## **Terms of Use**

These terms and conditions ("Terms") govern your use of Sugden Wealth Management website (the "Website"). Please read these Terms carefully before using the Website.

- **1. Acceptance of Terms** By accessing or using the Website in any way, including browsing the Website, using any information, or submitting any content or personal information, you agree to and are bound by these Terms. If you do not agree to all of the terms and conditions contained in these Terms, do not use the Website.
- **2. Changes to Terms** We reserve the right to change, modify, or revise these Terms at any time and for any reason. Any changes will be effective immediately upon posting on the Website. Your continued use of the Website following the posting of changes will mean you accept those changes.
- **3. Use of Website** You agree to use the Website only for lawful purposes and in accordance with these Terms. You must not use the Website in any way that causes, or may cause, damage to the Website or impairment of the availability or accessibility of the Website.
- **4. Intellectual Property** All content, trademarks, service marks, trade names, logos, and other intellectual property displayed on the Website are owned by Sugden Wealth Management or third-party licensors. You may not modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell any information, software, products, or services obtained from the Website.
- **5. User Content** By submitting any content to the Website, including but not limited to comments, reviews, or messages, you grant Sugden Wealth Management a perpetual, irrevocable, worldwide, royalty-free, and non-exclusive license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, perform, and display such content.
- **6. Disclaimer** The information provided on the Website is for general informational purposes only. We make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability, or availability with respect to the Website or the information, products, services, or related graphics contained on the Website.
- **7. Limitation of Liability** To the fullest extent permitted by applicable law, Sugden Wealth Management shall not be liable for any indirect, incidental, special,

consequential, or punitive damages, or any loss of profits or revenues, whether incurred directly or indirectly, or any loss of data, use, goodwill, or other intangible losses, resulting from (a) your access to or use of or inability to access or use the Website; (b) any conduct or content of any third party on the Website; or (c) unauthorized access, use, or alteration of your transmissions or content.

- **8. Governing Law** These Terms shall be governed by and construed in accordance with the laws of the USA without regard to its conflict of law principles.
- **9. Contact Information** If you have any questions about these Terms, please contact us at <a href="mailto:info@sugdenwealth.com">info@sugdenwealth.com</a>.
- **10. Entire Agreement** These Terms constitute the entire agreement between you and Sugden Wealth Management regarding your use of the Website and supersede all prior and contemporaneous agreements and understandings, whether written or oral.

By using this Website, you signify your acceptance of these Terms. If you do not agree to these Terms, please do not use our Website.

Last Updated: 3/21/2024