

QUIET WEALTH LLC (“QW”) WEBSITE TERMS OF USE

Effective June 23, 2020

This website is maintained by Quiet Wealth LLC (“QW”, also referred to as “we,” “us,” and “our”). This Terms of Use Agreement (the “Agreement”) governs your usage of this website (the “Site”) and the Client Portal (the “Portal”).

ANY USAGE OF OR PARTICIPATION ON THE SITE OR PORTAL WILL CONSTITUTE ACCEPTANCE OF THIS AGREEMENT AND ACKNOWLEDGEMENT OF THE PRIVACY POLICY AS DESCRIBED BELOW.

IF YOU DO NOT AGREE TO ABIDE BY THE ABOVE, PLEASE DO NOT USE THE SITE.

1. About Quiet Wealth LLC

QW maintains the Site to provide information to clients, prospective clients and the general public. The Site also provides access to a Client Portal (as described below) (the “Portal”) through which we and our Clients can share confidential information.

Quiet Wealth LLC is a Maryland limited liability company with its principal office in Baltimore, Maryland. QW provides financial planning, investment management, and business advisory services to individuals, families, and small-business owners. QW is registered with the Securities Division of the Office of the Attorney General of the State of Maryland under the Maryland Securities Act. A detailed description of QW and its services is available by accessing our Firm Brochure, a link to which appears in the footer of the Site.

2. Who Can Legally Use the Site

In order to use the Site, you must meet all of the following criteria:

- Be 18 years of age or older
- Be lawfully capable of entering into a legal agreement
- A citizen or a resident of the United States
- You must not be prohibited from using the Site under applicable laws

3. Privacy Policy

The use of the Site and Portal is subject to acknowledgement and acceptance by you of our Privacy Policy, which discloses how we use and disclose personal and confidential information. A link to our Privacy Policy may be found in the footer of the Site. You acknowledge having read and understood the terms of the Privacy Policy by agreeing to the terms of this Agreement.

4. Disclaimers

The information on the Site is provided “AS IS” and without warranties of any kind either express or implied. To the fullest extent permissible pursuant to applicable laws, QW disclaims all

warranties, express or implied, including, but not limited to, implied warranties of merchantability, non-infringement, and suitability for a particular purpose.

Quiet Wealth does not warrant that the information on the Site will be free from error. None of the information provided on the Site is intended as investment, tax, accounting or legal advice, as an offer or solicitation of an offer to buy or sell, or as an endorsement of any company, security, fund, or other securities or non-securities offering. The information should not be relied upon for purposes of transacting securities or other investments. Your use of the information is at your sole risk. Under no circumstances shall Quiet Wealth be liable for any direct, indirect, special or consequential damages that result from the use of, or the inability to use, the materials in the Site, even if Quiet Wealth or a Quiet Wealth authorized representative has been advised of the possibility of such damages.

In no event shall Quiet Wealth have any liability to you for damages, losses, and causes of action for accessing the Site. Information on the Site should not be considered a solicitation to buy, an offer to sell, or a recommendation of any security in any jurisdiction where such offer, solicitation, or recommendation would be unlawful or unauthorized.

5. No Tax Advice Provided on the Site

Certain investment products and services and financial planning strategies mentioned on the Site may have tax consequences, and the Site may refer to general tax planning strategies. However, any tax planning strategies may not be applicable to your situation, and Quiet Wealth does not employ any licensed tax professionals. Therefore, nothing on the Site should be construed as tax advice applicable to you or advisable for you. You should consult a licensed tax professional or tax attorney to understand the tax consequences of any financial planning or tax planning strategy before implementing it.

6. No Estate Law or Other Legal Advice on the Site

Certain illustrative estate planning strategies may be discussed on the Site. However, Quiet Wealth does not employ any licensed attorneys, and therefore nothing on the Site should be construed as legal advice applicable to you or advisable for you. You should consult an estate attorney licensed in your jurisdiction before implementing any estate planning strategies.

7. Copyright

All content and layout on the Site are either the property of QW or have been licensed to us from third parties. You may not copy, reproduce, distribute, create derivative works from, or in any other way re-use any content on this website with QW's express, written consent. "Content" means any text, artwork, photos, videos, drawings or any other content which is protected by copyright and related laws. As part of using this site, you agree that you have no rights to any intellectual property on the Site.

8. Trademarks

“Quiet Wealth” and the Quiet Wealth logos are all trademarks of QW. You may not use the term “Quiet Wealth” or the logos and favicons without the express, written permission of QW. As part of using this Site, you agree that you have no rights to any of the above trademarks.

9. No Malicious Behavior

In using the Site, you shall not do any of the following:

- a) Reproduce or exploit any technology or content on the Site for commercial purposes;
- b) Interfere with or disrupt the Site or any of the equipment or software running the Site;
- c) Intercept, collect and store any personal information on the Site or the Portal; or
- d) Violate any state, federal or international laws.

10. Use of Portal Site

The Portal is a data exchange and data repository used by clients and prospective clients of QW. The Portal is owned and operated by eMoney Advisor, LLC (“eMoney”) and used under license by QW. In order to use the Portal, clients and prospective clients must agree to the terms and conditions described in the eMoney Site Terms of Use, a copy of which may be found at the following link:

<https://wealth.emaplan.com/ema/Legal/Terms>

Only clients of QW and prospective clients engaged in sharing of personal data with QW and parties explicitly authorized by clients may access the Portal site. No other persons are permitted to access the Portal site.

No person may share his/her Portal login credentials with other persons. If a client wants other parties to have access to the Portal site, please contact QW and we will be happy to provision separate login credentials for the other party.

Clients should regularly review information on the Portal. QW works to ensure that all information on the Portal is accurate, but errors may occur. Clients should immediately inform QW of any errors they discover on the Portal.

11. Links to Third-Party Websites

The Site contains links to third-party websites for the convenience of users. QW makes no representation regarding the content and privacy policies of third-party websites. QW shall not be liable for any information, recommendations, advice, products or services on third-party websites.

12. Linking to Content on the Site

Other parties are free to post links to content on the Site. However, other parties may not display content on the Site within frames nor displaying content on the Site within a third-party website.

13. Governing Law

This Agreement shall be governed by and interpreted in accordance with the laws of the State of Maryland. You agree to submit to the jurisdiction of state courts located in Baltimore County and United States District Court of Maryland, as applicable, and hereby waive any objections to the jurisdiction or venue of such courts.

14. Assignment

You may not assign or delegate any right or duty under this Agreement to a third party without consent from QW.

We may assign any right or duty under this Agreement with or without notice to you.

15. Amendment of Terms

QW may revise this Agreement at any time. We will post notifications on our website for 30 days following any change of terms of this Agreement. Users of the Portal will be notified by email of any changes in the terms of this Agreement. Ultimately, however, it is your responsibility to regularly review this Agreement, and your continued use of the Site after we have amended the terms of the Agreement will signify your acceptance of the revised terms.

16. Contacting Us

If you have questions about this Agreement, the Privacy Policy, or any other questions concerning the Site, please contact:

Quiet Wealth LLC
4 Clear Skys Court, Apt. 101
Baltimore, MD 21209
443-687-7870
legal@quietwealth.com

17. Entire Agreement

This Agreement constitutes the entire agreement between QW and you.

If any of the terms in this Agreement are found to be invalid or unenforceable, the remaining provisions will remain in effect and in full force.