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Each client and prospective client agrees, as a condition precedent to his/her/its access to the Website, to release and hold harmless RF, its officers, directors, owners, employees and agents from any and all adverse consequences resulting from any of his/her/its actions and/or omissions which are independent of his/her/its receipt of personalized individual advice from RF.

Personnel of RF hold the designations or educational experience referenced in the Website. In addition, RF itself is a member of certain organizations referenced in the Website. You may request a copy of the Brochure Supplements for the personnel of RF for additional information regarding the education, business experience and professional designations of the investment adviser representatives of RF.

Third Party Ranking Disclosures

The Financial Times 300 Top Registered Investment Advisers is an independent listing produced annually by the Financial Times (June 2019). The FT 300 is based on data gathered from RIA firms, regulatory disclosures, and the FT's research. The listing reflected each practice's performance in six primary areas: assets under management, asset growth, compliance record, years in existence, credentials, and online accessibility. Neither the RIA firms nor their employees pay a fee to The Financial Times in exchange for inclusion in the FT 300. The ranking should not be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if Rollins is engaged, or continues to be engaged, to provide advisory services; nor should the ranking be construed as a current or past endorsement of Rollins or its representatives by any of its clients.

In 2015, Rollins Financial Advisors was named by CNBC as #20 in its second annual list of the top 100 wealth management firms (fee only) in the U.S. Firms were ranked by the CNBC Digital editorial team, along with Meridian-IQ, using a formula which evaluates assets under management; having staff with professional designations; working with CPAs, attorneys or other third-party professionals; average account size; growth of assets; years in business; number of advisory clients; and providing advice on insurance solutions. Rollins Financial Advisors achieved the highest rating of any firm based in the state of Georgia.

Terms & Conditions of Use

These Terms & Conditions of Use are between you and RF ("we," "us," and "our"). Your use of the Website, as defined in the Important Disclosures, constitutes an acknowledgement that you have read the most recent version of the Terms & Conditions of Use and that you agree to adhere to its terms. If you do not agree to be bound by these Terms & Conditions of Use, please cease all further use. We reserve the right to amend these Terms & Conditions of Use at any time.

1. Access to Website

Limited License. We grant you a non-exclusive, non-transferable limited license to access and make personal use of the Website and not to download (other than page caching) or modify any portion of the Website without our prior written approval. You shall not use any robot, spider or other device to monitor the Website in any manner. We may terminate this license at any time.

2. Policies Governing Use of the Website

Links to the Website. You are expressly prohibited from framing or linking or otherwise using or displaying the Website or any portion thereof in such a manner so that it appears to be part of your own or someone else's website.

Privacy Policy. Our use of your information shall be governed at all times by our Privacy Policy.

Links to Other Websites. We may place links on the Website to other websites on the Internet that are owned or operated by third parties. You acknowledge and agree that we are not responsible for, nor do we endorse or support, the operation of or content located on any such website, and we cannot and do not warrant that the content of such websites is accurate, complete, legal and/or inoffensive. By linking to these third party websites, you acknowledge and agree that you may not make any claim against us for any damages or losses of any kind arising from the third-party website and/or the link.

3. Disclaimer of Warranty; No Consequential Damages; Limitation of Liability

Disclaimer of Warranty. YOU ACKNOWLEDGE THAT YOUR USE OF THE WEBSITE IS ENTIRELY AT YOUR OWN RISK. The Website is provided as is, without warranties of any kind, either express or implied, including, but not limited to, warranties of title or implied warranties of merchantability or fitness for a particular purpose, or warranties of non-infringement. To the fullest extent permissible by law, we make no warranties and shall not be liable for the use of the Website, including, without limitation, any interruption of or error in the services under any circumstances, including, but not limited to, our negligence.

Limitation of Liability. Under no circumstances shall we be liable for any special or consequential damages that are directly or indirectly related to the use of, or the inability to use, the Website, even if we have been

advised of the possibility of such damages. Some states do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation or exclusion may not apply to you.

4. Miscellaneous

Prohibited Uses. You expressly agree not to use the Website in a manner that is prohibited by any law or regulation, or to facilitate the violation of any law or regulation. You acknowledge that prohibited conduct includes, but is not limited to, use of the Website to invade the privacy of third parties, impersonation of our personnel or other parties or entities, transmitting abusive, profane, libellous, slanderous, threatening or otherwise harassing material via e-mail or your personal Web page(s). You also agree not to use the Website to violate the security of the Website or attempt to utilize another user's account name or persona without authorization from that user.

Choice of Law; Jurisdiction. These Terms & Conditions of Use shall be governed and interpreted in accordance with the substantive law of the State of Georgia without regard to its conflict of law provisions. You agree to the exclusive jurisdiction of the courts located within the County of Fulton, State of Georgia.

Severability. If any provision of these Terms & Conditions of Use is deemed invalid or unenforceable, that provision shall be deemed severable and shall not affect the validity, legality or enforceability of the remaining provisions.

Survival. Any section of these Terms & Conditions of Use which by its terms and nature is meant to survive the termination of these Terms & Conditions of Use, shall survive such termination.

Entire Agreement. These Terms & Conditions of Use set forth the entire understanding and agreement between us with respect to the subject matter hereof.