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2.5 You represent and agree that all information that you provide to us in connection with your access to and use of the Site is true, accurate, and complete to the best of your knowledge and belief.

3. PRIVACY POLICY

Information that you provide to us, or that we collect about you through your access to and use of the Site is subject to our Privacy Policy, the terms of which are hereby incorporated by reference into these Terms. We encourage you to read and become familiar with our Privacy Policy.

4. INTELLECTUAL PROPERTY

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5. COPYRIGHT POLICY

If you believe in good faith that any Content has been used in a way that constitutes copyright infringement, you may forward the following to us at Advitam IP, Inc. 160 N Wacker Drive, Chicago, IL 60606 (i) your contact information, including your name, address, telephone number, and email address; (ii) identification and description of each copyrighted work that you claim has been infringed; (iii) the exact URL or location of the material that you claim is infringing; (iv) a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; (v) an electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest; and (vi) a statement by you, made under penalty of perjury, that the information in your notice is accurate and that you are the copyright owner or are authorized to act on behalf of the copyright owners.

6. TERMINATION OF ACCESS

6.1 Stonegate reserves the right, in its sole discretion, to terminate your access to all or part of the Site, without notice or liability, for any reason, including, but not limited to: (a) the unauthorized use of any username or password; or (b) the breach of any agreement between you and Stonegate, including, without limitation, these Terms. Following any such termination of access, you will continue to be bound hereunder to the fullest extent applicable.

6.2 Upon being notified that your access is terminated, you must destroy any materials you have obtained from the Site. You may not access the Site after your access is terminated without our written approval. After terminating your access, Stonegate will retain all rights, including all intellectual property rights, proprietary rights, and licenses retained in these Terms, and the limitations upon your use and treatment of Content will remain in full force.

7. USER CONDUCT

In connection with your access and use of the Site and that of any person authorized by you to access and use the Site, you are responsible for complying with all applicable laws, regulations, and policies of all relevant jurisdictions, including all applicable local rules regarding online conduct. Not in limitation of the previous sentence, in connection with your use of the Site, you may not cause or permit any person to do any of the following:

- (a) use the Site or Content for any unlawful purpose;
- (b) use the Site to post or transmit any material that contains any viruses, Trojan horses, worms, time bombs, cancelbots, malware, adware, or other computer programming routines that may damage, interfere with, surreptitiously intercept, or expropriate any system, data, or personal information;
- (c) impose an unreasonably or disproportionately large load on the Site or otherwise interfere with or inhibit any other user of this Site from using or enjoying the Site;
- (d) use the Site to post or transmit any unlawful, fraudulent, libelous, defamatory, obscene, pornographic, profane, threatening, abusive, hateful, offensive, harassing, or otherwise objectionable information of any kind;
- (e) use the Site to post or transmit any information which is invasive of another's privacy or publicity rights or that otherwise violates or infringes in any way upon the rights of others; and
- (f) use the Site to post or transmit any advertisements, solicitations, chain letters, pyramid schemes, investment opportunities or schemes, or other unsolicited commercial communication.

8. TERMS OF SALE; DESCRIPTION OF SERVICES

We make various services available on this Site including, but not limited to offering multiple products, subscriptions, or services on behalf of certain third party vendors ("Vendor(s)") through the CareXtend marketplace. Please refer to their Terms and Conditions located at <https://www.carextend.com/pdf/terms-and-conditions.pdf>. We make various insurance options available on this Site including, but not limited to offering multiple products or services on behalf of certain third party vendors ("Vendor(s)") including Health Sherpa and IX Solutions. Please refer to the Health Sherpa Privacy Policy located at https://www.healthsherpa.com/privacy_policy. Please refer to the IX Solutions Terms of Use located at <http://www.ixshealth.com/terms-of-use>. Purchases made through our Site or affiliate sites are offers that you purchase from participating Vendors. The products, subscriptions, or services available on the Site are provided by, are redeemable from, or are facilitated through, the participating Vendors. Stonegate or CareXtend facilitates the sales of the products, subscriptions, or services, but does not directly provide, redeem, or facilitate the products, subscriptions, or services made available on the Site. The participating Vendor is solely responsible for providing the products, subscriptions, or services made available through the CareXtend marketplace. As such, the applicable Vendor is fully responsible for all products, subscriptions, or services it provides to you, and for any and all injuries, illnesses, damages, claims, liabilities and costs ("Liabilities") it may cause you to suffer, directly or indirectly, in full or in part, whether related to the products, subscriptions, or services provided through the CareXtend marketplace or not. You knowingly waive and release Stonegate and its subsidiaries, affiliates, partners, members, managers, officers, directors, employees and agents from any Liabilities arising from or related to any act or omission of a Vendor in connection with your use of the Site or any of the products, subscriptions, or services provided by its participating Vendors.

The products, subscriptions, or services offered through the CareXtend marketplace fall into three categories and the Terms and Conditions associated with these products may vary slightly due to various state and federal regulations. Additionally, specific offers may contain certain disclaimers, rules, fine print, or terms of use or sale (collectively the “Additional Terms”) that are in addition to these Terms of Use. Said Additional Terms are incorporated by reference into these Terms of Use and, in the event of a conflict, the Additional Terms shall control. PLEASE READ ALL DISCLAIMERS, RULES, OR TERMS OF USE OR SALE CAREFULLY BEFORE PURCHASING ANY PRODUCT ON THE SITE. By purchasing, viewing, accepting, using or attempting to use any of the products, subscriptions, or services offered through the CareXtend marketplace you agree to these Terms of Use and any and all Additional Terms.

The following categories of products, subscriptions, or services may be available on the Stonegate Site: (1) Medical Discount Programs provided by Vendors (“Discount Medical Plan Programs”), (2) online services and subscriptions to other Vendor programs (“Subscription Services”), and (3) discounted deals on other professional services provided by Vendors (“Care Voucher Offers or Care Voucher Offer”).

8.1 Discount Programs.

On behalf of its Vendors, Stonegate or the CareXtend marketplace will offer subscriptions to Discount Medical Plan Programs administered by its Vendors. The Vendor identified on the Discount Medical Plan Programs is the sole administrator of the Discount Medical Plan Programs. PLEASE NOTE THAT STONEGATE IS NOT A LICENSED DISCOUNT MEDICAL PLAN ORGANIZATION. The participating Vendors are solely responsible for providing all products, subscriptions, or services made available through the Discount Medical Plan Programs. As such, the applicable Vendor is fully responsible for all products, subscriptions, or services it provides to you, and for any and all Liabilities it may cause you to suffer, directly or indirectly, in full or in part, whether related to the Discount Medical Plan Programs or not.

This plan is NOT insurance. For MA marketing: This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. For MD marketing that includes Rx benefits: This is not a Medicare prescription drug plan. For MD marketing that includes hospital benefits: Discounts on hospital services are not available in Maryland. The plan provides discounts at certain health care providers for medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. The range of discounts will vary depending on the provider type and services provided. The licensed discount medical plan organization is Coverdell & Company, Inc., at 8770 W. Bryn Mawr, Suite 1000, Chicago, IL 60631, 1-800-308-0374. To view a listing of participating providers, visit www.findbestbenefits.com. You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid.

YOU HAVE THE RIGHT TO CANCEL DISCOUNT MEDICAL PLAN PROGRAMS WITHIN 30 DAYS OF THE EFFECTIVE DATE FOR A FULL REFUND OF FEES PAID.

8.2 Subscription Services.

On behalf of its Vendors, Stonegate or the CareXtend marketplace will offer Subscription Services administered by Vendors. The Vendor identified on the Subscription Services is the sole issuer of the Subscription Services. The participating Vendors are solely responsible for providing all products, subscriptions, or services made available through the Subscription Services. As such, the applicable Vendor is fully responsible for all products, subscriptions, or services it provides to you, and for any and all Liabilities it may cause you to suffer, directly or indirectly, in full or in part, whether related to the Subscription Services or not.

We use our best efforts to accurately describe the Subscription Services that are available through the CareXtend marketplace. If you feel that any of the Subscription Services you have purchased have been inaccurately portrayed in the CareXtend marketplace, you may be eligible for a refund according to our Return Policy guidelines. If you feel this has happened, please contact customer service at 1-800-251-4920 immediately.

8.3 Care Voucher Offers.

On behalf of its Vendors, Stonegate or the CareXtend marketplace will also offer Care Voucher Offers for specific products and services to be redeemed by Vendors. The Vendor identified on the Care Voucher Offer is the sole issuer of the Care Voucher Offer. The participating Vendors are solely responsible for providing all products, subscriptions, or services made available through the Care Voucher Offers. As such, the applicable Vendor is fully responsible for all products, subscriptions, or services it provides to you, and for any and all liabilities it may cause you to suffer, directly or indirectly, in full or in part, whether related to the Care Voucher Offers or not.

We use our best efforts to accurately describe the Care Voucher Offers that are available through the CareXtend marketplace. If you feel that any of the Care Voucher Offers you have purchased have been inaccurately portrayed in the CareXtend marketplace, you may be eligible for a refund. If you feel this has happened, please contact customer service at 1-800-251-4920 immediately.

Care Voucher Offers expire on the expiration date indicated on the Care Voucher Offers. However, even if a Care Voucher Offer has expired, applicable law may require the Vendor to allow you to redeem the offer beyond its expiration date for products or services up to a certain redemption value. In such an instance, the redemption value will be equal to the amount you paid for the Care Voucher Offer for the period specified by applicable law. The redemption value will be reduced by the amount of purchases made. After the expiration date, the Vendor will, in its discretion: (1) allow you to redeem the Care Voucher Offer for the product or service specified on the Care Voucher Offer or (2) allow you to redeem the Care Voucher Offer to purchase other products or services from the Vendor for up to the amount you paid for the Care Voucher Offer. If a Vendor refuses to redeem the cash value of your expired Care Voucher Offer, and applicable law entitles you to such redemption, Stonegate will refund the purchase price of the Care Voucher Offer.

Unless required by applicable law, if you redeem a Care Voucher Offer for less than the total face value, you will not be entitled to receive any credit or cash for the difference between the face value and the amount you redeemed. Absent any applicable law requiring otherwise, you only will be entitled a redemption value equal to the amount you paid for the Care Voucher Offer less the amount actually redeemed. Only where required by applicable law will you receive a credit or cash amount equal to the difference between the face value and the amount you redeemed.

Care Voucher Offers can only be used for making purchases of products or services at the named Vendor. Vendor is solely responsible for Care Voucher Offer redemption. Care Voucher Offers cannot be redeemed for cash or applied as payment to any account unless required by applicable law. Neither Stonegate nor the named Vendor shall be responsible for Care Voucher Offers that are lost or damaged. Unauthorized or unlawful reproduction, resale, modification or trade of Care Voucher Offers is prohibited. Care Voucher Offers cannot be combined with any other coupons, promotions, or other offers, unless otherwise noted on the Voucher.

You have the right to cancel any unused Care Voucher Offers purchased by you within 7 days of the purchase date for a full refund of the purchase price of the Care Voucher Offer. If for any reason a Vendor determines that you are not eligible for the specific product or service related to any Care Voucher Offers purchased by you, you will be eligible for a full refund of the purchase price of the Care Voucher Offer.

9. SUBMISSIONS

9.1 By disclosing or offering any information to us, including reviews, comments, computer files, documents, graphics, suggestions, ideas, or other information (each, a "Submission"), either through your use of the Site or otherwise, you authorize Stonegate to make such copies thereof as we deem necessary, including to facilitate the posting and storage of the Submission on the Site. By making a Submission, you automatically grant, and you represent and warrant that you have the right to grant, to Stonegate an irrevocable, perpetual, nonexclusive, transferable, royalty-free, worldwide license to use, copy, publicly perform, publicly display, reformat, translate, excerpt (in whole or in part) and distribute such Submission for any purpose, commercial, advertising, or otherwise, on or in connection with the Site or the promotion thereof, to prepare derivative works of, or incorporate into other works, such Submission, and to grant and authorize sublicenses of the foregoing.

9.2 By making a Submission, you represent that you have all requisite rights to, and are authorized to disclose, all of the information contained in the Submission. You are fully responsible for any Submission you make and for the legality, reliability, appropriateness, and originality thereof.

9.3 Stonegate and our agents have the right, but not the obligation, at our sole discretion to remove any content from any Submission that, in our judgment, does not comply with these Terms and any other rules of user conduct for our Site, or is otherwise harmful, objectionable, or inaccurate. Stonegate is not responsible, however, for any failure or delay in removing such Submissions. You hereby consent to such removal and waive any claim against us arising out of such removal of such Submissions. Furthermore, we neither endorse nor assume any liability for the contents of any user Submissions. Any opinions, advice, ratings, discussions, comments, and/or other messages or postings of any kind made by you or any other user, are those of the respective author(s) or distributor(s) and not of Stonegate.

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11.3 We reserve the right, at any time and in our sole discretion, to request that you remove from your website all hyperlinks or any particular hyperlink to the Site. We may at any time, in our sole discretion, with or without cause, withdraw the permission granted herein to use the Stonegate logo and your right to link to any pages on the Site. Upon our request, you agree to immediately remove all hyperlinks to the Site and to cease using the Stonegate logo for linking purposes. Thereafter, your posting of any future hyperlinks to the Site will require our express written permission.

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14.1 In no event will Stonegate, its contractors, suppliers, content-providers, and other similar entities, and the officers, directors, employees, representatives, and agents of each of the foregoing (collectively, our "Representatives"), be liable to you or any third party for any losses or damages, alleged under any legal theory, arising out of or in connection with: (a) your use of, or reliance on, the Site or the Content; (b) our performance of or failure to perform our obligations in connection with these Terms; (c) the defamatory, offensive, or illegal conduct of other users of the Site or of third parties; or (d) your purchase or use of any goods or services provided by third parties.

14.2 Under no circumstances will Stonegate or our Representatives be liable to you or any third party for any indirect, consequential, incidental, punitive, special, or similar damages or costs (including, but not limited to, lost profits or data, loss of goodwill, loss of or damage to property, loss of use, business interruption, and claims of third parties) arising out of or in connection with these Terms or the use of the Site or the Content, or the transmission of information to or from the Site over the Internet, even if we were advised, knew, or should have known of the possibility of such damages or costs. In a jurisdiction that does not allow the exclusion or limitation of liability for certain damages, the liability of Stonegate and the Representatives will be limited in accordance with these Terms to the extent permitted by law.

14.3 Without limiting any of the foregoing, if Stonegate or any of the Representatives is found liable to you or to any third party as a result of any claims or other matters arising under or in connection with these Terms, the Site, or your use of the Site, the maximum liability for all such claims and other matters will not exceed \$100 in any calendar year.

15. INDEMNIFICATION

You agree to defend, indemnify and hold harmless Stonegate, and our officers, directors, employees, representatives, and agents, from and against all claims, demands, suits, or other proceedings, and all resulting loss, damage, liability, cost, and expense (including reasonable attorneys' fees), arising out of: (a) content, data, or information that you submit, post to, or transmit through the Site; (b) your access to and use of the Content, the Site, and other materials, products, and services available on or through the Site and Stonegate; (c) your violation of these Terms; (d) your violation of any rights of any third party; (e) your website; and (f) any unauthorized use of a username, password, or account number. We reserve, and you grant to us, the right to assume the exclusive defense and control of any matter subject to indemnification by you hereunder.

You are solely responsible for your interactions with Vendors and other users of the Site. To the extent permitted under applicable laws, you hereby release Stonegate from any and all claims or liability related to any product, subscription, or service of a Vendor, any action or inaction by Vendor, including Vendor's failure to comply with applicable law and/or failure to abide by these Terms, and any conduct or speech, whether online or offline, of any other user. 16.

JURISDICTION These Terms will be construed and enforced in accordance with the laws of the State of Illinois. You submit to personal jurisdiction in Illinois, and any cause of action arising under these Terms or otherwise involving this Site will be brought exclusively in a court in Cook County, Illinois.

17. WAIVER OF JURY TRIAL

YOU HEREBY KNOWINGLY AND VOLUNTARILY WAIVE THE RIGHT TO A JURY TRIAL IN ANY ACTIONS, SUITS, OR PROCEEDINGS ARISING OUT OF OR RELATING TO THESE TERMS AND THE MATTERS CONTEMPLATED HEREBY.

18. MISCELLANEOUS

18.1 These Terms and the Privacy Policy (as each may be revised and amended from time to time according to their respective terms) collectively constitute the entire agreement with respect to your access to and use of the Site and the Content.

18.2 Our electronically or otherwise properly stored copy of these Terms will be deemed to be the true, complete, valid, authentic, and enforceable copy, and you agree that you will not contest the admissibility or enforceability of our copy of these Terms in connection with any action or proceeding arising out of or relating to these Terms.

18.3 Any provisions of these Terms that are reasonably inferable to have been intended to survive termination (including, but not limited to, any provisions regarding limitation of our liability or indemnification) will continue in effect beyond any such termination of access to this Site.

18.4 These Terms do not confer any rights, remedies, or benefits upon any person other than you.

18.5 We may assign our rights and duties under these Terms at any time to any third party without notice. You may not assign these Terms without our prior written consent.

18.6 Our waiver of any breach of these Terms will not be a waiver of any preceding or subsequent breach thereof.

18.7 If any provision of these Terms is held to be invalid or unenforceable, that provision will be stricken and will not affect the validity and enforceability of any remaining provisions.

18.8 Possible evidence of use of the Site for illegal purposes will be provided to law enforcement authorities.

18.9 Discontinuation of use of this Site is your sole right and remedy for any dissatisfaction with the Site or any of the Content.

19. OTHER AGREEMENTS

If you have entered into a separate written agreement with Stonegate with respect to your use of the Site or any Content, that agreement will supersede these Terms to the extent they are in conflict.

20. QUESTIONS

Please contact us with any questions regarding the Site or these Terms at HelpGetCoverage@Stonegateadvisors.com.