



GV Financial

A D V I S O R S

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.

You may view, download for caching purposes only, and print pages from GV Financial Advisors Website only for general informational purposes and your own personal use, subject to the restrictions set forth below:

- Neither we nor any third parties provide any warranty or guarantee as to the accuracy, timeliness, performance, completeness or suitability of the information and materials found or offered on this website for any particular purpose. You acknowledge that such information and materials may contain inaccuracies or errors and we expressly exclude liability for any such inaccuracies or errors to the fullest extent permitted by law. To the full extent permitted under applicable law, GV Financial Advisors expressly disclaims all warranties of any kind, whether expressed or implied, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, ACCURACY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.
- Your use of any information or materials on this website is entirely at your own risk, for which we shall not be liable. It shall be your own responsibility to ensure that any products, services or information available through this website meet your specific requirements.
- This website contains material which is owned by us, except where noted. This material includes, but is not limited to, the design, layout, look, appearance and graphics. Reproduction is prohibited other than in accordance with the copyright notice, which forms part of these terms and conditions.
- All trademarks reproduced in this website, which are not the property of, or licensed to the operator, are acknowledged on the website.
- Unauthorized use of this website may give to a claim for damages and/or be a criminal offense.

Any content or data downloaded or otherwise obtained through the use of this site is done at your own discretion and risk. Further, you agree that any such information will be used for non-commercial,

personal use only, and that you will retain all copyright and other proprietary notices contained on the materials. You may not use, distribute, modify, transmit, or post any content for public or commercial purposes. You will be solely responsible for any damage to your computer system or loss of data that results from the download of any such content.

Every effort is made to keep the website up and running smoothly. However, GV Financial Advisors takes no responsibility for and will not be liable for the website being temporarily unavailable due to technical issues beyond our control.

GV Financial Advisors is not responsible for the collection, use or security of information by companies or organizations outside of GV Financial Advisors that may be linked to our websites. Links to non-GV Financial Advisors sites are provided for convenience only and are accessed at your own risk. The information available on outside sites has been produced by unaffiliated third parties and GV Financial Advisors does not guarantee its timeliness, sequence, accuracy, adequacy or completeness and makes no warranties with respect to results to be obtained from its use. Any opinions or recommendations expressed therein are solely those of the third party information providers and are not the opinions or recommendations of GV Financial Advisors. No endorsement of third party products, services or information is expressed or implied by any information, material or content referred to or included on, or linked from or to this website. Under no circumstances should the information be construed as an offer to sell or solicitation of an offer to buy a particular security.

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 Terms and Conditions of Use 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.

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 2010 0025
DOFU 3/2010