademarks, or other proprietary information belonging to Spruz, members or posted on Spruz hosted sites without obtaining the prior written consent of the owner of such proprietary rights. It is the policy of Spruz to terminate access privileges of any one who repeatedly infringes the copyright rights of others upon receipt of proper notification to Spruz by the copyright owner or the copyright owner's legal agent.

**Member Disputes.** You are solely responsible for your interactions with other WEALTHANDHONOR.COM Members. WEALTHANDHONOR.COM or Spruz Inc reserves the right, but has no obligation, to monitor disputes between you and other Members.

**Privacy.** Use of the Spruz Services or WEALTHANDHONOR.COM website is also governed by our Privacy Policy, which is incorporated into this Agreement by this reference.

**Disclaimers.** Spruz is not responsible for any incorrect or inaccurate Content posted on the WEALTHANDHONOR.COM Website or in connection with the Spruz Services, whether caused by Users of the Spruz Services or by any of the equipment or programming associated with or utilized in the Spruz Services. Profiles created and posted by Members on the WEALTHANDHONOR.COM Website may contain links to other websites. Neither Spruz nor WEALTHANDHONOR.COM is responsible for the Content, accuracy or opinions expressed on such websites, and such websites are in no way investigated, monitored or checked for accuracy or completeness by Spruz or WEALTHANDHONOR.COM. Inclusion of any linked website on the WEALTHANDHONOR.COM Services does not imply approval or endorsement of the linked website by Spruz or WEALTHANDHONOR.COM. When you access these third-party sites, you do so at your own risk. Neither Spruz nor WEALTHANDHONOR.COM takes responsibility for third party advertisements which are posted on WEALTHANDHONOR.COM Website or through the Spruz Services, nor does it take any responsibility for the goods or services provided by its advertisers. Neither Spruz nor WEALTHANDHONOR.COM is responsible for the conduct, whether online or offline, of any User of the Spruz Services. Neither Spruz nor WEALTHANDHONOR.COM assumes responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, any User or Member communication. Neither Spruz nor WEALTHANDHONOR.COM is responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of any email or players due to technical problems or traffic congestion on the Internet or on any of the Spruz Services or combination thereof, including any injury or damage to Users or to any person's computer related to or resulting from participation or downloading materials in connection with the Spruz Services. Under no circumstances shall Spruz or WEALTHANDHONOR.COM be responsible for any loss or damage, including personal injury or death, resulting from use of the Spruz Services, from any Content posted on or through the Spruz Services, or from the conduct of any Users of the Spruz Services, whether online or offline. The Spruz Services are provided "AS-IS" and as available and Spruz expressly disclaims any warranty of fitness for a particular purpose or non-infringement. Neither Spruz nor WEALTHANDHONOR.COM can guarantee and does not promise any specific results from use of the Spruz Services.

**Disputes.** If there is any dispute about or involving the Spruz Services, you agree that the dispute shall be governed by the laws of the State of Mississippi, USA, without regard to conflict of law provisions and you agree to exclusive personal jurisdiction and venue in the state and federal courts of the United States located in the State of Mississippi.

**Copyright infringement.** If you believe that your work has been copied and posted on the Spruz Services in a way that constitutes copyright infringement, please provide our Copyright Agent with the following information: (i) an electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest; (ii) a description of the copyrighted work that you claim has been infringed; (iii) a description of where the material that you claim is infringing is located on the Spruz Services; (iv) your address, telephone number, and email address; (v) a written statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; (vi) a statement by you, made under penalty of perjury, that the above information in your

notice is accurate and that you are the copyright owner or authorized to act on the copyright owner's behalf. Spruz's Copyright Agent for notice of claims of copyright infringement can be reached as follows: Copyright Agent, Spruz Inc., PO Box 1520, Seymour, TN 37865; Attn: Copyright Agent; and email: [copyright@spruz.com](mailto:copyright@spruz.com).

**Limitation on Liability.** IN NO EVENT SHALL SPRUZ OR WEALTHANDHONOR.COM BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES, INCLUDING LOST PROFIT DAMAGES ARISING FROM YOUR USE OF THE SERVICES, EVEN IF SPRUZ HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN, SPRUZ'S LIABILITY TO YOU FOR ANY CAUSE WHATSOEVER AND REGARDLESS OF THE FORM OF THE ACTION, WILL AT ALL TIMES BE LIMITED TO THE AMOUNT PAID, IF ANY, BY YOU TO SPRUZ FOR THE SPRUZ SERVICES DURING THE TERM OF MEMBERSHIP.

**Indemnity.** You agree to indemnify and hold WEALTHANDHONOR.COM, Spruz Inc, its subsidiaries, and affiliates, and their respective officers, agents, partners and employees, harmless from any loss, liability, claim, or demand, including reasonable attorneys' fees, made by any third party due to or arising out of your use of the Spruz Services in violation of this Agreement and/or arising from a breach of this Agreement and/or any breach of your representations and warranties set forth above and/or if any Content that you post on the Spruz Website or through the Spruz Services causes Spruz to be liable to another.

**Other.** This Agreement is accepted upon your use of the Spruz Website or any of the Spruz Services and is further affirmed by you becoming a Member. This Agreement constitutes the entire agreement between you and Spruz regarding the use of the Spruz Services. The failure of Spruz to exercise or enforce any right or provision of this Agreement shall not operate as a waiver of such right or provision. The section titles in this Agreement are for convenience only and have no legal or contractual effect. Spruz is a trademark of Spruz, Inc. This Agreement operates to the fullest extent permissible by law. If any provision of this Agreement is unlawful, void or unenforceable, that provision is deemed severable from this Agreement and does not affect the validity and enforceability of any remaining provisions.

BY READING THIS AGREEMENT OR REGISTERING AN ACCOUNT ON THIS WEBSITE YOU ACCEPT AND AGREE TO ALL TERMS AND CONDITIONS HEREIN.