# TERMS OF USE AND LEGAL DISCLAIMER

### I. USER ACKNOWLEDGEMENT

If you purchase anything through a link in an email from us, you should assume that we have an affiliate relationship with the company providing the product or service that you purchase, and that we will be paid in some way. We recommend that you do your own independent research before purchasing anything.

#### "Our, Us, We": THE BOONE ACCOUNTING COMPANY LLC

By opting in to receiving our newsletter or by downloading one or more issues of our newsletter or by otherwise viewing our newsletter or by interacting with its content, you, the user, agree to the following terms and agree to hold Us harmless from your use of the newsletter, including any investment or financial decisions made after viewing its content.

# **II. IMPORTANT DISCLOSURE INFORMATION SECTION**

WE ARE NOT YOUR FIDUCIARY AND SPECIFICALLY DISCLAIM ANY SUCH REPRESENTATION OTHERWISE. THE CONTENT AND NEWSLETTERS ARE PROVIDED FOR EDUCATIONAL USE ONLY. ANY INVESTMENT DECISION YOU MAKE IS YOURS AND YOURS ALONE.

#### IMPORTANT DISCLOSURE INFORMATION

We are not affiliated with any investment adviser registered with any State or Federal agency. To the extent that any portion of the content we publish would need to rely upon an exemption from registration as an investment adviser, We rely upon the "publisher's exclusion" as set out in Section 202(a)(11) of the Investment Advisers Act of 1940 and corresponding state securities laws. To the extent reliance on the publisher's exemption is necessary, Our newsletters are bona fide publications of general and regular circulation offering impersonalized investment-related advice.

Our newsletter is limited to the dissemination of impersonal and objective investment-related information. The publication of any content should not be construed as Our (i) solicitation to effect, or attempt to effect transactions in securities over the Internet, or (ii) provision of any investment related advice or services tailored to any particular individual's financial situation or investment objective(s).

We and our employees and contractors make our own investments and may routinely comment on a stock, ETF or other security that we own. We will disclaim such ownership if it exists.

We do not offer or provide investment advisory, investment supervisory or investment management services. Therefore, you should not assume that your reading of Our newsletter serves as a substitute for individual personalized advice from an investment professional. Any opinions provided by Us are the personal opinions of those making them and not the opinions of Us as a whole.

The content We provide is for informational purposes only. We make no representations as to its accuracy or completeness. We also have no obligation to update information contained in our newsletter. We express no opinion as to whether any of the content We provide is appropriate for a user's investment portfolio, strategy, financial situation, or investment objective(s). ALL INFORMATION AND CONTENT PROVIDED IS PROVIDED ON AN AS-IS BASIS WITH NO WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE.

We may use past performance measure in our newsletter. Past performance is not indicative of future performance and should not be understood as such. There are risks associated with investing in securities. Investing in stocks, bonds, exchange traded funds, mutual funds, and money market funds involve risk of loss. Loss of your principal is possible. A security's or a firm's past investment performance is not a guarantee or predictor of future investment performance.

Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a user or prospective user's investment portfolio. Users do not receive investment advisory, investment supervisory or investment management services, nor the initial or ongoing review or monitoring of the user's individual investment portfolio or individual particular needs. Therefore, no user should assume that his/her/its use serves as a substitute for individual personalized advice from an investment professional of the user's choosing.

RELEASE: You acknowledge and accept the limitations of Our content and newsletters and agree, as a condition precedent to your use of our content and newsletters, to release and hold harmless Us, Our members, officers, directors, owners, employees, advisors, affiliates, and agents from any and all adverse consequences resulting from your use of the content and newsletter, including, without limitation, losses resulting from Your implementation of any of investment-related information.