PLEASE READ THESE TERMS OF SERVICE CAREFULLY, AS THEY CONTAIN AN AGREEMENT TO ARBITRATE, AS EXPLAINED FURTHER BELOW IN SECTION X OF THESE TERMS OF SERVICE, AND OTHER IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS, REMEDIES, AND OBLIGATIONS. THE AGREEMENT TO ARBITRATE REQUIRES (WITH LIMITED EXCEPTION) THAT YOU SUBMIT CLAIMS YOU HAVE AGAINST US TO BINDING AND FINAL ARBITRATION.

IN ADDITION, BY ACCEPTING THESE TERMS OF SERVICE AND USING THE SERVICE, YOU ACKNOWLEDGE AND AGREE, AS EXPLAINED FURTHER BELOW IN SECTION X OF THESE TERMS OF SERVICE, THAT (1) YOU WILL ONLY BE PERMITTED TO PURSUE CLAIMS AGAINST COMPANY ON AN INDIVIDUAL BASIS, NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY CLASS OR REPRESENTATIVE ACTION OR PROCEEDING, AND YOU ARE HEREBY EXPRESSLY WAIVING ANY RIGHT TO PARTICIPATE IN A CLASS ACTION, (2) YOU WILL ONLY BE PERMITTED TO SEEK RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ON AN INDIVIDUAL BASIS, AND (3) YOU MAY NOT BE ABLE TO HAVE ANY CLAIMS YOU HAVE AGAINST US RESOLVED BY A JURY (AND ARE HEREBY EXPRESSLY WAIVING THE RIGHT TO A TRIAL BY JURY) OR IN A COURT OF LAW.

WEALTH.COM TERMS OF SERVICE

***Date of Last Revision*: March 13, 2025**

I. Acceptance of These Terms of Service

Wealth, Inc. ("Wealth.com," "we," "us," or "our") provides access to our platform and related content to you through our website(s) located at http://wealth.com/ (the "Site") and through our mobile applications and related technologies ("Mobile Apps," and collectively, such Mobile Apps and the Site, including any updated or new features, functionality and technology, the "Service"). All access and use of the Service is subject to the terms and conditions contained in these Terms of Service (as amended from time to time, these "Terms of Service"). In addition, certain terms and conditions apply specifically to certain services ("Service-Specific Terms", and such services, "Specific Services"). If you are using the Document Management Solutions (e.g., workflows in the "Document Center" to draft your own estate planning documents) or AI Tools (i.e., Ester™), you are encouraged to read those terms and conditions, which are available below at https://www.wealth.com/legal-policies. The Service-Specific Terms are incorporated into these Terms of Service to the extent you access or use any such Specific Services, and the Specific Services are part of the Service hereunder. In the event of any conflict between any Service-Specific Terms and the main body of these Terms of Service, the Service-Specific Terms will control with respect to such Specific Services. These Terms of Service (together with the terms incorporated by reference herein, including the Service-Specific Terms) constitute the entire agreement between you and Wealth.com governing your access and use of the Service, and supersede any prior agreements between you and Wealth.com with respect to the Service; provided, however, that if you are an Authorized User of a company, entity or partner of Wealth.com that has entered into a signed written agreement with Wealth.com for any features of the Service (an “Enterprise Agreement”), then in the event of any conflict or inconsistency between that Enterprise Agreement and these Terms of Service (including Service-Specific Terms) with respect to your use of such features, that Enterprise Agreement will control. In the event that such Enterprise Agreement is modified or terminated, or you terminate or change the nature of your relationship with that company, entity or partner, the terms of your right to access and use the Service may be subject to change.

By accessing, browsing, or otherwise using the Site, Mobile Apps, or any other aspect of the Service, you acknowledge that you have read, understood, and agree to be bound by these Terms of Service. If you do not accept the terms and conditions of these Terms of Service, you will not access, browse, or otherwise use the Service.

We reserve the right, at our sole discretion, to change or modify portions of these Terms of Service (including Service-Specific Terms) at any time. If we do this, we will post the changes on this page and will indicate at the top of this page the date these Terms of Service were last revised (or, in the case of Service-Specific Terms, on the page containing the Service-Specific Terms). You may read a current, effective copy of these Terms of Service by visiting the “Terms of Service” link on the Site. We will also notify you of any material changes, either through the Service user interface, a pop-up notice, email, or through other reasonable means. Your continued use of the Service after the date any such changes become effective constitutes your acceptance of the new Terms of Service. You should periodically visit this page to review the current Terms of Service so you are aware of any revisions. If you do not agree to abide by these or any future Terms of Service, you will not access, browse, or use (or continue to access, browse, or use) the Service.

WE ARE NOT A FINANCIAL PLANNER, OR AN INVESTMENT, FINANCIAL, TAX, OR LEGAL ADVISOR. THE SERVICE IS NOT INTENDED TO PROVIDE INVESTMENT, LEGAL, TAX, OR FINANCIAL ADVICE. The information provided by Wealth.com, along with the content of our Service related to legal matters ("Legal Information"), is provided for the use of users of the Service (“Authorized Users”) and does not constitute legal advice regardless of whether you specifically solicited the information or otherwise. Wealth.com provides a platform for Legal Information and self-help. You are solely responsible for determining the appropriateness of using, and applicability, accuracy, comprehensiveness and completeness of, any documents, reports, summaries, work product, information and other results (“Results”) produced, managed or visualized by the Service, all of which are provided for informational or illustrative purposes only, and none of which constitutes legal, financial or other professional advice or counsel. You should not use or rely on any such Results to make any decisions regarding your estate plan or strategy without a more complete review for your particular situation with a licensed attorney.

If you are accessing the Service in your professional capacity to provide financial, fiduciary, tax, accounting or other services (or to assist an organization

or individual in providing such services), you are using the Service in part to facilitate a customer or client in becoming an Authorized User, and you are neither licensed to practice law nor actively practicing law, then you are referred to as an "Advisor" hereunder, and you acknowledge that you understand the disclaimers in these Terms of Service (including in the Service-Specific Terms) and agree that you will not use the Service to practice law yourself, or facilitate the practice of law by any other person through your account. To the extent you use any functionality of the Service or otherwise request Company to review any estate planning documents, such review and all Results relating to such review are provided for informational or illustrative purposes only and do not constitute legal, financial or other professional advice or counsel. You are solely responsible for determining the appropriateness of using, and applicability, accuracy, comprehensiveness and completeness of, any such Results.

Privacy: We respect the privacy of our users. For more information please see our Privacy Policy (the "Privacy Policy") by visiting https://www.wealth.com/legal-policies. By using the Service, you consent to our collection, use, and disclosure of personal data and other data as outlined therein. Subject to our privacy procedures as described in the Privacy Policy, Wealth.com may work with one or more third party financial service advisors, trustees, and technology providers to access and retrieve your account information. Additionally, Advisors that upload personal data and other data of individuals (including clients) to an Advisor's account must present such individuals with the Advisor's privacy policy that discloses the collection, use, storage, and sharing of such data.

Additional Terms: You may be subject to additional terms and conditions that may apply when you use Third-Party Services, third-party content or third-party software.

II. Access and Use of the Service

1. Service Description

a. **General Ecosystem**: The Service is a software-as-a-service product, and certain aspects of the Service are generally available to users with a Paid Subscription (defined below). Among other things, the Service provides tools that assist Authorized Users in tracking and managing net worth, visualizing asset holdings and the potential disposition of assets upon death, and summarizing information from estate planning documents. Authorized Users can also store documents in a digital vault. To the extent you have access to any aspects of the Service, you will also have access to any updates or upgrades that are generally released for those aspects of the Service, regardless of whether that update or upgrade is specifically listed in these Terms of Service.

b. **Access and Provisioning**: The Service allows you to share information with other Authorized Users through any number of features, including, but not limited to, the Vault, Emergency Access, and the teaming architecture of your management dashboard. These sharing and provisioning rights may give you the ability (a) to access, download, read, copy, edit and analyze information that another Authorized User made available on the Service, (b) to upload information to the Service for another Authorized User to access or otherwise use, and (c) for another Authorized User to view and create summaries or reports of your use of the Service. Depending on the license through which you access the Service, you may (a) place restrictions on these Sharing and Provisioning Rights, as Service features and functions may allow from time to time, and (b) fully revoke any person's Sharing and Provisioning Rights over that Authorized User's account or information contained in the Authorized User's account by submitting a written request to Wealth.com at support@wealth.com or by using the functionality provided for this purpose on the Site, if any.

c. **Human Review of Documents**: The Service may allow you to request human review of documents for a fee, which we reserve the sole and absolute discretion to change from time to time. You are responsible for reviewing for accuracy and completeness the information in the summaries (which we may deliver in a summary table, data card, or any other format) of such documents. The information we provide to you is based solely upon the document that you submit, and we cannot guarantee or independently verify the completeness or accuracy of the data presented to us, or the advisability of the planning. We are not liable for failing to resolve or notify you of any inconsistencies, errors or omissions in the drafting of the applicable document or the content or strategy contained in such document. The summary of such a document is not intended to be and is not a substitute for legal advice or a legal opinion.

d. **Demo Accounts**: If you are accessing the Service through an account made available to you for the express purpose of pursuing, negotiating or discussing a business opportunity with Wealth.com ("demo account"), we may choose to restrict features and functionalities that are otherwise provided to you or other Authorized Users. As such, you assume any liability from giving legal effect to any documents that you created through a demo account. We are under no obligation to indicate to you that your account is a demo account, with labeling or otherwise, or to provide you with support. We reserve the right to terminate your account at any time, in our sole and absolute discretion, and to delete all data associated with the account, without providing you notice or a meaningful opportunity to transfer the data associated with the account to any other type of account.

e. **Alpha, Beta or Free Trial Services**: From time to time, we may make available certain services or functionality that may be designated as alpha, beta, pilot, limited release, developer preview, non-production, evaluation, or by a similar description or not, for you to try at your option and at no additional charge.

2. **Service Use**: You agree not to display, distribute, license, perform, publish, reproduce, duplicate, copy, create derivative works from, modify, sell, resell, exploit, transfer, or upload for any purposes, any portion of the Service, use of the Service, or access to the Service. You understand and acknowledge that we are not an attorney and are not a law firm, and may not perform services performed by an attorney, financial advisor, accountant or fiduciary. Our communications will not be covered by the attorney-client privilege, and any documents created using the Service will not constitute attorney work product. Our templates, forms, diagrams and other information reporting are not a substitute for the services or advice of an attorney, financial advisor, accountant or fiduciary. To the extent that you are using the Service to prepare a document with legal effect, you understand that you are representing yourself in this and any associated legal matter.

3. **"As Is" Status**: By accepting these Terms of Service or using the Service, you understand and acknowledge that the Service is being provided and made available on an "As Is" or "As Available" basis. The Service may contain bugs, errors, and other problems. Wealth.com strongly recommends that you back up all data and information prior to using the Service. YOU ASSUME ALL RISKS AND ALL COSTS ASSOCIATED WITH YOUR USE OF THE SERVICE, INCLUDING, WITHOUT LIMITATION, ANY INTERNET ACCESS FEES, BACK-UP EXPENSES, COSTS INCURRED FOR THE USE OF YOUR DEVICE AND PERIPHERALS, AND ANY DAMAGE TO ANY EQUIPMENT, SOFTWARE, INFORMATION, OR DATA. In addition, we are not obligated to provide any maintenance, technical, or other support for the Service.

4. **Your Registration Obligations**: You may be required to register on the Site or provide us with information about yourself (*e.g.*, name and email address) in order to access and use certain features of the Service. If you choose to register for the Service, you agree to provide and maintain true, accurate, current, and complete information about yourself as prompted by the Service's registration form. Registration data and certain other information about you are governed by our Privacy Policy. If you are under thirteen (13) years of age, you are not authorized to use the Service, with or without registering. In addition, if you are under 18 years old, you may use the Service, with or without registering, only with the approval of your parent or guardian.

5. **Member Account, Password, and Security**: You are responsible for maintaining the confidentiality of your password and account details, if any, and are fully responsible for any and all activities that occur under your password or account. You agree to (a) immediately notify us of any unauthorized use of your password or account or any other breach of security, and (b) ensure that you exit from your account at the end of each session when accessing the Service. We will not be liable for any loss or damage arising from your failure to comply with this paragraph.

6. **Modifications to Service**: We reserve the right to modify or discontinue, temporarily or permanently, the Service (or any part thereof including beta services) with or without notice. You agree that we will not be liable to you or to any third party for any modification, suspension, or discontinuance of the Service (or any part thereof).

7. **General Practices Regarding Use and Storage**: You acknowledge that we may establish general practices and limits concerning use of the Service, including the maximum period of time that data or other content will be retained by the Service or Wealth.com, and the maximum storage space that will be allotted on Wealth.com's or its third-party service providers' servers on your behalf. You agree that we have no responsibility or liability for the deletion or failure to store any data or other content maintained by or uploaded to the Service. In addition to other types of accounts described in these Terms of Service, you acknowledge that we reserve the right to terminate accounts, including free trial accounts, that are inactive for an extended period of time. You further acknowledge that we reserve the right to change these general practices and limits at any time, in our sole discretion, with or without notice.

III. <u>Conditions of Access and Use</u>

1. **Fees**: To the extent you sign up to access any feature of the Service that is made available for a fee, you will provide us with information regarding your credit card or other payment instrument. You represent and warrant to us that such information is true and that you are authorized to use the payment instrument. You will promptly update your account information with any changes (*e.g.*, a change in your billing address or credit card expiration date) that may occur. You hereby authorize us to bill your payment instrument in advance, and if you are paying for a subscription or other payment plan, on a periodic basis until you terminate your account. You further agree to pay any charges so incurred. If you dispute any charges, you must let us know within sixty (60) days after the date that we charge you. We reserve the right to change our prices from time to time. If we change our prices with regard to a subscription or other fee that will automatically be renewed, we will provide notice to you of such change at least thirty (30) days before the change is to take effect, and the notice will be provided either on our Site or sent to you by email to the personal email address that you provided to us when you registered on our Site, at our option. Your continued use of the Service after the price change becomes effective constitutes your agreement to pay the changed amount. We may choose to bill through an invoice, in which case, we must receive the full payment for invoices

issued in any given month within thirty (30) days after the mailing date of the invoice, or we may terminate your access to the Service or any portion thereof. Unpaid invoices are subject to a finance charge of 1.5% per month on any outstanding balance or the maximum permitted by law, whichever is lower, plus all expenses of collection. You shall be responsible for all taxes associated with the Service other than U.S. taxes based on our net income.

2. **Payment Processing**: To facilitate payment for the Service via bank account, credit card, or debit card, we use third-party payment processors (collectively, "Payment Processors"). These payment processing services are provided by the Payment Processors and are subject to the applicable Payment Processor's terms and conditions, privacy policy, and all other relevant agreements (collectively, the "Payment Processor Agreements"). By agreeing to these Terms of Service, if you use the payment functions of the Service, you also agree to be bound by the applicable Payment Processor Agreement for the payment function that you are using, as the same may be modified by the applicable Payment Processor from time to time. You hereby authorize the applicable Payment Processor to store and continue billing your specified payment method even after such payment method has expired, to avoid interruptions in payment for your use of the Service. Please contact the applicable Payment Processor for more information. Wealth.com assumes no liability or responsibility for any payments you make through the Service.

3. **Refunds and Cancellations**: If you sign up for a paid subscription to the Service (a "Paid Subscription"), your Paid Subscription will automatically renew at the end of the then-current subscription term (*i.e.*, month or year, as applicable). You may cancel your Paid Subscription at any time. Payments made by you hereunder are final and non-refundable, unless we determine otherwise.

4. **Cooperation**: You may be asked to provide feedback regarding your use of the Service. Any questions, comments, suggestions, ideas, feedback, reviews, or other information about the Service ("Submissions") that you provide to us is non-confidential. We will be entitled to the unrestricted use and dissemination of these Submissions for any purpose, commercial or otherwise, without acknowledgment, attribution, or compensation to you, and you hereby assign to Wealth.com all right, title, and interest (including all intellectual property rights) in and to such Submissions.

5. **User Conduct**: You are solely responsible for all code, video, images, information, data, text, software, music, sound, photographs, graphics, messages, and other materials ("content") that you make available to us, including by uploading, posting, publishing, or displaying (hereinafter, "upload(ing)") via the Service or by emailing or otherwise making available to other Authorized Users (collectively, "User Content"). The following are examples of the kinds of content and/or uses that are illegal or prohibited by us. We reserve the right to investigate and take appropriate legal action against anyone whom we determine in our sole discretion to have violated

this provision, including removing the offending content from the Service, suspending or terminating the account of such violators, and reporting the violator to law enforcement authorities. You agree not to use the Service to:

a. email or otherwise upload any content that (i) infringes any intellectual property or other proprietary rights of any party; (ii) you do not have a right to upload under any law or under a contractual or fiduciary relationship; (iii) contains software viruses or any other computer code, files or programs designed to interrupt, destroy, or limit the functionality of any computer software or hardware or telecommunications equipment; (iv) poses or creates a privacy or security risk to any person; (v) constitutes unsolicited or unauthorized advertising, promotional materials, commercial activities and/or sales, “junk mail,” “spam,” “chain letters,” “pyramid schemes,” “contests,” “sweepstakes,” or any other form of solicitation; (vi) is unlawful, harmful, threatening, abusive, harassing, tortious, excessively violent, defamatory, vulgar, obscene, pornographic, libelous, invasive of another’s privacy, hateful, discriminatory, or otherwise objectionable; or (vii) in our sole judgment, is objectionable or restricts or inhibits any other person from using or enjoying the Service, or may expose us, our affiliates or employees, or any Authorized Users to any harm or liability of any type;

b. interfere with or disrupt the Service or servers or networks connected to the Service, or disobey any requirements, procedures, policies, or regulations of networks connected to the Service;

c. violate any applicable local, state, national, or international law, or any regulations having the force of law;

d. impersonate any person or entity, or falsely state or otherwise misrepresent your affiliation with a person or entity;

e. solicit personal information from anyone under the age of eighteen (18);

f. harvest or collect email addresses or other contact information of other users from the Service by electronic or other means for the purposes of sending unsolicited emails or other unsolicited communications;

g. advertise or offer to sell or buy any goods or services for any business purpose that is not specifically authorized;

h. further or promote any criminal activity or enterprise or provide instructional information about illegal activities;

i. obtain or attempt to access or otherwise obtain any content or information through any means not intentionally made available or provided for through the Service;

j. circumvent, remove, alter, deactivate, degrade, or thwart any of the content protections in or geographic restrictions on any content (including Service Content (as defined below)) available on or through the Service, including through the use of virtual private networks; or

k. engage in or use any data mining, robots, scraping, or similar data gathering or extraction methods. If you are blocked by us from accessing the Service (including by blocking your IP address), you agree not to implement any measures to circumvent such blocking (*e.g.*, by masking your IP address or using a proxy IP address or virtual private network).

6. **Competitors**: No employee, independent contractor, agent, or affiliate of any competing digitally-led estate planning or asset management services company is permitted to view, access, or use any portion of the Service without our express written permission. By viewing, using, or accessing the Service, you represent and warrant that you are not a competitor of Wealth.com or any of our affiliates, or acting on behalf of a competitor of Wealth.com in using or accessing the Service.

IV. <u>Mobile Services and Software</u>

1. **Mobile Services**: The Service includes certain services that are available via a mobile device, including (i) the ability to upload content to the Service via a mobile device, (ii) the ability to browse the Service and the Site from a mobile device, and (iii) the ability to access certain features and content through Mobile Apps (collectively, the “Mobile Services”). To the extent you access the Service through a mobile device, your wireless service carrier’s standard charges, data rates, and other fees may apply. In addition, downloading, installing, or using certain Mobile Services may be prohibited or restricted by your carrier, and not all Mobile Services may work with all carriers or devices. By using the Mobile Services, you agree that we may communicate with you by SMS, MMS, text message, or other electronic means to your mobile device, and that certain information about your usage of the Mobile Services may be communicated to us. In the event you change or deactivate your mobile telephone number, you agree to promptly update your Wealth.com account information to ensure that your messages are not sent to the person that acquires your old number.

2. **Ownership; Restrictions**: The technology and software underlying the Service or distributed in connection therewith are our property, or the property of our affiliates or licensors (the “Software”). You agree not to (a) copy, modify, create a derivative work of, reverse engineer, reverse assemble, translate, engage in model extraction or stealing attacks, or otherwise attempt to discover the source code or underlying

components of the Service, algorithms, and systems of the Service, or (b) sell, assign, sublicense, or otherwise transfer any right in the Software.

3. **Special Notice for International Use; Export Controls**: We are headquartered in the United States. If you access or use the Service from outside of the United States, you do so at your own risk. Whether inside or outside of the United States, you are solely responsible for ensuring compliance with the laws of your specific jurisdiction. Software available in connection with the Service and the transmission of applicable data, if any, are subject to United States export controls. No Software may be downloaded from the Service or otherwise exported or re-exported in violation of U.S. export laws. Downloading or using the Software is at your sole risk.

V. Intellectual Property Rights

1. **Service Content**: You acknowledge and agree that the Service may contain content or features ("Service Content") that are protected by copyright, patent, trademark, trade secret, or other proprietary rights and laws. Except as expressly authorized by Wealth.com, you agree not to modify, copy, frame, scrape, rent, lease, loan, sell, distribute, or create derivative works based on the Service or the Service Content, in whole or in part, except that the foregoing does not apply to your own User Content (as defined below) that you upload to or make available through the Service in accordance with these Terms of Service. Any use of the Service or the Service Content other than as specifically authorized herein is strictly prohibited.

2. **Trademarks**: Our name and logos are trademarks and service marks of Wealth.com (collectively the "Wealth.com Trademarks"). Other company, product, and service names and logos used and displayed via the Service may be trademarks or service marks of their respective owners who may or may not endorse or be affiliated with or connected to Wealth.com. Nothing in these Terms of Service or the Service should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any of Wealth.com Trademarks displayed on the Service, without our prior written permission in each instance. All goodwill generated from the use of Wealth.com Trademarks will inure to our exclusive benefit.

3. **Third-Party Material**: Under no circumstances will we be liable in any way for any content or materials of any third parties (including users), including for any errors or omissions in any content, or for any loss or damage of any kind incurred as a result of the use of any such content. You acknowledge that we do not pre-screen content, but that we and our designees will have the right (but not the obligation) in our sole discretion to refuse or remove any content that is available via the Service. Without limiting the foregoing, we and our designees will have the right to remove any content that violates these Terms of Service or that we deem, in our sole discretion, to be objectionable. You agree that you must evaluate, and bear all risks associated with, the use of any content, including any reliance on the accuracy, completeness, or usefulness of such content.

4. **User Content**: You represent and warrant that you own all right, title, and interest in and to your User Content, including all copyrights and rights of publicity contained therein. You hereby grant Wealth.com and our affiliates, successors and assigns a non-exclusive, worldwide, royalty-free, fully paid-up, transferable, sublicensable (directly and indirectly through multiple tiers), perpetual, and irrevocable license to copy, display, upload, perform, distribute, store, modify, and otherwise use your User Content, in any form, medium or technology now known or later developed, (a) in connection with the operation of the Service, (b) to provide, develop and improve the Service and other offerings of Wealth.com and/or its affiliates or partners, and (c) as otherwise set forth in our Privacy Policy. You assume all risk associated with your User Content and the transmission of your User Content, and you have sole responsibility for the accuracy, quality, legality and appropriateness of your User Content.

    a. You hereby authorize us and our Third-Party Service providers to derive statistical and usage data relating to your use of the Service ("Usage Data"). We may use Usage Data for any purpose in accordance with applicable law and our Privacy Policy.

    b. You acknowledge and agree that we may preserve User Content, use such User Content as permitted herein, and may also disclose User Content if required to do so by law or in the good faith belief that such preservation or disclosure is reasonably necessary to: (a) comply with legal process, applicable laws, or government requests; (b) enforce these Terms of Service; (c) respond to claims that any content violates the rights of third parties; or (d) protect the rights, property, or personal safety of Wealth.com, its users, or the public. You understand that the technical processing and transmission of the Service, including your User Content, may involve (i) transmissions over various networks; and (ii) changes to conform and adapt to technical requirements of connecting networks or devices.

5. **Copyright Complaints**: We respect the intellectual property of others, and we ask our users to do the same. If you believe that your work has been copied in a way that constitutes copyright infringement, or that your intellectual property rights have been otherwise violated, you should notify us of your infringement claim in accordance with the procedure set forth below.

   We will process and investigate notices of alleged infringement and will take appropriate actions under the Digital Millennium Copyright Act ("DMCA") and other applicable intellectual property laws with respect to any alleged or actual infringement. A notification of claimed copyright infringement should be emailed to our Copyright Agent at legal@wealth.com (Subject line: "DMCA Takedown Request"). You may also contact the Copyright Agent by mail or facsimile at: Wealth, Inc., 51 West 3rd Street, Suite 110, Tempe, AZ 85281 or (855) 456-0333.

To be effective, the notification must be in writing and contain the following information:

- a physical or electronic signature of a person authorized to act on behalf of the owner of the copyright or other intellectual property interest that is allegedly infringed;
- identification of the copyrighted work or other intellectual property that you claim has been infringed, or, if multiple copyrighted works or other intellectual property are covered by a single notification, a representative list of such works or other intellectual property;
- identification of the content that is claimed to be infringing or to be the subject of infringing activity, and where the content that you claim is infringing is located on the Service, with enough detail that we may find it on the Service;
- your address, telephone number, and email address;
- a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright or intellectual property owner, its agent, or the law; and
- a statement by you that the information in your notice is accurate and, under penalty of perjury, that you are the copyright or intellectual property owner or are authorized to act on the behalf of the owner of the copyright or intellectual property that is allegedly infringed.

6. **Counter-Notice**: If you believe that your User Content that was removed (or to which access was disabled) is not infringing, or that you have the authorization from the copyright owner, the copyright owner's agent, or pursuant to the law, to upload and use the content in your User Content, you may send a written counter-notice containing the following information to the Copyright Agent:

    - your physical or electronic signature;
    - identification of the content that has been removed or to which access has been disabled and the location at which the content appeared before it was removed or disabled;
    - a statement by you, made under penalty of perjury, that you have a good faith belief that the content was removed or disabled as a result of mistake or a misidentification of the content to be removed or disabled; and
    - your name, address, telephone number, and email address, a statement that you consent to the jurisdiction of the federal court located within the United States District Court for the District of Arizona, and a statement that you will accept service of process from the person who provided notification of the alleged infringement.

If a counter-notice is received by the Copyright Agent, we will send a copy of the counter-notice to the original complaining party informing that party that we may replace the removed content or cease disabling it within ten (10) business days. Unless the owner of the applicable copyrighted work or other intellectual property files an action seeking a court order against us or the user, the removed content may be replaced, or access to it restored, within ten (10) to fourteen (14) business days or more after receipt of the counter-notice, at our sole discretion.

7. **Repeat Infringer Policy**: In accordance with the DMCA and other applicable law, we have adopted a policy of terminating, in appropriate circumstances and at our sole discretion, the accounts of Authorized Users who are deemed to be repeat infringers. We may also, in our sole discretion, limit access to the Service and/or terminate the accounts of any Authorized Users who infringe any intellectual property rights of others, whether or not there is any repeat infringement.

VI. Third-Party Services and Websites

The Service may provide links or other access to services, sites, technology, and resources that are provided or otherwise made available by third parties (the "Third-Party Services"), which include services through the "Consult an Attorney" feature. Your access and use of the Third-Party Services may also be subject to additional terms and conditions, privacy policies, or other agreements with such third party, and you may be required to authenticate to or create separate accounts to use Third-Party Services on the websites or via the technology platforms of their respective providers. The third party may contact you by email or phone with instructions on how to access the Third-Party Services. Some Third-Party Services will provide us with access to certain information that you have provided to third parties, including through such Third-Party Services, and we will use, store, and disclose such information in accordance with our Privacy Policy. For more information about the implications of activating Third-Party Services and our use, storage and disclosure of information related to you and your use of such Third-Party Services within the Service, please see our Privacy Policy. We have no control over and are not responsible for such Third-Party Services, including for the accuracy, availability, reliability, or completeness of information shared by or available through Third-Party Services, or on the privacy practices of Third-Party Services. We encourage you to review the privacy policies of the third parties providing Third-Party Services prior to using such services. You, and not Wealth.com, will be responsible for any and all costs and charges associated with your use of any Third-Party Services. We enable or offer these Third-Party Services merely as a convenience, and the integration or inclusion of such Third-Party Services does not imply an endorsement or recommendation. Any dealings you have with third parties while using the Service are between you and the third party. We will not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any Third-Party Services.

VII. Indemnification

To the extent permitted under applicable law, you agree to defend, indemnify, and hold harmless Wealth.com, its affiliates, and its and their respective officers, employees, directors, service providers, licensors, and agents (collectively, the "Wealth.com Parties") from any and all losses, damages, expenses, including reasonable attorneys' fees, rights, claims, actions of any kind, and injury (including death) arising out of or relating to your use of the Service, any User Content, your connection to the Service, your violation of these Terms of Service, or your violation of any rights of another. We will notify you of any such claim, suit, or proceeding. We reserve the right to assume the exclusive defense and control of any matter which is subject to indemnification under this section, and you agree to cooperate with any reasonable requests assisting our defense of such matter. You may not settle or compromise any claim against the Wealth.com Parties without our written consent.

VIII. Disclaimer of Warranties

YOUR USE OF THE SERVICE IS AT YOUR SOLE RISK. THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. THE WEALTH.COM PARTIES EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

THE WEALTH.COM PARTIES MAKE NO WARRANTY THAT (A) THE SERVICE WILL MEET YOUR REQUIREMENTS; (B) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE; (C) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ACCURATE OR RELIABLE; OR (D) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICE WILL MEET YOUR EXPECTATIONS. THE WEALTH.COM PARTIES SHALL HAVE NO RESPONSIBILITY FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OR UPLOAD OF ANY CONTENT, MATERIALS, INFORMATION, OR SOFTWARE.

IX. Limitation of Liability

YOU EXPRESSLY UNDERSTAND AND AGREE THAT THE WEALTH.COM PARTIES WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, OR DAMAGES FOR LOSS OF PROFITS INCLUDING DAMAGES FOR LOSS OF GOODWILL, USE, OR DATA, OR OTHER INTANGIBLE LOSSES (EVEN IF THE WEALTH.COM PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, RESULTING FROM: (A) THE USE OR THE INABILITY TO USE THE SERVICE; (B) THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY GOODS, DATA, INFORMATION, OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS

ENTERED INTO THROUGH OR FROM THE SERVICE; (C) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OF DATA; (D) STATEMENTS OR CONDUCT OF ANY THIRD PARTY ON THE SERVICE; (E) ANY MODIFICATIONS, ALTERATION, OMISSION, DELETION, OR INSERTION YOU MAKE TO ANY DOCUMENTS, WORK PRODUCT, OR INFORMATION PRODUCED BY OR RELATED TO THE SERVICE; (F) THE FAILURE TO CONSULT WITH A LICENSED ATTORNEY, ACCOUNTANT, AND OTHER LEGAL AND FINANCIAL ADVISORS PRIOR, DURING, AND AFTER THE USE OF THE SERVICE; OR (G) ANY OTHER MATTER RELATING TO OR RESULTING, DIRECTLY OR INDIRECTLY, FROM THE SERVICE. IN NO EVENT WILL THE WEALTH.COM PARTIES' TOTAL LIABILITY TO YOU FOR ALL DAMAGES, LOSSES, OR CAUSES OF ACTION EXCEED THE AMOUNT YOU HAVE PAID WEALTH.COM IN THE LAST SIX (6) MONTHS OR, IF GREATER, ONE HUNDRED DOLLARS ($100).

SOME JURISDICTIONS DO NOT ALLOW THE DISCLAIMER OR EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS SET FORTH ABOVE MAY NOT APPLY TO YOU OR BE ENFORCEABLE WITH RESPECT TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE SERVICE OR WITH THESE TERMS OF SERVICE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USE OF THE SERVICE.

IF YOU ARE A USER FROM NEW JERSEY, THE FOREGOING SECTIONS TITLED "INDEMNIFICATION", "DISCLAIMER OF WARRANTIES," AND "LIMITATION OF LIABILITY" ARE INTENDED TO BE ONLY AS BROAD AS IS PERMITTED UNDER THE LAWS OF THE STATE OF NEW JERSEY. IF ANY PORTION OF THESE SECTIONS IS HELD TO BE INVALID UNDER THE LAWS OF THE STATE OF NEW JERSEY, THE INVALIDITY OF SUCH PORTION WILL NOT AFFECT THE VALIDITY OF THE REMAINING PORTIONS OF THE APPLICABLE SECTIONS.

IF YOU ARE A USER FROM NORTH CAROLINA, THE FOREGOING SECTIONS TITLED "DISCLAIMER OF WARRANTIES" AND "LIMITATION OF LIABILITY" ARE INTENDED TO BE ONLY AS BROAD AS IS PERMITTED UNDER N.C. GEN. STAT. SECTION 84-2.2. IF ANY PORTION OF THESE SECTIONS IS HELD TO BE INVALID UNDER THE LAWS OF THE STATE OF NORTH CAROLINA, THE INVALIDITY OF SUCH PORTION WILL NOT AFFECT THE VALIDITY OF THE REMAINING PORTIONS OF THE APPLICABLE SECTIONS.

X. Dispute Resolution By Binding Arbitration

PLEASE READ THIS SECTION CAREFULLY AS IT AFFECTS YOUR RIGHTS.

If you are a user from North Carolina and your dispute, claim or concern arises under N.C. Gen. Stat. section 84-2.2, we will refer such matter to the North Carolina State Bar in accordance with North Carolina law, and this Section titled "Dispute Resolution by Binding Arbitration" will not apply to such matter.

1. Agreement to Arbitrate

This section titled “Dispute Resolution by Binding Arbitration” is referred to in these Terms of Service as the “Arbitration Agreement.” You agree that any and all disputes or claims that have arisen or may arise between you and Company, whether arising out of or relating to these Terms of Service (including any alleged breach thereof), the Service, any advertising, or any aspect of the relationship, interactions or transactions between you and Company, whether based in contract, tort, statute, fraud, misrepresentation, or any other legal theory, and regardless of whether a claim arises during or after the termination of these Terms of Service, will be resolved exclusively through final and binding arbitration, rather than a court, in accordance with the terms of this Arbitration Agreement, except that you may assert individual claims in small claims court, if your claims qualify. The arbitrator also has and is expressly delegated the exclusive authority to resolve any dispute relating to the interpretation, applicability, or enforceability of this Arbitration Agreement. Further, this Arbitration Agreement does not preclude you from bringing issues to the attention of federal, state, or local agencies, and such agencies can, if the law allows, seek relief against us on your behalf. ***YOU AGREE THAT, BY ENTERING INTO THESE TERMS OF SERVICE, YOU AND COMPANY ARE EACH WAIVING THE RIGHT TO A TRIAL BY JURY OR TO PARTICIPATE IN A CLASS ACTION. YOUR RIGHTS WILL BE DETERMINED BY A NEUTRAL ARBITRATOR, NOT A JUDGE OR JURY.*** The Federal Arbitration Act governs the interpretation and enforcement of this Arbitration Agreement.

2. Prohibition of Class and Representative Actions and Non-Individualized Relief

YOU AND WEALTH.COM AGREE THAT EACH OF YOU AND WEALTH.COM MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE ACTION OR PROCEEDING. UNLESS BOTH YOU AND WE AGREE OTHERWISE, THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN MORE THAN ONE PERSON’S OR PARTY’S CLAIMS AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A CONSOLIDATED, REPRESENTATIVE, OR CLASS PROCEEDING. ALSO, THE ARBITRATOR MAY AWARD RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE RELIEF NECESSITATED BY THAT PARTY’S INDIVIDUAL CLAIM(S), EXCEPT THAT YOU MAY PURSUE A CLAIM FOR AND THE ARBITRATOR MAY AWARD PUBLIC INJUNCTIVE RELIEF UNDER APPLICABLE LAW TO THE EXTENT REQUIRED FOR THE ENFORCEABILITY OF THIS PROVISION.

3. Opt-Out

If you do not wish to resolve disputes by binding arbitration, you have the right to opt out of binding arbitration by sending written notice to us within thirty (30) calendar days after first accepting the terms of this Section X to the Notice Address provided above. To be effective, the notice shall specify your full name and address, an email address associated with your account, and a clear statement that you wish to opt out of arbitration (“Opt-Out Notice”). Once we receive the Opt-Out Notice, the Arbitration Agreement will be void and any action arising out of this will be resolved as set forth in

Section XIII herein; provided, however, that you agree that any such action will be brought as an individual action, and will not be brought as a class or representative action or other type of representative proceeding. The remaining provisions of this Terms of Service will not be affected by your Opt-Out Notice.

4. Pre-Arbitration Dispute Resolution

We are interested in resolving disputes amicably and efficiently, and most customer concerns can be resolved quickly and to the customer's satisfaction by emailing customer support at support@wealth.com. If such efforts prove unsuccessful, a party who intends to seek arbitration must first send to the other, by certified mail, a written Notice of Dispute ("Notice"). The Notice to Wealth.com should be sent to legal@wealth.com ("Notice Address"). The Notice must (i) describe the nature and basis of the claim or dispute and (ii) set forth the specific relief sought. If we do not resolve your claim within sixty (60) calendar days after the Notice is received, either you or Wealth.com may commence an arbitration proceeding. During the arbitration, the amount of any settlement offer made by Wealth.com or by you will not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which you or Wealth.com is entitled.

5. Arbitration Procedures

Arbitration will be conducted by a neutral arbitrator in accordance with the American Arbitration Association's ("AAA") rules and procedures, including the AAA's Consumer Arbitration Rules (collectively, the "AAA Rules"), as modified by this Arbitration Agreement. For information on the AAA, please visit its website, http://www.adr.org. Information about the AAA Rules and fees for consumer disputes can be found at the AAA's consumer arbitration page, https://www.adr.org/consumer. If there is any inconsistency between any term of the AAA Rules and any term of this Arbitration Agreement, the applicable terms of this Arbitration Agreement will control unless the arbitrator determines that the application of the inconsistent Arbitration Agreement terms would not result in a fundamentally fair arbitration. The arbitrator must also follow the provisions of these Terms of Service as a court would. All issues are for the arbitrator to decide, including issues relating to the scope, enforceability, and arbitrability of this Arbitration Agreement. Although arbitration proceedings are usually simpler and more streamlined than trials and other judicial proceedings, the arbitrator can award the same damages and relief on an individual basis that a court can award to an individual under these Terms of Service and applicable law. Decisions by the arbitrator are enforceable in court and may be overturned by a court only for very limited reasons.

Unless Wealth.com and you agree otherwise, any arbitration hearings will take place in a reasonably convenient location for both parties with due consideration of their ability to travel and other pertinent circumstances. If the parties are unable to agree on a location, the determination will be made by AAA. If your claim is for $10,000 or less, we agree that you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the AAA Rules. If your claim exceeds $10,000, the right to a hearing will be determined by the AAA Rules. Regardless of the manner in which the arbitration is conducted, the arbitrator will issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

6. Costs of Arbitration

Payment of all filing, administration, and arbitrator fees (collectively, the "Arbitration Fees") will be governed by the AAA Rules, unless otherwise provided in this Arbitration Agreement. To the extent any Arbitration Fees are not specifically allocated to either Wealth.com or you under the AAA Rules, Wealth.com and you shall split them equally; provided that if you are able to demonstrate to the arbitrator that you are economically unable to pay your portion of such Arbitration Fees or if the arbitrator otherwise determines for any reason that you should not be required to pay your portion of any Arbitration Fees, We will pay your portion of such fees. In addition, if you demonstrate to the arbitrator that the costs of arbitration will be prohibitive as compared to the costs of litigation, we will pay as much of the Arbitration Fees as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive. Any payment of attorneys' fees will be governed by the AAA Rules.

7. Confidentiality

All aspects of the arbitration proceeding, and any ruling, decision, or award by the arbitrator, will be strictly confidential for the benefit of all parties.

8. Severability

If a court or the arbitrator decides that any term or provision of this Arbitration Agreement (other than the subsection (b) above titled "Prohibition of Class and Representative Actions and Non-Individualized Relief" above) is invalid or unenforceable, the parties agree to replace such term or provision with a term or provision that is valid and enforceable and that comes closest to expressing the intention of the invalid or unenforceable term or provision, and this Arbitration Agreement will be enforceable as so modified. If a court or the arbitrator decides that any of the provisions of subsection (b) above titled "Prohibition of Class and Representative Actions and Non-Individualized Relief" are invalid or unenforceable, then the entirety of this Arbitration Agreement will be null and void, unless such provisions are deemed to be invalid or unenforceable solely with respect to claims for public injunctive relief. The remainder of these Terms of Service will continue to apply.

9. Future Changes to Arbitration Agreement

Notwithstanding any provision in these Terms of Service to the contrary, we agree that if it makes any future change to this Arbitration Agreement (other than a change to the Notice Address) while you are a user of the Service, you may reject any such change by sending us written notice within thirty (30) calendar days of the change to the Notice Address provided above. To be effective, the notice shall specify your full name and address, an email address associated with your account, and a clear statement that you wish to reject the change. By rejecting any future change, you are agreeing that you will arbitrate any dispute between us in accordance with the language of this Arbitration

Agreement as of the date you first accepted these Terms of Service (or accepted any subsequent changes to these Terms of Service).

XI. Termination

You agree that we in our sole discretion may suspend or terminate your account (or any part thereof) or use of the Service, and remove and discard any content within the Service, for any reason, including for lack of use or if we believe that you have violated or acted inconsistently with the letter or spirit of these Terms of Service. Any suspected fraudulent, abusive, or illegal activity that may be grounds for termination of your use of the Service may be referred to appropriate law enforcement authorities. We may also in our sole discretion and at any time discontinue providing the Service, or any part thereof, with or without notice. You agree that any termination of your access to the Service under any provision of these Terms of Service may be effected without prior notice, and acknowledge and agree that we may immediately deactivate or delete your account and all related information and files in your account and/or bar any further access to such files or the Service. Further, you agree that we will not be liable to you or any third party for any termination of your access to the Service.

XII. User Disputes

You agree that you are solely responsible for your interactions with any other user, including a partner or other family member to whom you extend coverage, if any, in connection with the Service, and that we will have no liability or responsibility with respect thereto. We reserve the right, but has no obligation, to become involved in any way with disputes between you and any other user of the Service.

XIII. General

1. **Choice of Law and Choice of Venue:** These Terms of Service will be governed by the laws of the State of Arizona without regard to its conflict of law provisions. With respect to any disputes or claims not subject to arbitration, as set forth above, you and Wealth.com submit to the personal and exclusive jurisdiction of the state and federal courts located within Maricopa County, Arizona, except for any disputes or claims related to that part of the Service that you have accessed if you are a “consumer” pursuant to N.C. Gen. Stat. section 84-2.2.

2. **No Waiver**: Our failure to exercise or enforce any right or provision of these Terms of Service will not constitute a waiver of such right or provision.

3. **Severability**: If any provision of these Terms of Service is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties’ intentions as reflected in the provision, and the other provisions of these Terms of Service remain in full force and effect.

4. **Statute of Limitations**: You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Service

or these Terms of Service must be filed within one (1) year after such claim or cause of action arose or be forever barred.

5. **Consent to Electronic Form**: A printed version of these Terms of Service and of any notice given in electronic form will be admissible in judicial or administrative proceedings based upon or relating to these Terms of Service to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

6. **Assignment**: You may not assign these Terms of Service without our prior written consent, but we may assign or transfer these Terms of Service, in whole or in part, without restriction.

7. **Headings and Interpretation**: The section titles in these Terms of Service are for convenience only and have no legal or contractual effect. As used in these Terms of Service, the words “include” and “including,” and variations thereof, will not be deemed to be terms of limitation, but rather will be deemed to be followed by the words “without limitation.”

8. **Notice**: Notices to you may be made via either email or regular mail. The Service may also provide notices to you of changes to these Terms of Service or other matters by displaying notices or links to notices generally on the Site.

9. **Force Majeure**: We will not be in default hereunder by reason of any failure or delay in the performance of its obligations where such failure or delay is due to civil disturbances, riot, epidemic, hostilities, war, terrorist attack, embargo, natural disaster, acts of God, flood, fire, sabotage, fluctuations or unavailability of electrical power, network access or equipment, or any other circumstances or causes beyond Wealth.com’s reasonable control.

XIV. Notice for California Users

Under California Civil Code Section 1789.3, users of the Service from California are entitled to the following specific consumer rights notice: The Complaint Assistance Unit of the Division of Consumer Services of the California Department of Consumer Affairs may be contacted (a) via email at dca@dca.ca.gov; (b) in writing at: Department of Consumer Affairs, Consumer Information Division, 1625 North Market Blvd., Suite N 112, Sacramento, CA 95834; or (c) by telephone at (800) 952-5210 or (800) 326-2297 (TDD). Sacramento-area consumers may call (916) 445-1254 or (916) 928-1227 (TDD). You may contact us at Wealth, Inc., 51 West 3rd Street, Suite 110, Tempe, AZ 85281 or (855) 456-0333.

XV. U.S. Government Restricted Rights

The Service is made available to the U.S. government with “RESTRICTED RIGHTS.” Use, duplication, or disclosure by the U.S. government is subject to the restrictions contained in 48 CFR 52.227-19 and 48 CFR 252.227-7013 et seq. or its successor. Access or use of the Service (including the Software) by the U.S. government constitutes acknowledgement of our proprietary rights in the Service (including the Software).

XVI. Questions? Concerns? Suggestions?

Please contact us at support@wealth.com, (855) 456-0333 or Wealth, Inc., 51 West 3rd Street, Suite 110, Tempe, AZ 85281 to report any violations of these Terms of Service or to pose any questions regarding these Terms of Service or the Service.