



LIBERTY GROUP

Website Terms of Use

Liberty Group operates this website (the Website) to provide information, related features, and services (the Service).

Please read these Terms of Use carefully before using our Website. By accessing and using this Website, you agree to be bound by the Terms of Use and all applicable laws and regulations governing the Website. If you do not agree with any of the Terms of Use, you are not authorized to access or use this Website for any purpose.

Liberty Group, Holdings, Inc. operates the following range of businesses through controlled entities, collectively referred to as Liberty Group (or LG): [Hollander & Hollander, PC](#) ("H&H"), Liberty Alternative Asset Management, LLC ("LAAM"), Liberty Tax Planners, LLC ("LTP"), [Liberty Wealth Management, LLC](#) ("LWM") and Lifetime Planning Marketing, Inc. ("LPM"), C.A. # OF17020. This Terms of Use notice covers all LG-affiliated companies (collectively, "the Company," "we," "us," or "our").

The Company operates this Website to provide information, related features, and services (Service). The terms and conditions set forth herein (Terms of Use) constitute a legally binding agreement between the Company and you regarding the Company's terms on which it offers you access to its Website.

You may not access or use the Website for any purpose other than it has been made available. You represent and warrant that you will not use the Website for any illegal or unauthorized purpose or in violation of any applicable law or regulation and that you have the legal capacity, are not a minor in the jurisdiction in which you reside (or if you are a minor, you have received parental permission to use the Website), and will not access the Website through automated or non-human means.

This Website is hosted in the United States. Users accessing this Website from outside the United States may be subjecting themselves to United States law, which may differ from their local laws, including those that govern personal data disclosure, collection, and use. By transferring certain personal information through this Website to the United States, users consent to the transfer of such personal data and the application of United States law.

Terms of Use May Change Without Prior Notice

The Company reserves the right to modify these Terms of Use at any time without giving you prior notice. Following any such modification, your use of the Website constitutes your agreement to follow and be bound by the Terms of Use as modified. For this reason, we encourage you to review these Terms of Use whenever you use this Website. The last date these Terms of Use were revised was May 25, 2023.

Limitation of Liability

By using the Website, you acknowledge that your use of the Website is at your sole risk. You understand and agree that under no circumstances will the Company be liable for any damages whatsoever, including, but not limited

to, (1) any direct, incidental, consequential, exemplary, or indirect damages (including, but not limited to, damages for loss of business profits, business interruption, loss of data, programs or information, and the like) arising out of the use of or inability to use the Website, the Service, or the information or content provided therein, (2) any claim attributable to errors, omissions, or other inaccuracies in the Website, the Service and/or information or Content contained therein or downloaded through the Website, (3) unauthorized access to or alteration of your transmissions or data, (4) statements or conduct of any third party on the Website or the Service, or (5) any other matter relating to the Website or the Service, even if the Company has been advised of the possibility of such damages. The Company is not liable for any viruses, bugs, trojan horses, or the like transmitted to or through the Website. Some of the above limitations may not apply to you because some states do not allow the exclusion or limitation of liability for consequential or incidental damages. In such states, the company's liability is limited, and warranties are excluded to the greatest extent permitted by law.

This Website may contain links to websites offered or controlled by non-affiliated third parties (third-party websites) that allow you to exit this Website and enter the third-party websites, as well as the content or items originating from or belonging to such third parties (third-party content). These links are provided only as a convenience. Linked websites are not reviewed, endorsed, controlled, examined, or sponsored by us, and we hereby disclaim all liability for any other company's website security, content, privacy policies, or products. We accept no liability for any inaccuracies, errors, or omissions in or from any data or other information provided on such pages. The opinions, advice, recommendations, goods, or services represented by such linked site providers are those of the providers, not us. Should you decide to leave this Website and access such third-party websites, use or install any third-party website content, or participate in their website's goods or services, you do so at your own risk. When you exit this Website, this Website's terms of use are no longer applicable, and you agree to read and observe the terms of use and policies relevant to the third-party websites.

Acceptable Use Policy

By accessing and using the Website, you agree to comply with our Acceptable Use Policy. The purpose of this policy is to ensure the proper and responsible use of the Website and to protect the interests of users and the integrity of our online presence.

Acceptable Use Guidelines

- Lawful Use
 - Users are required to use the Website in compliance with all applicable laws, regulations, and industry standards.
 - Any illegal, fraudulent, or unauthorized activities on the Website are strictly prohibited.
- Intellectual Property
 - Users must respect the intellectual property rights of the content displayed on the Website, including text, images, videos, and logos.
 - Reproducing, distributing, or using any copyrighted materials without proper authorization is prohibited.
- Content Integrity
 - Users are responsible for ensuring the accuracy and integrity of the content they contribute to the Website, such as comments, reviews, or other user-generated content.
 - Posting false, misleading, defamatory, or offensive content on the Website is strictly prohibited.
- Security
 - Users must not attempt to gain unauthorized access to any part of the Website, its servers, or associated systems.
 - Engaging in activities that may compromise the security or stability of the Website, including hacking, introducing malware, or unauthorized modifications, is strictly prohibited.

- Privacy and Personal Information
 - Users should respect the privacy of others and refrain from collecting or disclosing personal information of individuals without their consent.
 - Unauthorized sharing or distribution of personal information obtained through the Website is strictly prohibited.
- Linking and Third-Party Content
 - Users should exercise caution when linking to external websites from the Website and ensure the linked content is relevant and appropriate.
 - The Website may contain content provided by third parties. Users should use such content responsibly and in compliance with this policy.
- Reporting
 - Users are encouraged to report any suspected violations of this policy or any abusive or inappropriate content on the Website.
 - Reports can be submitted through the designated reporting mechanisms provided on the Website.

Consequences of Non-Compliance

Violation of this Acceptable Use Policy may result in the removal of content, restriction, or termination of user access to the Website, or other appropriate actions deemed necessary by the investment advisor. The investment advisor reserves the right to investigate any reported violations and take appropriate measures to protect the integrity and reputation of the Website.

Disclaimer of Warranties, Correction of Errors and Inaccuracies

By using this Website, you expressly agree to assume total responsibility and risk for using the Website and the Service. The Company makes no express or implied warranties, representations, or endorsements concerning the Website or Service. By agreeing to grant you access, the Company does not obligate us to do so or maintain this Website or maintain it in its present form. The information on the Website may contain typographical errors or other errors or inaccuracies and may not be complete or current. The Website, the Service, and the information or Content are provided on an “as is” and “as available” basis. We reserve the right to correct any errors, inaccuracies, or omissions and to change or update information at any time without prior notice. The Company does not warrant that the functions performed by the Website, or the Service will be timely, secure, or uninterrupted or that defects, errors, inaccuracies, or omissions in the Website or the Service will be corrected.

Content, including but not limited to research, market valuations, calculations, estimates, or any other material presented, was obtained from sources believed to be reliable. We are not responsible or liable for the correctness of any such material or for any loss, damage, delay, or failure to act caused by any source beyond our reasonable control.

The Company shall not be liable for any loss or damage arising directly or indirectly from any use of the Website, the Service, or any information or Content contained therein. It is solely your responsibility to evaluate the accuracy, completeness, and usefulness of all information or Content provided by the Website or the Service. We expressly reserve the right to modify, suspend, or terminate your access privileges. You agree and understand that we may, in our sole discretion and without any prior notice, close this Website, deny you access to it, delete any files you may maintain at this Website or any information you may choose to post here.

Exclusive and Proprietary Content

All information available through this Website is the property of the Company or its information providers and is protected by copyright and intellectual property laws. All rights reserved. You may not reproduce, retransmit,

disseminate, sell, publish, broadcast, nor shall the information be used to create, promote, trade, or market financial instruments or products without the Company's express written consent or its licensors. You are entitled to use the information it contains for your private, non-commercial use only.

Cookie Policy

A cookie is a small text file downloaded to an individual's computer (or other device) when accessing webpages that use them. Cookies and other online tracking technologies, such as pixels, tags, or web beacons (collectively referred to in this policy as "cookies"), allow a website to store and retrieve information about visitors' online activity. For example, cookies are how a website remembers what display language you chose or what items you put into your online shopping cart.

Cookies can be categorized by who places them:

- First-party cookies - these cookies are downloaded to an individual's computer from a server or domain managed by the publisher of the website whose service the individual is requesting.
- Third-party cookies - these cookies are downloaded to a computer from a server or domain that is not managed by the publisher but by another entity that may be seeking data obtained through cookies.
- Cookies can also be categorized by their duration:
 - Session cookies - these cookies are designed to collect and store data while the individual accesses a web page. They are often used to store information for the duration of a visit to the site (e.g., what account you are logged into). Once an individual leaves the website, the session cookie is deleted.
 - Persistent cookies - these cookies store data on a computer for the duration of the period set within the cookie's file, which is determined by the entity controlling the cookie and can range from a few minutes to several years or until manually deleted.

Lastly, cookies can be categorized by the function they serve. The Company uses the following types of first- and third-party cookies:

Functionality Cookies

These cookies allow the website to remember choices you make (such as your geographic region or preferred text size). Functionality cookies do not collect any personal information. Enabling functionality cookies may be necessary to access the full content of website material.

Personalization Cookies

Personalization cookies allow a website to remember information that changes the page's appearance or behavior, such as, for example, the language selected for viewing the page.

Analytics Cookies

Analytics cookies collect pseudonymized information to analyze how individuals browse a website and enable the Company to measure the number of visitors to its websites, as well as to measure and analyze how individuals interact with the site. We use this information to improve the websites and the products or services offered.

Behavioral Advertising Cookies

LWM serves advertisements on various websites using third-party companies. If an individual visits a website or clicks on one of the Company's advertisements, behavioral cookies will be placed on the individual's computer. Behavioral cookies allow the Company to manage and optimize its digital marketing (e.g., banner ads, pages offering informational brochures, email campaigns, etc.). Behavioral cookies may be used to build a profile to provide content more relevant to an individual's interests. They adapt advertising and the content an individual sees on other websites based on browsing habits, including how the individual navigates websites, as well as how the individual interacts with internet advertising.

"Do Not Track" Signals

Some internet browsers send signals to each website visited, giving notice of the user's privacy preferences. The Website recognizes signals sent through "Global Privacy Control" and will honor requests to limit information sharing. Please keep in mind that Global Privacy Control signals are limited to the device and browser. Users should enable Global Privacy Control on each device and browser. If users block or clear cookies, they may need to re-enable Global Privacy Control.

How to Manage Cookies

To learn more about behavioral advertising cookies and to opt in or out of multiple advertising networks at once, you can visit the website [YourAdChoices](#). Some advertising networks do not participate in the YourAdChoices service. To opt out of some of these networks, please visit the [consumer opt-out page](#) of the Network Advertising Initiative.

As explained above, cookies help you to get the most out of the websites that make use of this technology. Disabling cookies may affect the functionality of many of the websites you visit. If you do disable cookies, performance and functionality will be affected.

Enforcement

If any part of these Terms of Use is determined to be invalid or unenforceable, it will not impact any other provision of these Terms of Use, all of which will remain in full force and effect. These Terms of Use are governed by and will be interpreted according to the laws of the State of California, without regard to any conflict of law's provisions. Although you acknowledge that we will have the ability to enforce our rights in any court of competent jurisdiction, you hereby consent to the exclusive jurisdiction and venue of courts in California, USA, regarding any and all disputes relating to these Terms of Use, the Company's Privacy Policy Website, any other website, the Service, or Content or Material contained therein.

Entire Agreement

These Terms of Use constitute the parties' entire agreement to the subject matter hereof and supersede all previous written or oral agreements between the parties concerning such subject matter. No waiver by LWM of any breach or default hereunder shall be deemed a waiver of any preceding or subsequent breach or default.