

WEBSITE TERMS & CONDITIONS

Please read the following Terms & Conditions carefully since they govern your use of the Independence Financial Advisors website (ifa-nh.com). From this point on, we will refer to the IFA website as “Website” in these Terms & Conditions. Independence Financial Advisors maintains this site to provide you with information about IFA services and products, and to facilitate communications with us. From time to time, we may revise these terms and conditions. By accessing this site, you indicate your acknowledgement and acceptance of these terms and conditions. If you do not agree to the Terms & Conditions below, please do not access this site or any of the pages herein.

Each user of this Website agrees to the following Terms & Conditions:

Access To and From Website Transmissions and communications to and from this Website, even if done with the use of a secure Internet browser, may be read or intercepted by third parties. Each user of this Website agrees that Independence Financial Advisors will not be held liable should such an interception occur. All information submitted to Independence Financial Advisors via this Website shall be and remain the property of Independence Financial Advisors. Independence Financial Advisors shall be free to use, for any legal purpose, any ideas, concepts, know-how or techniques contained in information a user to this Website provides. We will use our best efforts to include accurate and up to date information on this Website, but we make no warranties or representations as to the accuracy of the information.

Statement of Information we collect at ifa-nh.com.

This section describes the circumstances under which we may receive personal information online.

Independence Financial Advisors is committed to the highest level of security and privacy regarding the collection and use of our customers’ personal information, as well as that of all visitors to our web site. Personal information may be collected through people voluntarily providing us with personal information via e-mail, web surveys, online registration, or contact forms. This information is handled internally by our staff to process the visitor’s request.

Independence Financial Advisors does use standard Web tracking software to collect non-identifying information about our visitors, such as:

- Date and time our site was accessed
- City, state and country
- Web browser used
- IP address (A numeric address given to servers connected to the internet)

IFA uses this information to create summary statistics and to determine the level of interest in our web site.

Some areas of our web site may use a “cookie” temporarily stored in the visitor’s computer memory (RAM) to allow the web server to log the pages you use within the site and to know if you have visited the site before.

Use of Website Contents

All information, documents and materials posted on this Website are only for the internal use of Website users and may not be resold, republished, or copied, without the prior written consent of Independence Financial Advisors. In addition, all information, documents and materials posted to this Website are subject to change without prior notification. All services and products described in this Website are subject to the terms of the applicable account agreements. Not all of the services and products described on this Website are available in all geographic areas. You may not be eligible for all the products or services offered through this Website. A Website user's eligibility for particular services and products are subject to final Independence Financial Advisors approval. It is also important that you note that investment products are not obligations of, or guaranteed by Independence Financial Advisors; and investment services are not bank deposits insured by the Federal Deposit Insurance Corporation or any other entity, and are subject to investment risks.

Links to Other Websites

Independence Financial Advisors may establish links between this Website and other websites operated by non-affiliated third parties. Independence Financial Advisors has no control over any other such websites or the contents therein and the existence of any such link shall not constitute an endorsement by Independence Financial Advisors. All user access to any of these hyperlinks are at the user's own risk and the content, accuracy, opinions expressed, and other links provided are not investigated, verified, monitored or endorsed by Independence Financial Advisors.

Children's Online Privacy Protection Act

We do not knowingly solicit data from children, and we do not knowingly market to children. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents.

Copyrights

Copyright in the images, text, screens and web pages appearing at this Website is owned by Independence Financial Advisors or others as indicated. You may copy information from our website for your personal or educational use only, provided that each copy includes any copyright, trademark or service mark notice as they appear on the pages copied. The information and materials may not otherwise be copied, displayed, distributed, downloaded, licensed, modified, published, reposted, reproduced, reused, sold, transmitted, or otherwise used for public or commercial purposes, except as provided in these terms and conditions without the express written permission of Independence Financial Advisors.

Indemnity

Each user of this Website agrees to indemnify and hold Independence Financial Advisors, its trustees, management, employees and agents harmless from and against all claims and expenses, including attorneys' fees arising out of the use of this Website and the content herein.

Cookies and Tracking

Independence Financial Advisors sites use “cookies” to enable you to sign in to our services and to track your traffic patterns. A cookie is a text file that is placed on your computer’s hard drive. Cookies help us personalize and make improvements to Independence Financial Advisors Sites so that you can have a pleasant and productive experience. You can set your browser to send a warning message before accepting cookies or to refuse cookies. Check your browser for instructions on how to handle cookies. If you choose to decline cookies, you may not be able to use all of the features of Independence Financial

Advisors Sites.

Online Behavioral Advertising by Independence Financial Advisors and Others
Independence Financial Advisors also works with third party advertising and personalization partners that use cookies to help us display personalized content and appropriate advertising during your visits to Independence Financial Advisors Sites and other websites. These cookies identify the pages you view, the links and ads you click on, other actions you take on those web pages, and the site from which you came before arriving at a web page. This also helps us measure the performance of our advertising campaigns.

Similarly, third parties use cookies to deliver advertising for companies other than Independence Financial Advisors to you on the Internet, whether you are on Independence Financial Advisors Sites or other websites, based on your visits to Independence Financial Advisors and other websites. These cookies assist the third parties in identifying the pages you view, the links and ads you click on, other actions you take on those web pages, and the site from which you came before arriving at a web page.

If you would like to opt out of this program, please visit the Network Advertising Initiative opt-out page located at <http://www.networkadvertising.org/choices>.

“Do Not Track” Signals

Please note that while you may have the ability to opt-out of targeted advertising through the <http://www.networkadvertising.org/choices> link above and you may be able to control the use of cookies through your web browser as described in the “Cookies and Tracking” section above, some web browsers may give you the ability to enable a “do not track” setting that sends a special signal to the websites you encounter while web browsing. This is different from disabling certain forms of tracking by declining cookies in your browser settings, as browsers with the “do not track” setting enabled still have the ability to accept cookies. Independence Financial Advisors does not respond to web browser “do not track signals” at this time. If we do so in the future, we will describe how we do so in this Privacy Policy.

Miscellaneous

Independence Financial Advisors will not be held liable for any damage done to a user’s computer, such as a virus being downloaded from a link or site accessed through this

Website. If you are running a “pop-up stopper”, you may have to turn off the “pop-up stopper” in order for all links on the site to work.

Additional information or comments may be directed to the following:

AVP, BSA, Risk Management, Security & Information Security Officer
Independence Financial Advisors
402 Central Street
Franklin, NH 03235

Main: (800) 821-1776