

MANDATORY TERMS OF USE

Effective Date: December 1, 2011

YOU MUST AGREE TO THIS MANDATORY TERMS OF USE AGREEMENT BEFORE AND AS A CONDITION PRECEDENT TO USING THIS WEBSITE.

Watson Wilkins & Brown, LLC (hereinafter "WWB") provides this website and website-related services subject to your compliance with the terms and conditions set forth in this Mandatory Terms of Use Agreement (the "Agreement"). This Agreement, and the terms and conditions listed in the Privacy Policy, govern the relationship between WWB and you, the Visitor, with respect to your use of the Website. YOUR USE OF THE WEBSITE CREATES A LEGALLY BINDING CONTRACT BASED ON THIS MANDATORY TERMS OF USE AND THE CONDITIONS CONTAINED IN THE PRIVACY POLICY, AND YOU HEREBY AGREE TO ALL SAID CONDITIONS. You acknowledge that you have read and understood the terms and conditions of this Mandatory Terms of Use Agreement (and/or have had the opportunity to consult with counsel) and that you agree to be bound by all of its provisions. If you do not agree to these Mandatory Terms of Use or the Privacy Policy, you must not use the Website and you must navigate away from this Website.

As used in this Agreement, the words "you" and "your" refer to any person accessing the WWB Website. The words "we," "us," and "our" refer to WWB.

WWB may, at any time and in our sole discretion, revise or update this Agreement by posting an amended Agreement on the Website. Please check this page periodically for changes to the Agreement. Your use of the Website following the posting of an updated Agreement constitutes acceptance of the last updated Agreement. If you do not accept the changes, you must delete any account you have and refrain from using the Website. Your continued use of the Website will signify your acceptance of these terms.

Further, WWB reserves the right, at any time, to modify or discontinue, temporarily or permanently, the Website (or any part thereof) without notice to you. You agree that WWB shall not be liable to you or to any third party for any modification, suspension or discontinuance of the Website, or of any Materials (as defined below).

If you have any questions about this Agreement or your other agreements, please contact us at hb@wwbllc.com.

SITES COVERED

This Agreement applies to conduct in connection with the website located at www.wwbllc.com (the "Website").

LICENSE TO USE WEBSITE

As long as you are in compliance with the conditions of this Agreement and all associated documents incorporated herein, WWB hereby grants you a limited, revocable, non-assignable, non-sublicensable, non-exclusive license to access the Website via an ordinary Internet browser, to view the Website and all Content and Materials thereon that are intended to be displayed publicly. The Agreement impacts your legal rights and responsibilities and should be read carefully. Any violation of the terms or conditions of this Agreement is grounds for immediate termination of this limited license. No other rights are granted, implied or otherwise.

INCORPORATED TERMS

The following additional terms are hereby incorporated into this Agreement by reference, and your assent to this Agreement binds you to all of the additional terms in the following documents:

1. Copyright Policy (appended hereto)
2. Complaint Policy, including trademark complaints (appended hereto)

3. [Privacy Policy](#) (hotlinked)

PURPOSE OF THE WEBSITE

This Website is limited to the dissemination of general information pertaining to WWB's advisory services, together with access to additional investment-related information, a forum of general commentary & discussion, and links to other web sites or content. Accordingly, the publication of this web site on the Internet is not and should not be construed by anyone as a solicitation to effect, or attempt to effect, transactions in securities, or the rendering of personalized investment advice for compensation, over the Internet.

WWB may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. No portion of the Website content is or should be interpreted as investment, legal, accounting, or tax advice.

Any subsequent, direct communication by WWB with a prospective client which may eventuate shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status of WWB, please contact the SEC and/or the state securities law administrators for those states in which WWB maintains a notice filing.

ELIGIBILITY TO USE THE WEBSITE

The following are requirements for your eligibility to use the Website, and you hereby warrant that you meet all such eligibility requirements.

1. You are over the age of 18;
2. You have not previously been removed, suspended or terminated from the Website;
3. You are not a competitor of WWB, nor do you work for, consult for or otherwise assist a competitor of WWB; and,
4. You are fully authorized and able to enter this Agreement, and your entering into this Agreement does not violate any other agreement or legal right of any third-party.

AVAILABILITY AND USE OF THE WEBSITE

While WWB makes reasonable efforts to ensure that the Website is available at all times, WWB does not guarantee, represent or warrant that access to the Website will be uninterrupted or error-free, and WWB does not guarantee that users will be able to access or use all or any of the Website features at all times.

WWB may change, suspend or discontinue any (or all) aspects of the Website at any time, including the availability of any Website feature or your particular user account, in its sole discretion. WWB may also impose limits on the use of or access to certain features or portions of the Website, or restrict your access to any part or all of the Website, in all cases without notice or liability. You are prohibited from attempting to or actually accessing those portions of the Website for which you have no permission.

WWB is under no obligation to maintain the Website or any information, Content, Submissions, Materials, or other matters that you submit, post or make available to the Website, or are otherwise available on the Website. WWB reserves the right to withhold, remove and or discard any such material on the Website or available or placed by you thereon as part of your account (if you have one), with or without notice at any time. For avoidance of doubt, WWB has no obligation to store, maintain or provide you a copy of any information, Content, Submissions, Materials, or other matters that you or any other user submits or posts to the Website in any way, except as required by law or regulation.

You acknowledge and agree that WWB may send you important notices or other information related to the Website by email or through other means, including mobile or other hand held devices or fax machines. You acknowledge and agree that WWB has no liability related to or arising from any failure by

you to maintain accurate or up to date contact information, or other profile information, or related to your failure to receive important or critical information regarding the Website.

IMPORTANT NOTICES/DISCLAIMER

WWB makes available the information and materials on the Website, including but not limited to summaries, descriptions, professional summaries, text, articles, videos, images, graphics, publications, news, surveys, seminars, information regarding WWB members, tutorials and any other such materials appearing on the Website (the "Materials"), for general informational purposes only.

The Materials are not intended to constitute, and **DO NOT** constitute, financial, tax, investment, medical, legal or business advice and nothing **IS** or shall be construed as an offering of any security. [add more disclaimers here]. Those accessing the Materials should not act upon them without first seeking business, legal, financial, tax, investment, medical or other such counsel, as these Materials are general in nature, and may not apply to a particular circumstance. As such, the Materials should not be used as a substitute for consultation with a professional adviser. Please consult a professional adviser should you have questions regarding any of the above mentioned issues. Neither WWB, nor its affiliates, employees, agents, officers or directors will be responsible for any decisions you may make.

The Website may contain typographical errors or inaccuracies, including but not limited to errors or inaccuracies related to price, product information, service information, product description or availability, and may not be complete or current. WWB reserves the right to correct any errors, inaccuracies or omissions and to change or update information at any time without prior notice.

Any price quotation, service information or any other such information regarding the provision of and fees for any goods or service offered by WWB are provided purely for informational and illustrative purposes. WWB does not guarantee, and makes no warranty, promise, or agreement that any depicted or described goods or services are actually offered or comports with its description on the Website. WWB reserves the right to cease offering any such services or benefits to any visitor to the site at any time without notice or liability.

RULES OF CONDUCT

Your use of the Website is conditioned on your compliance with the within rules of conduct as well as all other terms of the Agreement.

You agree to comply with all applicable laws, rules and regulations in accessing and/or using the Website and/or any Materials. You must provide true and accurate information at all times in any Material, Content, Submission, or other material that you may provide or upload to the Website. You agree to review and promptly comply with all messages received from WWB.

You must keep your user login and password and any other information needed to login to the Website, if applicable, confidential and secure. WWB is not responsible for any unauthorized access to your account with this website or profile by others and any ramifications of such access, and WWB may take no action to disable any account until given explicit notice by you. Under confirmed unauthorized use circumstances, WWB may take reasonable efforts with reasonable speed, to disable, lock or otherwise address your situation. In the event that you would like to report a breach, please contact hb@wwbllc.com with the term "Account Breach Notice" in the subject line.

You alone are responsible for your interactions with other users of the Website. WWB may monitor disputes between you and other users, and may terminate your account at any time, in its sole discretion; however, WWB is under no obligation to monitor such interactions or take any particular action.

You agree not to use the Website for any unlawful or fraudulent purpose, including impersonating any person or entity, including, but not limited to, any WWB employee, agent, or representative; or expressing

or implying that WWB endorses any statement you make. You may not use any information obtained from the Website to harass, spam or intimidate others or to contact them without their permission.

You may not modify, adapt, translate, copy, reverse engineer, decompile or disassemble any portion of the Website or Materials. Further, you may not interfere with or disrupt the operation of the Website, including restricting or inhibiting any other person from using the Website by means of hacking, or defacing any portion of the Website. Further, transmitting or making available in connection with the Website any denial of service attack, virus, worm, Trojan horse, root kit or other harmful code or activity is prohibited. Moreover, you may not interfere with or violate any other Website visitor's or user's right to privacy or other rights, or mine, harvest or collect personally identifiable information about Website visitors or users, or about WWB employees or other individuals identified on the Website, without their express written consent.

You are also proscribed from selling, reselling, transferring, licensing or exploiting for any commercial purposes any use of or access (including sharing of passwords and login information) to the Website or the Materials. You may not mine or harvest information from the Website, including any scraping of the Website. You may not use the Website to solicit any other Website users, either through Website functionality or through outside functionality.

You may not access any portion of the Website that is not public or is not meant to be accessed by general users, and you may not attempt to override any security measures in place on the Website.

To the extent that you may access or download any software that is made available through WWB from the Website ("Software"), such Software is the copyrighted work of WWB and/or its various third party licensors. Your use of the Software may be governed by the terms of a separate end user license agreement, if any, which accompanies or is included with the Software. You may not install or use any Software that is accompanied by or includes such an end user license agreement unless you first agree to the terms of such agreement. No warranties regarding such Software are provided by WWB. If you have any inquiries concerning these terms, please consult WWB before accessing any programs.

In the event that you are obligated by law to take actions contrary to any term of this Agreement, you agree to notify WWB at least 30 days before you are required to take such actions, or if a shorter period is required, as soon as possible. To the extent that you believe that a local law may impact this Agreement (noting, however, that WWB believes that this Agreement to control under U.S. law), you agree to advise WWB of any provision contained herein that you believe to be necessary to modify. Otherwise, this will further confirm your consent and agreement to the express terms contained herein.

CONTENT SUBMITTED OR MADE AVAILABLE TO WWB

You are under no obligation to submit any materials to WWB, and WWB will not claim ownership of any text, software, music, sound, photographs, graphics, video, messages or tags ("Content") you submit or make available through or on the Website. However, should you choose to utilize Services which may be available on the Website to submit, upload, or otherwise provide any Content to WWB or the Website, you hereby grant WWB a worldwide, fully paid, royalty-free, nonexclusive, unrestricted, unlimited, assignable, sub-licensable, perpetual, irrevocable license to WWB to use, copy, distribute, reproduce, modify, adapt, improve, create derivative work from, publish, remove, delete, translate, publicly perform, publicly display and commercialize the Content, in whole or in part, in any way or manner now known or in the future discovered or developed, and to incorporate such Content into other works in any format or medium now known or later developed, for any purpose whatsoever, commercial or otherwise, without providing compensation to you or any person or entity, without further consent, and without any liability whatsoever. You further expressly permit, license, and assent to WWB's right to register, deposit, or otherwise record any modification or derivative work created by WWB from the Content with any foreign or domestic registration bodies, including but not limited to the United States Copyright Office or the United States Patent and Trademark Office. You further hereby expressly and irrevocably waive all moral rights in the Content, in favor of WWB and any of its successors or assigns.

By submitting or posting any documents, comments, questions, suggestions, plans, notes, drawings, ideas, proposals, or materials similar thereto ("Submissions") or other Content to WWB or the Website, you hereby explicitly agree, represent and warrant that: (a) all such Submissions and Content are true and accurate, (b) such Submissions and Content do not contain confidential or proprietary information, and their provision is not a violation of any contractual or legal right of any party; (c) your Submissions automatically become the property of WWB without any obligation of WWB to you; (d) WWB is not under any obligation of confidentiality relating to the Submissions or Content, either express or implied; (e) WWB shall be entitled to use or disclose the Submissions or Content in any way, manner, purpose or otherwise, worldwide; (f) WWB may have under consideration or development similar ideas to the Submissions or Content; and (g) you are not entitled to any compensation or reimbursement of any kind from WWB in exchange for the Submissions.

Further, WWB may access and use the Website and any Service and any information stored thereon, including the contents of any Content or Submissions, for any purpose. WWB may disclose the contents of any Content or Submissions, including the identity and other personal information of any user, submitter or poster of such materials, to any third party, including any law enforcement agency, to protect our rights or property, or for any other reason.

Certain Content, Submissions or Material you may choose to submit to the Website are likely to reveal your age, gender, nationality, sexual orientation or religion. You acknowledge that you are fully aware and responsible for all actions and impact of providing said materials. You agree that WWB will not be held responsible for any such impact. By providing any sensitive personally identifiable information to WWB, you explicitly grant WWB the right to process, transfer and/or disclose all or part of such information, in accordance with the [Privacy Policy](#) .

You hereby take and accept full responsibility for all ramifications of the public availability of any Content or Submissions you submit to WWB or make available on the Website, and agree that WWB shall be held harmless from any result of such availability or use, in accordance with this Agreement.

The Website may contain bulletin board services, chat areas, news groups, forums, communities, personal web pages, calendars, and/or other message or communication facilities designed to enable you to communicate with the public at large or with a group (collectively, "Communication Services"). You agree to use the Communication Services only to post, send and receive messages and material that are proper and related to the particular Communication Service. WWB does not warranty that any information contained on or in said Communications Services is accurate, reliable or confidential. You agree that WWB cannot be held responsible for any ramifications of your posting or use of any Content or Submissions or any Materials from or to said Communications services.

You agree not to upload, distribute, make available, or otherwise publish through the Website or any Service thereon, any Content or Submission that:

- contains a virus, corrupt file, or any other similar software of programs which may damage the operation of another's computer;
- is unlawful or encouraging of another to commit unlawful activity;
- violative of the rights of any party, infringing upon the patent, trademark, trade secret, copyright, or other intellectual or proprietary property right of any party;
- defamatory, libelous, obscene, pornographic, indecent, lewd, inappropriate, invasive of privacy or publicity rights, abusing, threatening, harassing, threatening, or otherwise objectionable;
- Constitutes advertisements or offers to sell or buy goods or services of any kind, unless authorized by WWB;
- Contains a contest, pyramid scheme or chain letter;
- May restrict or inhibit any other user from using the Communication Services; or
- Violates any rules of conduct which may be applicable to a particular Communication Service.

WWB retains the right, but not the obligation, to monitor any activity and Submission or Content submitted, posted, uploaded, or otherwise communicated to WWB or the Website, or is made available on the Website. WWB may block, edit, modify or remove any Submission or Content it deems to be violative of this Agreement, or any other Content or Submissions that WWB deems, in WWB's sole discretion, to be objectionable or in any way not in furtherance of the goals or purposes of WWB, the Website or the particular area of the Website to which such Content or Submission may have been placed. However, WWB takes no responsibility and assumes no liability for any Content or Submission posted by you, or any damage caused by another user's access to such content on the Website, whether before or after any removal of such Content or Submission by WWB. WWB in no way endorses any Content or Submission posted to or made available through the Website.

WWB does not control the Content or Submission submitted to WWB or otherwise made available to others on the Website, and has no obligation or duty to verify the accuracy of any such Content or Submission, or the identity of any user that provides such materials or to supervise the uploading, use or availability of such materials on or to the Website. In the event that you believe that any user of the Website has violated this Agreement, please contact WWB immediately, and WWB may take action that it, in its sole discretion, deems appropriate under the circumstances

WWB'S INTELLECTUAL PROPERTY RIGHTS

The Materials, the Website and its downloadable contents are protected by the copyright laws of the United States and other jurisdictions world-wide. You recognize that while some of the Materials available on the Website may be compiled from publicly available sources, the compilation of such materials represents protectable effort and expression exerted by WWB, and you agree not to contest same.

You may print and/or download a copy of any part of the Website for your personal, non-commercial use, but you may not copy, distribute, make commercial use of or otherwise exploit any part of the Materials or the Website for any other purpose without the express written consent of WWB, and you may not modify any part of the Website for any reason. Additionally, you may not remove any trademark, copyright, or other rights notice which appears on the Website.

The trademarks, service marks, logos and any designs used or displayed on the Website specific to WWB are trademarks and/or service marks owned by WWB. Any use of copyrighted works, trademarks or service marks, including the reproduction, modification, distribution or republication of same without the prior express written permission of WWB is strictly prohibited. Other copyrighted works, trademarks, service marks, trade names and company logos utilized on the Website are the property of their respective owners. All rights reserved. The appearance of any such third party trademarks does not in any way imply any connection, license, approval or other such relationship of any kind with such third party.

The website may also contain samples of WWB's programs for informational purposes. These programs cannot be used for any commercial purpose. Moreover, certain technology and programs may be subject to intellectual property rights, and any unauthorized use is strictly prohibited.

WWB can be reached by directing communications to:

Watson Wilkins & Brown, LLC
20 Old Lantern Drive
Wilton, CT 06897
203 762 2065
hb@wwbllc.com

ENFORCEMENT OF THE AGREEMENT

WWB may investigate any reported, alleged or suspected violation of this Agreement, and take any action that WWB, in its sole discretion, deems appropriate. Such action may include issuing warnings,

suspension of a user's access to the Website or complete termination of such access, at any time. WWB may recover those amounts spent in connection with enforcement, from any violation of these terms.

TERMINATION

Any rights or privileges to use the Website may be revoked by WWB at any time for any reason at its sole discretion. Either you or WWB may terminate this Agreement at any time, for cause or without cause. If WWB terminates this Agreement, it is effective immediately upon notice to you. If you terminate this Agreement, it is effective within a reasonable amount of time after you provide WWB with such notice; however, WWB may retain and use your information in accordance with this Agreement. If you would like to terminate your membership in the Website, please contact us at hb@wwbllc.com. Without limiting the foregoing rights, WWB has a policy of terminating users who it deems to be repeat violators of the United States Copyright Act, as noted in the Copyright and Trademark Policy appended below.

All grants of any rights from you to WWB related to Content, Submissions, Materials, or other materials, including but not limited to copyright or other intellectual property licenses shall survive any termination of this Agreement.

LIMITATION OF LIABILITY AND DISCLAIMER OF WARRANTIES

IN NO EVENT SHALL WWB, ITS SUPPLIERS OR OTHER THIRD PARTIES MENTIONED ON THE WEBSITE BE LIABLE FOR ANY DAMAGES WHATSOEVER RESULTING FROM YOUR USE OR ANY OTHER INDIVIDUAL'S USE OF OR ACCESS TO THE WEBSITE OR ANY GOODS OR SERVICES CONTAINED HEREON. WWB DOES NOT WARRANT THAT ACCESS TO THE WEBSITE WILL BE UNINTERRUPTED OR ERROR-FREE. WWB DISCLAIMS ANY AND ALL LIABILITY FROM ANY MALFUNCTIONS, LIMITATIONS ON ACCESS OR INTERRUPTIONS IN AND TO THE WEBSITE. ADDITIONALLY, WWB DOES NOT WARRANT THAT ANY INFORMATION TRANSMITTED BY WWB TO ANY INDIVIDUAL VIA THE WEBSITE IS ACCURATE OR EFFECTIVE. WWB DOES NOT WARRANT THAT YOUR USE OF THE WEBSITE WILL NOT VIOLATE THE RIGHTS OF OTHERS. FURTHER, NEITHER WWB, NOR ANY OTHER PARTY INVOLVED IN THE CREATION, PRODUCTION OR HOSTING OF THE WEBSITE SHALL BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL OR PUNITIVE DAMAGES ARISING OUT OF YOUR USE AND/OR ACCESS TO THE WEBSITE OR ANY GOODS OR SERVICES CONTAINED HEREON. YOUR SOLE REMEDY FOR DISSATISFACTION WITH THE WEBSITE OR THE MATERIALS IS TO STOP USING THE WEBSITE OR THE MATERIALS.

WWB HAS NO OBLIGATION TO VERIFY THE IDENTITY OF ANY USER UTILIZING THE WEBSITE OR THE SERVICES AVAILABLE THEREON, NOR DOES WWB HAVE ANY OBLIGATION TO MONITOR THE USE OF THE WEBSITE BY OTHER USERS. WWB WILL NOT BE HELD LIABLE FOR IDENTITY THEFT OR ANY OTHER MISUSE OF YOUR IDENTITY OR INFORMATION.

WITHOUT LIMITING THE FOREGOING, AND TO THE FULLEST EXTENT PERMISSIBLE UNDER LAW, EVERYTHING ON THE WEBSITE IS PROVIDED TO YOU "AS IS" AND WWB SPECIFICALLY DISCLAIMS ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING WITHOUT LIMITATION THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT WITH RESPECT TO THE WEBSITE, ITS CONTENTS, AND ANY GOODS OR SERVICE PROVIDED VIA THE WEBSITE. IF YOU ARE DISSATISFIED OR HARMED BY WWB, THE WEBSITE OR ANYTHING RELATED TO WWB, YOU MAY TERMINATE THIS AGREEMENT AND SUCH TERMINATION SHALL BE YOUR SOLE AND EXCLUSIVE REMEDY.

Notwithstanding the foregoing, in the event that a court shall find that the above disclaimers are not enforceable, the Parties agree that neither WWB nor any of its subsidiaries, affiliated companies, employees, shareholders, or directors shall be liable for (1) any damages in excess of \$500, or (2) any indirect, incidental, punitive, special, or consequential damages or loss of use, lost revenue, lost profits or data to you or any third party from your use of the Website or any Services, Content, Submissions, Materials or other materials on, accessed through or downloaded from the Website, even if WWB is

aware or has been advised of the possibility of such damages. This limitation shall apply regardless of the basis of your claim or whether or not the limited remedies provided herein fail of their essential purpose.

This limitation shall not apply to any damage that WWB causes that cannot be disclaimed in this Agreement.

INDEMNITY

You agree to defend, indemnify and hold harmless WWB, its affiliates and its suppliers, and each of their respective partners, employees, representatives and agents, from and against all claims, losses, costs, damages, liabilities and expenses (including, but not limited to, attorney fees) arising out of:

- Your activities in connection with the Website;
- Any violation of this Agreement by you;
- Any improper or unauthorized use of the Materials by you;
- Any conduct, activity or action which is unlawful or illegal under any state, federal or common law, or violative of the rights of any individual or entity, engaged in, caused by, or facilitated in any way through the use of software or information which appears on the Website;
- Any allegation that anything you transmit or attempt to transmit, including but not limited to any Content or Submission you submit, post, or otherwise make available, through or in connection with the Website, infringes or otherwise violates the intellectual property, privacy or other rights of any third party.

To the extent that you voluntarily provide your login, password or member information to another, you agree to be bound by and responsible for their actions hereon.

INCORPORATION OF PRIVACY POLICY

WWB uses your information only as described in the [Privacy Policy](#), which is expressly incorporated as terms of this Agreement. If you object to anything in the [Privacy Policy](#), please do not use our services or contact us directly to determine whether a special exemption or modification may be warranted.

CHOICE OF LAW AND JURISDICTION

Unless otherwise specified, the Website and its contents are provided solely for providing information. The Website is controlled and operated by WWB from New York, in the United States of America, regardless of where its servers may be located, from time to time. You agree that any dispute arising under the Agreement shall be resolved exclusively in New York state or federal courts, applying New York law, regardless of any principles of conflicts of law and without regard to choice of laws doctrines.

By your use, you waive any jurisdictional, venue or inconvenient forum objections to such courts for purposes of resolving these disputes.

Although the Website is available worldwide, you understand and agree that the law of your home jurisdiction may provide protections not provided in the United States or New York state, and that by visiting the Website, **you unequivocally and unambiguously agree to submit and adjudicate any disputes which arise out of such use pursuant to the terms and conditions stated in this Choice of Law and Jurisdiction clause.**

LINKS TO OTHER WEBSITES

The Website may contain links to other sites ("Third Party Websites"). These links are provided solely for the convenience of our users. WWB does not endorse, sanction or verify the accuracy of the information contained on Third Party Websites or any products or services advertised on Third Party Websites. If you decide to leave the Website and navigate to Third Party Websites, or install any applications, software or download content from any such websites, you do so at your own risk. Once you access a Third Party Website through a link on the Website, you are no longer covered by the Privacy Policy or Mandatory Terms of Use of the Website, and you may be subject to the Terms and Conditions and Privacy Policy of such Third Party Website. You should review the applicable terms and policies, including privacy and

data gathering practices, of any site to which you navigate to from the Website, or relating to any applications you use or install from such Third Party Websites. Concerns regarding a Third Party Website should be directed to the Third Party Website itself. WWB bears no responsibility for any action associated with any Third Party Website.

EXPORT CONTROL

Your use of the Website, including any Services thereon, may be subject to export and re-export control laws and regulations, including the Export Administration Regulations (“EAR”) maintained by the United States Department of Commerce and any programs maintained by the Treasury Department's Office of Foreign Assets Control. You acknowledge that you may not export, re-export, sell, divert, transfer or otherwise dispose of any software or Service to any end-user without obtaining required authorizations. You also warrant that you are not prohibited from receiving U.S. origin products, including but not limited to those that may appear on the Website.

POLICIES FOR CHILDREN

The Website is not directed to individuals under the age of 13, nor does it contain information which would be potentially harmful to minors in any way. However, we advise all visitors to the Website under the age of 13 not to disclose or provide any Personally Identifiable Information. In the event that WWB discovers that a child under the age of 13 has provided Personally Identifiable Information to us, we will delete the child's Personally Identifiable Information in accordance with the Children's Online Privacy Protection Act of 1998. Please see the Federal Trade Commission's website for (www.ftc.gov) for more information.

Notwithstanding the foregoing, pursuant to 47 U.S.C. Section 230 (d), as amended, we hereby notify you that parental control protections are commercially available to assist you in limiting access to material that is harmful to minors. More information on the availability of such software can be found through publicly available sources. You may wish to contact your Internet Service Provider for more information.

GENERAL TERMS

SEVERABILITY

If any provision of this Agreement is found for any reason to be unlawful, void or unenforceable, then that provision will be given its maximum enforceable effect, or shall be deemed severable from this Agreement and will not affect the validity and enforceability of any remaining provision.

ENTIRE AGREEMENTS AND AMENDMENTS

This Agreement constitutes the entire agreement between you and WWB regarding your use and interaction with the Website. This Agreement supersedes any and all prior agreements related to this topic, whether written or oral. Any amendments to this Agreement by you must be in writing, and WWB shall not be bound to any action of activity that it does not so bind itself to do in writing. WWB may modify this Agreement at any time by posting modified terms to the Website, and all such terms will be binding prospectively, but not retroactively, upon posting.

NOTICES

All notices to you under this Agreement may be provided via e-mail or any other communications means you provide to the Website. All notices from you to WWB's address indicated above must be sent to the following address. Any notices that are not to these addresses, and in the case of emails delivery of which is unconfirmed, will be given no legal effect.

Watson Wilkins & Brown, LLC
20 Old Lantern Drive
Wilton, CT 06897
203 762 2065
hb@wwbllc.com

WAIVER

Any failure by WWB to enforce any term of this Agreement against you or any other user shall not be considered a waiver of WWB's right to enforce this Agreement as to any future violations committed by you or any other user.

ASSIGNMENT

This Agreement is personal to you, and you have no right to assign this Agreement to any party. WWB may assign all or part of this Agreement to any party, at any time. WWB may substitute itself, by way of unilateral novation, effective upon notice to you or upon posting to the Website, for any third party that assumes WWB's rights and obligations under this Agreement.

© 2011, Watson Wilkins & Brown, LLC, All rights reserved.

COPYRIGHT POLICY

If you believe in good faith that any Content, Submission, or other material posted on the Website infringes the copyright in your work, please contact our copyright agent, designated under the Digital Millennium Copyright Act (“DMCA”) (17 U.S.C. §512(c)(3)), with correspondence containing the following:

- A physical or electronic signature of the owner, or a person authorized to act on behalf of the owner, of the copyright that is allegedly infringed;
- Identification of the copyrighted work claimed to have been infringed;
- Identification, with information reasonably sufficient to allow its location of the material that is claimed to be infringing;
- Information reasonably sufficient to permit WWB to contact you;
- A statement that you have a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law; and,
- A statement that the information in the notification is accurate, and under penalty of perjury, that you are authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

You acknowledge that if you fail to comply with all of the requirements of this Section, your DMCA notice may not be valid. For any questions regarding this procedure, or to submit a complaint, please contact WWB’s designated DMCA Copyright Agent:

J. Hunter Brown
Watson Wilkins & Brown, LLC
20 Old Lantern Drive
Wilton, CT 06897
203 762 2065
hb@wwbllc.com

COMPLAINT POLICY (INCLUDING TRADEMARK AND PRIVACY)

If you believe in good faith that any Content, Submission, or other material posted on the Website infringes any of your rights other than in copyright, or is otherwise unlawful, you must send a notice to hb@wwbllc.com containing the following information:

- Your name, physical address, e-mail address and phone number;
- A description of the Content, Submission, or other material posted on the Website that you believe violates your rights or is otherwise unlawful, and which parts of said materials you believe should be remedied or removed;
- Identification of the location of the material on the Website;
- If you believe that the material violates your rights, a statement as to the basis of the rights that you claim are violated;
- If you believe that the material is unlawful or violates the rights of others, a statement as to the basis of this belief;
- A statement under penalty of perjury that you have a good faith belief that use of the material in the manner complained of is not authorized and that the information you are providing is accurate to the best of your knowledge and in good faith; and,
- Your physical or electronic signature.

If we receive a message that complies with all of these requirements, we will evaluate the submission, and if appropriate, in WWB’s sole discretion, WWB will take action. We may disclose your submission to the poster of the claimed violative material, or any other party.

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