



Website Terms of Use

1. Acceptance of Terms

Welcome to Pension Associates, Inc. ("Company", "we", "our", "us"). By accessing or using our website located at <https://www.pensionassociates.com> ("Website"), you agree to comply with and be bound by these Terms of Use ("Terms"). If you do not agree to these Terms, please do not use our Website.

2. Intellectual Property

All content, features, and functionality on the Website, including but not limited to text, graphics, logos, icons, images, audio clips, video clips, data compilations, and software, are the property of the Company or its content suppliers and are protected by international copyright, trademark, patent, trade secret, and other intellectual property or proprietary rights laws.

3. Use of Website

You are permitted to use the Website for your personal, non-commercial use only. You may not use the Website for any illegal or unauthorized purpose. You must not, in the use of the Website, violate any laws in your jurisdiction (including but not limited to copyright laws).

4. User Conduct

You agree not to:

- Use the Website in any manner that could damage, disable, overburden, or impair the Website or interfere with any other party's use of the Website;
- Attempt to gain unauthorized access to the Website, other accounts, computer systems, or networks connected to the Website, through hacking, password mining, or any other means;
- Obtain or attempt to obtain any materials or information through any means not intentionally made available through the Website.

5. User Content

You may be able to submit, post, or display content on the Website ("User Content"). You retain ownership of any intellectual property rights that you hold in the User Content. By

submitting, posting, or displaying User Content, you grant us a worldwide, non-exclusive, royalty-free license to use, copy, reproduce, process, adapt, modify, publish, transmit, display, and distribute such User Content in any and all media or distribution methods.

6. Privacy

Your use of the Website is also subject to our [Privacy Policy](#). Please review our Privacy Policy, which explains how we collect, use, and disclose information that pertains to your privacy. By using the Website, you consent to the practices described in the Privacy Policy.

7. Disclaimers

The Website is provided on an "as is" and "as available" basis. We make no representations or warranties of any kind, express or implied, as to the operation of the Website or the information, content, materials, or products included on the Website. You expressly agree that your use of the Website is at your sole risk.

8. Limitation of Liability

To the fullest extent permitted by law, we will not be liable for any damages of any kind arising from the use of the Website, including but not limited to direct, indirect, incidental, punitive, and consequential damages.

9. Indemnification

You agree to indemnify, defend, and hold harmless the Company, its officers, directors, employees, agents, and third parties, for any losses, costs, liabilities, and expenses (including reasonable attorneys' fees) relating to or arising out of your use of the Website or violation of these Terms.

10. Changes to Terms

We reserve the right to modify these Terms at any time. Any changes will be effective immediately upon posting on the Website. Your continued use of the Website following the posting of revised Terms means that you accept and agree to the changes.

11. Governing Law

These Terms are governed by and construed in accordance with the laws of Connecticut, and you irrevocably submit to the exclusive jurisdiction of the courts in that location.

12. Contact Information

If you have any questions about these Terms, please contact us at:

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