

GV Financial Advisors Website **Terms and Conditions**

Introduction

These terms of use govern your use of GV Financial Advisors Website. The term GV financial Advisors Website refers to all websites and web pages or online properties owned and/or operated by GV Financial Advisors Inc. By using GV Financial Advisors Website you accept these terms of use and the GV Financial Advisors Website **Privacy Policy** in full. If you disagree with these terms of use or any part of these terms of use, you must not use any part of GV Financial Advisors Website.

Use of GV Financial Advisors Website: Unless otherwise stated, GV Financial Advisors Website owns the intellectual property rights in the website and material on the website. Subject to the license below, all these intellectual property rights are reserved.

You may view, download for caching purposes only, and print pages from GV Financial Advisors Website only for your own personal use, subject to the restrictions set out below and elsewhere in these terms of use.

YOU MUST NOT:

1. Republish material from GV Financial Advisors Website (including republication on another website).
2. Sell, rent or sub-license material from GV Financial Advisors Website.
3. Show any material from GV Financial Advisors Website in public.
4. Reproduce, duplicate, copy or otherwise exploit material on GV Financial Advisors Website for a commercial purpose.
5. Edit or otherwise modify any material on GV Financial Advisors Website.
6. Redistribute material from GV Financial Advisors Website except for content specifically and expressly made available for redistribution (such as articles).

Acceptable Use

You must not use GV Financial Advisors Website in any way that causes, or may cause, damage to the website or impairment of the availability or accessibility of the website; or in any way which is unlawful, illegal, fraudulent or harmful, or in connection with any unlawful, illegal, fraudulent or harmful purpose or activity.

You must not use GV Financial Advisors Website to copy, store, host, transmit, send, use, publish or distribute any material which consists of (or is linked to) any spyware, computer virus, Trojan horse, worm, keystroke logger, rootkit or other malicious computer software.

You must not conduct any systematic or automated data collection activities (including without limitation scraping, data mining, data extraction and data harvesting) on or in relation to GV Financial Advisors Website without our express written consent.

You must not use GV Financial Advisors Website to transmit or send unsolicited commercial communications.

You must not use GV Financial Advisors Website for any purposes related to marketing without our express written consent.

Restricted Access

Access to certain areas of GV Financial Advisors Website is restricted. We reserve the right to restrict access to other areas of our website, or indeed our whole website, at our discretion.

If we provide you with a user ID and password to enable you to access restricted areas of GV Financial Advisors Website or other content or services, you must ensure that that user ID and password are kept confidential.

We reserve the right to disable your user ID and password in our sole discretion without notice or explanation.

User Generated Content

In these terms of use, "your user content" means material (including without limitation text, images, audio material, video material and audio-visual material) that you submit to GV Financial Advisors Website for whatever purpose.

You grant to us a worldwide, irrevocable, non-exclusive, royalty-free license to use, reproduce, adapt, publish, translate and distribute your user content in any existing or future media. You also grant to GV Financial Advisors Website the right to sub-license these rights, and the right to bring an action for infringement of these rights.

Your user content must not be illegal or unlawful, must not infringe any third party's legal rights, and must not be capable of giving rise to legal action whether against you or GV Financial Advisors Website or a third party (in each case under any applicable law).

You must not submit any user content to GV Financial Advisors Website that is or has ever been the subject of any threatened or actual legal proceedings or other similar complaint.

We reserve the right to edit or remove any material submitted to GV Financial Advisors Website or stored on our servers, or hosted or published upon our website.

Notwithstanding our rights under these terms of use in relation to user content, we do not undertake to monitor the submission of such content to, or the publication of such content on, GV Financial Advisors Website.

DISCLAIMER OF WARRANTIES

We provide the GV Financial Advisors Website "AS IS", "WITH ALL FAULTS" and "AS AVAILABLE." We make no express warranties or guarantees about the GV Financial Advisors Website. TO THE EXTENT PERMITTED BY LAW, WE DISCLAIM ANY AND ALL IMPLIED WARRANTIES THAT THE GV FINANCIAL ADVISORS WEBSITE, INCLUDING BUT NOT LIMITED TO ALL SOFTWARE, CONTENT AND SERVICES DISTRIBUTED THROUGH THE WEBSITE, ARE MERCHANTABLE, OF SATISFACTORY QUALITY, ACCURATE, TIMELY, FIT FOR A PARTICULAR PURPOSE OR NEED, OR NON-INFRINGEMENT. WE DO NOT GUARANTEE THAT THE GV FINANCIAL ADVISORS WEBSITE WILL MEET YOUR REQUIREMENTS, IS ERROR-FREE, RELIABLE, WILL BE WITHOUT INTERRUPTION OR AVAILABLE AT ALL TIMES. WE DO NOT GUARANTEE THAT THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE GV FINANCIAL ADVISORS WEBSITE, INCLUDING ANY SUPPORT SERVICES, WILL BE EFFECTIVE, RELIABLE, ACCURATE OR MEET YOUR REQUIREMENTS. WE DO NOT GUARANTEE THAT YOU WILL BE ABLE TO ACCESS OR USE THE GV FINANCIAL ADVISORS WEBSITE (EITHER DIRECTLY OR THROUGH THIRD-PARTY NETWORKS) AT TIMES OR LOCATIONS OF YOUR CHOOSING. You may have additional consumer rights under your local laws that this contract cannot change.

LIMITATION OF LIABILITY

YOUR SOLE AND EXCLUSIVE REMEDY FOR ANY DISPUTE WITH US CONCERNING THE GV FINANCIAL ADVISORS WEBSITE IS TO DISCONTINUE YOUR USE OF THE GV FINANCIAL ADVISORS WEBSITE. ANY AND ALL CLAIMS RELATING TO THE USE OF THE GV FINANCIAL ADVISORS WEBSITE SHALL BE LIMITED TO AND NOT EXCEED THE AMOUNT OF SERVICE FEES, IF ANY, THAT YOU PAID US DURING A ONE-YEAR PERIOD FOR THE SPECIFIC SERVICE AT ISSUE. TO THE EXTENT THAT THE WEBSITE AND THE INFORMATION AND SERVICES ON GV FINANCIAL ADVISORS WEBSITE ARE PROVIDED FREE-OF-CHARGE, WE WILL NOT BE LIABLE FOR ANY LOSS OR DAMAGE OF ANY NATURE.

WE SHALL NOT BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES ARISING FROM YOUR USE OF, INABILITY TO USE, OR RELIANCE UPON THE GV FINANCIAL ADVISORS WEBSITE. THESE EXCLUSIONS APPLY TO ANY CLAIMS FOR LOST PROFITS,

LOST DATA, LOSS OF GOODWILL, WORK STOPPAGE, COMPUTER FAILURE OR MALFUNCTION, OR ANY OTHER DAMAGES OR LOSSES, EVEN IF WE KNEW OR SHOULD HAVE KNOWN OF THE POSSIBILITY OF SUCH DAMAGES. BECAUSE SOME STATES OR JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR THE LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, IN SUCH STATES OR JURISDICTIONS, OUR LIABILITY AND THE LIABILITY OF OUR SUPPLIERS SHALL BE LIMITED TO THE EXTENT PERMITTED BY LAW.

Indemnity

You hereby agree to indemnify GV Financial Advisors Website and undertake to keep us indemnified against any losses, damages, costs, liabilities and expenses (including without limitation attorneys' fees and expenses and any amounts paid by us to a third party in settlement of a claim or dispute on the advice of our legal advisers) incurred or suffered by us arising out of any breach by you of any provision of these terms of use, or arising out of any claim that you have breached any provision of these terms of use.

International Use

We make no representation that content on the GV Financial Advisors Website is appropriate or available for use in locations outside the United States, and accessing it from territories where the content is illegal is prohibited. If you choose to access the GV Financial Advisors Website from a location outside the U.S., you do so on your own initiative and you are responsible for compliance with local laws.

Breaches of These Terms of Use

Without prejudice to our other rights under these terms of use, if you breach these terms of use in any way, GV Financial Advisors Website may take such action as we deem appropriate to deal with the breach, including suspending your access to GV Financial Advisors Website, prohibiting you from accessing GV Financial Advisors Website blocking computers using your IP address from accessing GV Financial Advisors Website contacting your internet service provider to request that they block your access to GV Financial Advisors Website and/or bringing court proceedings against you.

Revision

GV Financial Advisors Website may revise these terms of use from time-to-time. Revised terms of use will apply to the use of GV Financial Advisors Website from the date of the publication of the revised terms of use on GV Financial Advisors Website Please check this page regularly to ensure you are familiar with the current version.

Assignment

GV Financial Advisors Website may transfer, sub-contract or otherwise assign our rights and/or obligations under these terms of use without notifying you or obtaining your consent.

You may not transfer, sub-contract or otherwise deal with your rights and/or obligations under these terms of use.

Severability

If a provision of these terms of use is determined by any court or other competent authority to be unlawful and/or unenforceable, the other provisions will continue in effect. If any unlawful and/or unenforceable provision would be lawful or enforceable if part of it were deleted, that part will be deemed to be deleted, and the rest of the provision will continue in effect.

Exclusion of Third Party Rights

These terms of use are for the benefit of you and GV Financial Advisors Website and are not intended to benefit any third party or be enforceable by any third party. The exercise of our and your rights in relation to these terms of use is not subject to the consent of any third party.

Entire Agreement

These terms of use, together with GV Financial Advisors Website **Privacy Policy**, constitute the entire agreement between you and us in relation to your use of GV Financial Advisors Website and supersede all previous agreements in respect of your use of GV Financial Advisors Website.

Choice of Law and Location for Resolving Disputes

You agree that the laws of the State of Georgia govern this contract and any claim or dispute that you may have against us, without regard to any applicable conflict of laws rules. You further agree that any disputes or claims that you may have against us will be resolved by a state or federal court located in the State of Georgia and you agree and submit to the exercise of personal jurisdiction of such courts for the purpose of litigating any such claim or action.

Termination

Your right to use the GV Financial Advisors Website automatically terminates if you violate these Terms of Use or any rules or guidelines posted in connection with the GV Financial Advisors Website. We also reserve the right, in our sole discretion, to discontinue the GV Financial Advisors Website or terminate your access to all or part of the GV Financial Advisors Website, for any reason, with or without notice.

GVFA 2009 0158
DOFU 12/2009