

In preparing any advice in this site MoneyLive and WealthWorld have not taken into account any particular persons objectives, financial situation or needs. Members should, before acting on this information, consider the appropriateness of this information having regard to their personal objectives, financial situation or needs. We recommend members obtain financial advice specific to their situation before making any financial investment or insurance decision.

IMPORTANT! THESE TERMS OF SERVICE (TOS) GOVERN YOUR USE OF THIS SITE, WHICH IS PROVIDED BY OUR COMPANY. BY ACCESSING THIS SITE, YOU ARE INDICATING YOUR ACKNOWLEDGMENT AND ACCEPTANCE OF THESE TERMS OF USE. THESE TERMS OF USE ARE SUBJECT TO CHANGE BY OUR COMPANY AT ANY TIME IN ITS DISCRETION. YOUR USE OF THIS SITE AFTER SUCH CHANGES ARE IMPLEMENTED CONSTITUTES YOUR ACKNOWLEDGMENT AND ACCEPTANCE OF THE CHANGES. PLEASE CONSULT THESE TERMS OF USE REGULARLY.

TERMS AND CONDITIONS

These are the terms and conditions for use of this site and access to the information contained on this site.

Neither WealthWorld, MoneyLIVE!, nor its authorized representatives warrant or represent that the information in this site is free from errors or omissions or is suitable for your intended use.

1. MoneyLIVE and WealthWorld and any authorized representatives:

(a) do not give any warranty or make any representation as to the accuracy, reliability, completeness or security of the information contained in this site and as to changes in circumstances after the date of publication that may impact on the accuracy of the information;

(b) may change and update the information from time to time;

(c) make no representation in relation to, and are not responsible in any way, for any other site you access through this site; and

(d) own the copyright to the information in this site.

2. Any trademarks appearing in this site are the trademarks of MoneyLIVE and WealthWorld LLC. Users must not use or reproduce any of the trademarks that appear in this site.

3. Users of this site must not:

(a) do anything to alter or modify the information in this site;

(b) use the material in this site for any purpose other than as a source of information for personal use unless authorized to the contrary;

(c) distribute, copy or otherwise reproduce in any way any of the material available from this site unless it is expressly authorized;

(d) post any material which is defamatory, in breach of copyright, in breach of the Trade Practices Act or otherwise in any way unlawful or inappropriate.

4. Users can print a hard copy of material on this site for their personal use only other than material where this is prohibited by a notice to that effect in this site.

5. You should seek advice from an appropriately qualified professional on whether the information is appropriate for your particular needs, financial situation and investment objectives.

6. MoneyLIVE and WealthWorld and any associates and representatives are not liable in any way to any person for any loss, damage, cost or expense incurred as a result of the material contained in this site or from unauthorized access to, or any misuse of this site including, without limitation, any negligence by MoneyLIVE and WealthWorld, LLC.

7. All references in this site to "\$" or "dollars" are references to USA currency unless otherwise stated.

8. Users of this site agree to indemnify WealthWorld, LLC and MoneyLIVE and all associates and representatives from all liability, cost and expense, (including legal fees) arising directly or indirectly from the use or distribution by any person of material placed in the site by the user or from the alteration, modification of or addition to material on the site by the user.

9. WealthWorld, LLC. And MoneyLIVE! can reproduce, use, disclose and distribute the information in this website to others in their absolute discretion.

10. Links to other sites are provided for your convenience only. Any such links do not constitute or imply endorsement or recommendations of any other company, product or service or any affiliation between WealthWorld, LLC or MoneyLIVE!. WealthWorld LLC and MoneyLIVE! do not control and is not responsible for the content of any other site accessed via this site.

11. You consent to MoneyLIVE! and WealthWorld, LLC monitoring your use of this site.

DISCLAIMER

No Rendering of Advice

The information contained within this website is provided for informational purposes only and is not intended to substitute for obtaining accounting, tax, or financial advice from a professional accountant.

Presentation of the information via the Internet is not intended to create, and receipt does not constitute, an accountant-client relationship. Internet subscribers, users and online readers are advised not to act upon this information without seeking the service of a professional accountant.

Any U.S. federal tax advice contained in this website is not intended to be used for the purpose of avoiding penalties under U.S. federal tax law.

Accuracy of Information

While we use reasonable efforts to furnish accurate and up-to-date information, we do not warrant that any information contained in or made available through this website is accurate, complete, reliable, current or error-free. We assume no liability or responsibility for any errors or omissions in the content of this website or such other materials or communications.

Disclaimer of Warranties and Limitations of Liability

This website is provided on an "as is" and "as available" basis. Use of this website is at your own risk. We and our suppliers disclaim all warranties. Neither we nor our suppliers shall be liable for any damages of any kind with the use of this website.

Links to Third Party Websites

For your convenience, this website may contain hyperlinks to websites and servers maintained by third parties. We do not control, evaluate, endorse or guarantee content found in those sites. We do not assume any responsibility or liability for the actions, products, services and content of these sites or the parties that operate them. Your use of such sites is entirely at your own risk.