

RWM | Retirement Wealth Management, LLC (RWM)

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We provide investment information that we believe to be useful and accurate. However, there cannot be any guarantees. There are many different interpretations of investment statistics and many different ideas about how to best use them. None of these offer guarantees.

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Returns quoted for mutual funds, exchange traded funds or other securities are prior to our management fee and any transaction fees from the custodian. These fees would have reduced performance.

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You agree to defend, indemnify and hold us, the Third Party Service Providers, the Information Providers and all other sources harmless from and against any and all claims, losses, liability costs and expenses (including but not limited to attorneys' fees) arising from your violation of this Agreement, state or federal securities laws or regulations, or any third party's rights, including but not limited to infringement of any copyright, violation of any proprietary right and invasion of any privacy rights. This obligation will survive the termination of this Agreement.

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1. **General.** For purposes of this Acceptable Use Policy (the "Policy"), "Users" means any user of our Web-site ("Site"). As specified below, illegal usage, abusive usage, unacceptable usage, and use of the Site to interfere with other Users' enjoyment of the Site is unacceptable. From time-to-time, we may update and/or revise this Policy. Any such updates and/or revisions shall be posted online. Continued use of the Site by Users shall indicate their acceptance of the updates and/or revisions.

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- (a) posting or transmitting unlawful materials, e-mail or information;
- (b) posting or transmitting harassing, threatening or abusive materials, e-mail or information;
- (c) posting or transmitting defamatory, libelous, slanderous or scandalous materials, e-mail or information;
- (d) posting or transmitting obscene, pornographic, profane or otherwise objectionable information of any kind;
- (e) posting or transmitting materials, e-mail or information that would constitute an infringement upon the patents, copyrights, trademarks, trade secrets or other intellectual property rights of others;
- (f) posting or transmitting materials constituting or encouraging conduct that would constitute a criminal offence, give rise to civil liability, or otherwise violate any local, state, national or international law, including without limitation, the U.S. export control laws and regulations;
- (g) posting or transmitting materials that would give rise to liability under the Computer Fraud and Abuse Act;
- (h) attempting to "hack" root or user logins on another system, machine, or network;
- (i) using the Site in such a way as to impair or otherwise interfere with another User's use of the Site;
- (j) including any inappropriate third party advertising; and
- (k) using the Site to commit fraud or engage in other misleading or deceptive activities.

3. **Remedies.** Violation of this Policy may result in civil or criminal liability, and we may, in addition to any other remedy that we may have at law or in equity, terminate permission for the User to use the Site or immediately remove the offending material. In addition, we may investigate incidents that are contrary to this Policy and cooperate with law enforcement organizations, and provide requested information to third parties who have provided notice to us stating that they have been harmed by a User's failure to abide by this Policy.

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Email to RWM

When you send us an email, we use your email address to reply, and for an indefinite time, we may store your email address, your message, and our response for quality assurance purposes. We also may retain the information to meet legal and regulatory requirements. If we collect your email address in this manner, we may use it to notify you about RWM products and services.

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