

Terms of Service

HYHdata, LLC d/b/a The Investor Semester

Table of Contents

1. Website Use
2. Website User Conduct
3. Ordering and Payment
4. Return/Refund Policy
5. Order Placement and Acceptance
6. Subscriptions
7. Free Trials
8. Cancellations
9. Discounts
10. Intellectual Property
11. User Content
12. Copyright Infringement (DMCA)
13. Social Media Disclaimer
14. No Warranties
15. Limitation of Liability
16. Arbitration and Class Action Waiver
17. Additional Remedies
18. Indemnification
19. Third Party Links
20. Privacy
21. Personal Information
22. Termination
23. Governing Law and Venue
24. Modifications to Terms
25. Updating Your Account
26. Email Policies
27. Entire Agreement
28. Severability
29. Relationship of Parties
30. Assignment
31. Contacting Us

32. Platform, Payments, and Access (Whop)

33. Joint Ventures and Tuition Credit

Full Disclosures & Earnings Disclosure

SECTION 1 – WEBSITE USE THE WEBSITE IS INTENDED FOR BUSINESSES

OPERATED BY ADULTS. IF YOU USE THE WEBSITE, YOU ARE AFFIRMING THAT YOU ARE AT LEAST 18 YEARS OLD OR THE LEGAL AGE OF MAJORITY IN YOUR STATE OR PROVINCE OF RESIDENCE (WHICHEVER IS GREATER), OPERATE A BUSINESS, HAVE THE LEGAL CAPACITY TO ENTER INTO A BINDING CONTRACT WITH US, AND HAVE READ THIS AGREEMENT AND UNDERSTAND AND AGREE TO ITS TERMS.

SECTION 2 – WEBSITE USER CONDUCT AND

RESTRICTIONS - LICENSE TERMS ALL ASPECTS OF OUR WEBSITE ARE PROTECTED BY U.S. AND INTERNATIONAL COPYRIGHT, TRADEMARK, AND OTHER INTELLECTUAL PROPERTY LAWS, INCLUDING ALL CONTENT, INFORMATION, DESIGN ELEMENTS, TEXT MATERIAL, LOGOS, TAGLINES, METATAGS, HASHTAGS, PHOTOGRAPHIC IMAGES, TESTIMONIALS, PERSONAL STORIES, ICONS, VIDEO AND AUDIO CLIPS, AND DOWNLOADS. NO MATERIAL ON THE WEBSITE MAY BE COPIED, REPRODUCED, DISTRIBUTED, REPUBLISHED, UPLOADED, DISPLAYED, POSTED, OR TRANSMITTED IN ANY WAY WHATSOEVER. THE THE INVESTOR SEMESTER TRADEMARK AND LOGO ARE PROPRIETARY MARKS OF THE INVESTOR SEMESTER, AND THE USE OF THOSE MARKS IS STRICTLY PROHIBITED. NOTHING HEREIN GIVES YOU THE RIGHT TO USE, COPY, REGISTER AS A DOMAIN NAME, REPRODUCE, OR OTHERWISE DISPLAY ANY LOGO, TAGLINE, TRADEMARK, TRADE NAME, COPYRIGHTED MATERIAL, PATENT, TRADE DRESS, TRADE SECRET, OR CONFIDENTIAL INFORMATION OWNED BY THE INVESTOR SEMESTER. SUBJECT TO YOUR CONTINUED STRICT COMPLIANCE WITH ALL TERMS, THE INVESTOR SEMESTER PROVIDES TO YOU A REVOCABLE, LIMITED, NON-EXCLUSIVE, ROYALTY-FREE, NONSUBLICENSABLE, NON-TRANSFERRABLE LICENSE TO USE THE WEBSITE. YOU ACKNOWLEDGE AND AGREE THAT YOU DO NOT ACQUIRE ANY OWNERSHIP RIGHTS IN ANY MATERIAL PROTECTED BY INTELLECTUAL PROPERTY LAWS. IF YOU PURCHASE A SUBSCRIPTION TO THE INVESTOR SEMESTER'S ONLINE MATERIALS, THE INVESTOR SEMESTER PROVIDES TO YOU A REVOCABLE, LIMITED, NON-EXCLUSIVE, NONSUBLICENSABLE, NON-TRANSFERRABLE LICENSE TO USE THE SOFTWARE. YOU ACKNOWLEDGE AND AGREE THAT: (1) THE SOFTWARE IS COPYRIGHTED MATERIAL UNDER UNITED STATES AND INTERNATIONAL COPYRIGHT LAWS THAT IS EXCLUSIVELY OWNED BY THE INVESTOR SEMESTER; (2) YOU DO NOT ACQUIRE ANY OWNERSHIP RIGHTS IN THE SOFTWARE; (3) YOU MAY NOT MODIFY, PUBLISH, TRANSMIT, PARTICIPATE IN THE TRANSFER OR SALE, OR CREATE DERIVATIVE WORKS FROM THE CONTENT OF THE SOFTWARE; (4) EXCEPT AS OTHERWISE EXPRESSLY PERMITTED UNDER COPYRIGHT LAW, YOU MAY NOT COPY, REDISTRIBUTE, PUBLISH, DISPLAY OR COMMERCIAL EXPLOIT ANY MATERIAL FROM THE SOFTWARE WITHOUT THE EXPRESS WRITTEN PERMISSION OF THE INVESTOR SEMESTER; AND (5) IN THE EVENT OF ANY PERMITTED COPYING (E.G., FROM THE WEBSITE TO YOUR COMPUTER SYSTEM), NO CHANGES IN OR DELETION OF AUTHOR ATTRIBUTION, TRADEMARK, LEGEND OR COPYRIGHT NOTICE SHALL BE MADE. YOU AGREE NOT TO USE OR ATTEMPT TO USE THE WEBSITE, OR ANY SOFTWARE PROVIDED BY THE INVESTOR SEMESTER, WHETHER ALONE, OR IN CONJUNCTION WITH OTHER SOFTWARE OR HARDWARE, IN ANY UNLAWFUL MANNER

OR A MANNER HARMFUL TO THE INVESTOR SEMESTER. YOU FURTHER AGREE NOT TO COMMIT ANY HARMFUL OR UNLAWFUL ACT OR ATTEMPT TO COMMIT ANY HARMFUL OR UNLAWFUL ACT ON OR THROUGH THE WEBSITE OR THROUGH USE OF ANY SOFTWARE OR HARDWARE INCLUDING, BUT NOT LIMITED TO, REFRAINING FROM: HARMFUL ACTS: ANY DISHONEST OR UNETHICAL PRACTICE; ANY VIOLATION OF THE LAW; INFILCTION OF HARM TO THE INVESTOR SEMESTER'S REPUTATION; HACKING AND OTHER DIGITAL OR PHYSICAL ATTACKS ON THE WEBSITE; SCRAPING, CRAWLING, DOWNLOADING, SCREENGABBRING, OR OTHERWISE COPYING CONTENT ON THE WEBSITE AND/OR TRANSMITTING IT IN ANY WAY WE HAVEN'T SPECIFICALLY PERMITTED; INTRODUCING, TRANSMITTING, OR STORING VIRUSES OR OTHER MALICIOUS CODE; INTERFERING WITH THE SECURITY OR OPERATION OF THE WEBSITE; FRAMING OR MIRRORING THE WEBSITE; CREATING, BENCHMARKING, OR GATHERING INTELLIGENCE FOR A COMPETITIVE OFFERING; INFRINGING ANOTHER PARTY'S INTELLECTUAL PROPERTY RIGHTS, INCLUDING FAILING TO OBTAIN PERMISSION TO UPLOAD/TRANSFER/DISPLAY WORKS OF AUTHORSHIP; INTERCEPTING OR EXPROPRIATING DATA; AND THE VIOLATION OF THE RIGHTS OF THE INVESTOR SEMESTER OR ANY THIRD PARTY; "SPAMMING" AND UNSOLICITED COMMUNICATIONS: WE HAVE ZERO TOLERANCE FOR SPAM AND UNSOLICITED COMMUNICATIONS. ANY COMMUNICATIONS SENT OR AUTHORIZED BY YOU REASONABLY DEEMED "SPAMMING," OR ANY OTHER UNSOLICITED SOLICITATIONS (INCLUDING WITHOUT LIMITATION POSTINGS ON SOCIAL MEDIA OR THIRD-PARTY BLOGS) WILL BE DEEMED A MATERIAL THREAT TO THE INVESTOR SEMESTER'S REPUTATION AND TO THE RIGHTS OF THIRD PARTIES. IT IS YOUR OBLIGATION, EXCLUSIVELY, TO ENSURE THAT ALL BUSINESS COMMUNICATIONS COMPLY WITH STATE AND LOCAL ANTI-SPAMMING OR ANALOGOUS LAWS. OFFENSIVE COMMUNICATIONS: ANY COMMUNICATION SENT, POSTED, OR AUTHORIZED BY YOU, INCLUDING WITHOUT LIMITATION POSTINGS ON ANY WEBSITE OPERATED BY YOU, OR SOCIAL MEDIA OR BLOG, WHICH ARE: SEXUALLY EXPLICIT, OBSCENE, VULGAR, OR PORNOGRAPHIC; OFFENSIVE, PROFANE, HATEFUL, THREATENING, HARMFUL, DEFAMATORY, LIBELOUS, HARASSING, OR DISCRIMINATORY; GRAPHICALLY VIOLENT; OR SOLICITOUS OF UNLAWFUL BEHAVIOR. SENSITIVE INFORMATION: YOU WILL NOT IMPORT, OR INCORPORATE INTO, ANY CONTACT LISTS OR OTHER CONTENT YOU UPLOAD TO ANY WEBSITE, SOFTWARE, OR OTHER ELECTRONIC SERVICE HOSTED, PROVIDED BY OR CONNECTED TO THE INVESTOR SEMESTER, ANY OF THE FOLLOWING INFORMATION: SOCIAL SECURITY NUMBERS, NATIONAL INSURANCE NUMBERS, CREDIT CARD DATA, PASSWORDS, SECURITY CREDENTIALS, BANK ACCOUNT NUMBERS, OR SENSITIVE PERSONAL, HEALTH OR FINANCIAL INFORMATION OF ANY KIND.

SECTION 3 – OUR PRIVACY STATEMENT AND YOUR PERSONAL INFORMATION WE RESPECT

YOUR PRIVACY AND THE USE AND PROTECTION OF YOUR NON-PUBLIC, PERSONAL INFORMATION. YOUR SUBMISSION OF PERSONAL INFORMATION THROUGH THE WEBSITE IS GOVERNED BY OUR PRIVACY STATEMENT AND, IF YOU AND/OR YOUR END USERS ARE LOCATED IN THE EUROPEAN UNION OR UNITED KINGDOM, OUR DATA

PROCESSING ADDENDUM (DPA). OUR PRIVACY STATEMENT MAY BE VIEWED HERE. THE INVESTOR SEMESTER RESERVES THE RIGHT TO MODIFY ITS PRIVACY STATEMENT AND DPA IN ITS REASONABLE DISCRETION FROM TIME-TOTIME. OUR PRIVACY STATEMENT IS INCORPORATED INTO THIS AGREEMENT BY REFERENCE.

SECTION 4 – INFORMATION YOU PROVIDE;

REGISTRATION; PASSWORDS AS A THE INVESTOR SEMESTER USER, YOU WILL BE REQUIRED TO CREATE AN ACCOUNT WITH THE INVESTOR SEMESTER. YOU WARRANT THAT THE INFORMATION YOU PROVIDE US IS TRUTHFUL AND ACCURATE, AND THAT YOU ARE NOT IMPERSONATING ANOTHER PERSON. YOU ARE RESPONSIBLE FOR MAINTAINING THE CONFIDENTIALITY OF ANY PASSWORD YOU MAY USE TO ACCESS YOUR THE INVESTOR SEMESTER USER ACCOUNT, AND YOU AGREE NOT TO TRANSFER YOUR PASSWORD OR USERNAME OR LEND OR OTHERWISE TRANSFER YOUR USE OF OR ACCESS TO YOUR USER ACCOUNT, TO ANY THIRD PARTY. YOU ARE FULLY RESPONSIBLE FOR ALL TRANSACTIONS WITH, AND INFORMATION CONVEYED TO YOU AS A THE INVESTOR SEMESTER SUBSCRIBER/USER, INCLUDING TECHNICAL INFORMATION, PRICING, BUSINESS STRATEGY, AND DATA ABOUT OTHER PAST OR CURRENT THE INVESTOR SEMESTER USERS OR THEIR CUSTOMERS.

SECTION 5 – ORDER PLACEMENT AND ACCEPTANCE IF YOU ORDER A SERVICE

OR PRODUCT, PAYMENT MUST BE RECEIVED BY US BEFORE YOUR ORDER IS ACCEPTED. WE MAY REQUIRE ADDITIONAL INFORMATION REGARDING YOUR ORDER IF ANY REQUIRED INFORMATION WAS MISSING OR INACCURATE AND MAY CANCEL OR LIMIT AN ORDER ANY TIME AFTER IT HAS BEEN PLACED. YOUR ELECTRONIC ORDER CONFIRMATION, OR ANY FORM OF CONFIRMATION, DOES NOT SIGNIFY OUR ACCEPTANCE OF YOUR ORDER. YOU MUST CONTACT US IMMEDIATELY AT hello@investorsemester.com IN ORDER TO MODIFY OR CANCEL YOUR PENDING ORDER. WE CANNOT GUARANTEE THAT WE WILL BE ABLE TO AMEND YOUR ORDER IN ACCORDANCE WITH YOUR INSTRUCTIONS. ALL ITEMS ARE SUBJECT TO AVAILABILITY. WE WILL NOTIFY YOU IF ANY ITEM IS NOT AVAILABLE, THE EXPECTED AVAILABILITY DATE, AND MAY OFFER YOU AN ALTERNATIVE PRODUCT OR SERVICE. IF THE AVAILABILITY OF ANY PRODUCT OR SERVICE IS DELAYED AND YOU DO NOT WISH TO SUBSTITUTE THE PRODUCT OR SERVICE, UPON YOUR REQUEST, WE WILL CANCEL YOUR ORDER AND IF PREVIOUSLY CHARGED, YOUR PAYMENT CARD WILL BE FULLY REFUNDED FOR THAT SPECIFIC ORDER. WE RESERVE THE RIGHT TO LIMIT THE SALES OF OUR PRODUCTS AND SERVICES TO ANY PERSON, GEOGRAPHIC REGION, OR JURISDICTION. WE MAY EXERCISE THIS RIGHT ON A CASE-BY-CASE BASIS AT OUR SOLE AND EXCLUSIVE DISCRETION. YOUR PURCHASE ORDER OF PRODUCTS AND OTHER SERVICES IS CONDITIONED ON YOU REAFFIRMING YOUR ACCEPTANCE OF THIS AGREEMENT. ALL ADVERTISED PRICES ARE IN, AND ALL PAYMENTS SHALL BE IN, U.S. DOLLARS.

SECTION 6 – REFUNDS THE INVESTOR

SEMESTER HAS NO REFUND OR EXCHANGE POLICY. BY ENROLLING IN ANY OF THE INVESTOR SEMESTER'S PRODUCTS OR SERVICES, YOU FORFEIT THE RIGHT TO CHARGE

BACK OR DISPUTE CREDIT CARD OR BANK CHARGES ASSOCIATED WITH THE INVESTOR SEMESTER'S SERVICES. INTANGIBLE ONLINE PRODUCTS ARE NOT REFUNDABLE. AS OUR SERVICES ARE DIGITAL PRODUCTS, THEY ARE DEEMED "USED" AFTER BEING EMAILED, DOWNLOADED, AND/OR OPENED. IF YOU ARE NOT HAPPY WITH OUR SERVICES, YOUR ONLY RE COURSE IS TO UNSUBSCRIBE. IF YOU CHOOSE TO STOP USING OUR SERVICES BEFORE THE END OF YOUR BILLING CYCLE, YOU UNDERSTAND AND ACCEPT THAT WE WILL NOT BE ABLE TO OFFER A REFUND, WHETHER PARTIALLY OR IN FULL, FOR THE REMAINING PART OF YOUR CYCLE. FOR EMPHASIS, WE DO NOT PROVIDE REFUNDS, CREDITS, OR PRORATED BILLING FOR ANY

CANCELED SUBSCRIPTION. IF YOU WISH TO CANCEL YOUR SUBSCRIPTION, PLEASE EMAIL:

hello@investorsemester.com OR SUBMIT A SUPPORT TICKET WITHIN THE SERVER. YOU MUST COMPLETE A CANCELLATION SURVEY FORM PRIOR TO HAVING YOUR SUBSCRIPTION CANCELED. FAILURE TO SUBMIT YOUR SURVEY IN A TIMELY MANNER MAY RESULT IN YOU BEING LIABLE FOR THE NEXT BILLING CYCLE. ONCE YOUR SURVEY HAS BEEN RECEIVED, OUR CUSTOMER SERVICE CAN BEGIN TO PROCESS YOUR CANCELLATION REQUEST.

SECTION 7 –

SUBSCRIPTION TERMS AND AUTOMATIC PAYMENTS A THE INVESTOR SEMESTER USER IS RESPONSIBLE FOR PAYING ALL SUMS DUE TO THE INVESTOR SEMESTER IN CONNECTION WITH THEIR MONTHLY SUBSCRIPTION IN ACCORDANCE WITH THESE TERMS. THE FIRST FEE PAYABLE IN ACCORDANCE WITH THESE TERMS IS DUE WHEN THE USER ACCOUNT IS SET UP, AND PAYMENT OF THE MONTHLY FEE IS A CONDITION OF ACCESS, OR AFTER YOUR FREE TRIAL ENDS AND YOU HAVE NOT CANCELED THE AUTOMATIC SUBSCRIPTION WITH US. EVERY CALENDAR MONTH, YOUR ACCOUNT WILL BE CHARGED THE SUBSCRIPTION FEE PLUS APPLICABLE TAX FOR THE FOLLOWING MONTH'S SUBSCRIPTION, TOGETHER WITH ANY OTHER FEES FOR THE FOLLOWING MONTH'S SUBSCRIPTION PLUS ANY ACCUMULATED CHARGES FOR THE PAST PERIOD (COLLECTIVELY "FEES"). FAILURE BY THE THE INVESTOR SEMESTER USER TO USE ANY OF THE SERVICES AVAILABLE THROUGH THE SERVICE PROVIDED BY THE INVESTOR SEMESTER DOES NOT RELIEVE THE THE INVESTOR SEMESTER USER OF THEIR PAYMENT OBLIGATIONS UNDER THESE TERMS. POTENTIAL USERS CAN PAY BY CREDIT CARD OR DEBIT CARD. PAYMENT DETAILS SHALL BE COLLECTED BY US THROUGH OUR SECURE FINANCIAL DATA COLLECTION MECHANISM. YOU ACKNOWLEDGE AND AGREE THAT WE HOLD DATA RELATING TO THE TRANSACTION, INCLUDING THE LAST FOUR DIGITS AND THE EXPIRATION DATE OF THE CARD USED TO PURCHASE THE PRODUCTS OR SERVICES TOGETHER WITH DETAILS ON WHEN PAYMENT IS DUE. YOU FURTHER ACKNOWLEDGE AND AGREE THAT PAYMENTS ARE DUE ON A RECURRING BASIS IN ACCORDANCE WITH THE PAYMENT TERMS FOR THE SPECIFIC SERVICE PURCHASED (UNLESS THE SUBSCRIPTION IS CANCELED IN ACCORDANCE WITH THESE TERMS) AND THEREFORE AUTHORIZE THE AUTOMATIC PAYMENT COLLECTION TERMS APPLICABLE TO THAT SPECIFIC SERVICE (E.G., ON A MONTHLY BASIS AND FOR A SPECIFIC AMOUNT). IF YOU WISH TO CANCEL YOUR THE

INVESTOR SEMESTER SUBSCRIPTION (INCLUDING SUBSCRIPTIONS FOR SERVICES) AT ANY TIME AFTER A FREE TRIAL OR DISCOUNTED PERIOD ENDS, YOU MUST SUBMIT A CANCELLATION REQUEST TO US VIA OUR SUPPORT EMAIL ADDRESS hello@investorsemester.com OR THROUGH YOUR ACCOUNT DASHBOARD, AS DETAILED HERE. FOR MONTHLY SUBSCRIPTIONS (INCLUDING SUBSCRIPTIONS FOR SERVICES), WE REQUIRE AT LEAST TEN (10) DAYS' NOTICE OF CANCELLATION BY EMAIL. IF YOU PROVIDE SUCH NOTICE LESS THAN TEN (10) DAYS BEFORE THE FIRST DAY OF YOUR NEXT SUBSCRIPTION MONTH. THE INVESTOR SEMESTER RESERVES THE RIGHT TO IMMEDIATELY TERMINATE A USER'S ACCOUNT AND/OR SERVICE FOR ANY UNPAID (IN WHOLE OR PART) PERIOD OF THE SUBSCRIPTION (WITH OR WITHOUT NOTICE). TERMINATION OF SERVICE IN NO WAY RELIEVES OR EXCUSES THE USER FROM ANY OBLIGATION TO PAY OUTSTANDING CHARGES OR EXPENSES. IN THE EVENT THE INVESTOR SEMESTER STARTS COLLECTION PROCESSES OF ANY TYPE, YOU WILL BE LIABLE FOR ALL COLLECTION COSTS, INCLUDING LEGAL FEES AND EXPENSES. IN ADDITION TO ANY FEES, THE INVESTOR SEMESTER MAY ALSO CHARGE APPLICABLE VALUE ADDED OR OTHER TAX.

SECTION 8 – SHIPPING FEES UNLESS OTHERWISE STATED ON THE WEBSITE AT THE TIME

OF PURCHASE, IF WE SHIP YOU A PHYSICAL PRODUCT, WE RESERVE THE RIGHT TO ADD APPLICABLE SHIPPING AND HANDLING FEES TO YOUR ORDER. UNLESS OTHERWISE STATED, WE WILL USE COMMERCIALLY REASONABLE EFFORTS TO FULFILL YOUR ORDER WITHIN A REASONABLE TIME AFTER RECEIPT OF YOUR PROPERLY COMPLETED AND VERIFIED ORDER. ACCURATE SHIPPING ADDRESS AND PHONE NUMBER INFORMATION IS REQUIRED. ALTHOUGH WE MAY PROVIDE DELIVERY OR SHIPMENT TIMEFRAMES OR DATES, SUCH DATES ARE GOOD-FAITH ESTIMATES AND ARE SUBJECT TO CHANGE. IF YOUR ORDER WILL BE DELAYED, WE WILL CONTACT YOU AT THE E-MAIL ADDRESS YOU PROVIDED WHEN PLACING YOUR ORDER. IF WE ARE UNABLE TO CONTACT YOU OR YOU WOULD LIKE TO CANCEL YOUR ORDER, WE WILL CANCEL THE ORDER AND REFUND THE FULL AMOUNT CHARGED. WE SHALL NOT BE LIABLE FOR ANY LOSS, DAMAGE, COST, OR EXPENSE RELATED TO ANY DELAY IN SHIPMENT OR DELIVERY CAUSED BY ANY THIRD-PARTY CARRIER OR OTHER DELIVERY SERVICE NOT OWNED OR CONTROLLED BY US. THE RISK OF LOSS AND TITLE FOR SUCH ITEMS PASS TO YOU UPON OUR DELIVERY TO ANY THIRD-PARTY CARRIER.

SECTION 9 – PRODUCTS, SERVICES, AND PRICES PRODUCTS,

SERVICES, AND PRICES ARE GENERALLY POSTED AT THE FOLLOWING URL, BUT ARE SUBJECT TO CHANGE: WWW.INVESTORSEMESTER.COM. THE INVESTOR SEMESTER RESERVES THE RIGHT, WITHOUT NOTICE, TO DISCONTINUE PRODUCTS OR SERVICES OR MODIFY SPECIFICATIONS AND PRICES ON PRODUCTS AND SERVICES WITHOUT INCURRING ANY OBLIGATION TO YOU. EXCEPT AS OTHERWISE EXPRESSLY PROVIDED FOR IN THESE TERMS, ANY PRICE CHANGES TO YOUR SUBSCRIPTION OR PURCHASE OF PRODUCT(S) OR SERVICES WILL TAKE EFFECT FOLLOWING EMAIL NOTICE TO YOU. PRICE CHANGES ARE EFFECTIVE ON THE FIRST DAY OF THE MONTH AFTER THE PRICE

CHANGE IS POSTED. BY ACCESSING, USING, SUBSCRIBING, OR PLACING AN ORDER OVER THE WEBSITE, YOU AUTHORIZE THE INVESTOR SEMESTER TO CHARGE YOUR ACCOUNT IN THE AMOUNT INDICATED FOR THE VALUE OF THE SERVICES YOU SELECT, INCLUDING ANY FUTURE PRICE CHANGES. IF YOU REQUEST A DOWNGRADE IN SERVICES, THE DOWNGRADE (AND CORRESPONDING PRICE REDUCTION) WILL BECOME EFFECTIVE ON THE FIRST DAY OF THE MONTH FOLLOWING YOUR REQUESTED DOWNGRADE. BY YOUR CONTINUED USE OF INVESTOR SEMESTER SERVICES, AND UNLESS YOU TERMINATE YOUR SUBSCRIPTION AS PROVIDED HEREIN, YOU AGREE THAT THE INVESTOR SEMESTER MAY CHARGE YOUR CREDIT CARD MONTHLY FOR THE PRODUCTS AND SERVICES YOU HAVE SELECTED, AND YOU CONSENT TO ANY PRICE CHANGES FOR SUCH SERVICES AFTER E-MAIL NOTICE HAS BEEN PROVIDED TO YOU. THE INVESTOR SEMESTER TAKES REASONABLE STEPS TO ENSURE THAT THE PRICES SET FORTH ON THE WEBSITE ARE CORRECT, AND TO ACCURATELY DESCRIBE AND DISPLAY THE ITEMS AVAILABLE ON THE WEBSITE. IF THE CORRECT PRICE OF OUR PRODUCT IS HIGHER THAN ITS STATED PRICE, WE WILL, AT OUR DISCRETION, EITHER CONTACT YOU FOR INSTRUCTIONS OR CANCEL YOUR ORDER AND NOTIFY YOU OF SUCH CANCELLATION. WHEN ORDERING PRODUCTS OR SERVICES, PLEASE NOTE THAT THE INVESTOR SEMESTER DOES NOT WARRANT THAT PRODUCT OR SERVICE DESCRIPTIONS ARE ACCURATE, COMPLETE, CURRENT, OR ERROR-FREE, OR THAT PACKAGING WILL MATCH THE ACTUAL PRODUCT THAT YOU RECEIVE. ALL SALES ARE DEEMED FINAL EXCEPT AS PROVIDED OTHERWISE. THE INVESTOR SEMESTER'S DESCRIPTIONS OF, OR REFERENCES TO, PRODUCTS OR SERVICES NOT OWNED BY THE INVESTOR SEMESTER ARE NOT INTENDED TO IMPLY ENDORSEMENT OF THAT PRODUCT OR SERVICE OR CONSTITUTE A WARRANTY BY THE INVESTOR SEMESTER. SECTION 10 – DISCLAIMER – YOUR INDIVIDUAL RESULTS WILL VARY EVERY ONLINE BUSINESS IS DIFFERENT, EMPLOYING DIFFERENT STRATEGIC APPROACHES AND ORGANIZATIONAL STRUCTURES, AND OFFERING DIFFERENT PRODUCTS AND SERVICES. THEREFORE, INDIVIDUAL RESULTS WILL VARY FROM USER TO USER. YOUR BUSINESS' INDIVIDUAL RESULTS WILL VARY DEPENDING UPON A VARIETY OF FACTORS UNIQUE TO YOUR BUSINESS, INCLUDING BUT NOT LIMITED TO YOUR CONTENT, BUSINESS MODEL, AND PRODUCT AND SERVICE OFFERINGS. THE INVESTOR SEMESTER DOES NOT PROMISE, GUARANTEE, OR WARRANT YOUR BUSINESS' SUCCESS, INCOME, OR SALES. YOU UNDERSTAND AND ACKNOWLEDGE THAT THE INVESTOR SEMESTER WILL NOT AT ANY TIME PROVIDE SALES LEADS OR REFERRALS TO YOU OR YOUR BUSINESS. THOSE BUSINESSES WHO PURCHASE OUR PRODUCTS OR SERVICES WILL RECEIVE ACCESS TO OUR COURSE AND TRAINING. HOWEVER, WE DO NOT GUARANTEE YOUR BUSINESS' SUCCESS, AND BASED UPON MANY MARKET FACTORS THAT WE CANNOT CONTROL, THE SOFTWARE AND TOOLS WE PROVIDE MAY OR MAY NOT BE APPLICABLE TO YOUR SPECIFIC BUSINESS. FURTHER, WE DO NOT MAKE EARNINGS CLAIMS, EFFORTS CLAIMS, RETURN ON INVESTMENT CLAIMS, OR CLAIMS THAT OUR SOFTWARE, TOOLS, OR OTHER OFFERINGS WILL MAKE YOUR BUSINESS ANY SPECIFIC AMOUNT OF MONEY, AND IT IS POSSIBLE THAT YOU WILL NOT EARN YOUR INVESTMENT BACK. WE DO NOT SELL A BUSINESS OPPORTUNITY, "GET RICH QUICK" PROGRAM, GUARANTEED SYSTEM, FRANCHISE SYSTEM, OR A BUSINESS IN A BOX. YOU SHOULD NOT PURCHASE

OUR PRODUCTS OR SERVICES IF THAT IS YOUR EXPECTATION. INSTEAD, YOU SHOULD PURCHASE WITH THE UNDERSTANDING THAT USING THE INFORMATION AND TRAINING PURCHASED WILL TAKE TIME AND EFFORT AND MAY BE APPLICABLE IN SOME SITUATIONS BUT NOT OTHERS. ALSO, WE DO NOT OFFER ANY TAX, ACCOUNTING, FINANCIAL, OR LEGAL ADVICE. YOU SHOULD CONSULT YOUR BUSINESS' ACCOUNTANT, ATTORNEY, OR FINANCIAL ADVISOR FOR ADVICE ON THESE TOPICS. SECTION 11 – YOUR RESPONSIBILITIES IN RUNNING YOUR BUSINESS YOU REPRESENT AND WARRANT THAT YOU OPERATE A BUSINESS IN GOOD STANDING AND YOU AGREE THAT THERE ARE NO PRIOR OR PENDING GOVERNMENT INVESTIGATIONS OR PROSECUTIONS AGAINST YOU OR YOUR BUSINESS. YOU ALSO AGREE THAT YOU AND YOUR BUSINESS WILL ONLY USE THE INVESTOR SEMESTER'S PRODUCTS AND SERVICES FOR LAWFUL PURPOSES AND THAT YOU SHALL NOT USE SUCH PRODUCTS OR SERVICES, WHETHER ALONE OR IN CONNECTION WITH OTHER SOFTWARE, HARDWARE, OR SERVICES, FOR ANY UNLAWFUL OR HARMFUL PURPOSE. YOU ARE SOLELY AND EXCLUSIVELY RESPONSIBLE FOR COMPLYING WITH ALL APPLICABLE LAWS AND REGULATIONS IN RUNNING YOUR BUSINESS, INCLUDING, BUT NOT LIMITED TO, ALL LAWS GOVERNING ADVERTISING AND MARKETING CLAIMS, SUBSCRIPTIONS, REFUNDS, PREMIUM OFFERS, TAX LAWS, AND ALL ADDITIONAL LAWS APPLICABLE TO YOUR BUSINESS. YOU AGREE TO NOTIFY THE INVESTOR SEMESTER IF ANY INVESTIGATION OR LAWSUIT IS THREATENED OR FILED AGAINST YOU, WHEREUPON THE INVESTOR SEMESTER SHALL HAVE THE RIGHT TO TERMINATE THIS AGREEMENT WITHOUT LIABILITY. THE INVESTOR SEMESTER SHALL HAVE NO LIABILITY FOR YOUR VIOLATION OF ANY LAWS. YOU ARE SOLELY AND EXCLUSIVELY RESPONSIBLE FOR COLLECTING AND REPORTING ALL SALES AND USE TAX, AND ANY OTHER TAXES, WHICH MAY APPLY TO SALES OF PRODUCTS OR SERVICES BY YOUR BUSINESS. THE INVESTOR SEMESTER SHALL NOT BE RESPONSIBLE TO COLLECT OR REPORT ANY TAXES WHICH MAY APPLY TO YOUR BUSINESS OR SALES OF PRODUCTS OR SERVICES BY YOUR BUSINESS. YOU AGREE TO INDEMNIFY THE INVESTOR SEMESTER AS SET OUT BELOW IN THE EVENT THAT YOU AND/OR YOUR BUSINESS VIOLATES ANY LAW AND A CLAIM IS THREATENED OR ASSERTED AGAINST THE INVESTOR SEMESTER AS A RESULT.

SECTION 12 – TESTIMONIALS, REVIEWS, AND PICTURES/VIDEOS THE INVESTOR SEMESTER IS PLEASED TO HEAR FROM USERS AND CUSTOMERS AND WELCOMES YOUR COMMENTS REGARDING OUR SERVICES AND PRODUCTS. THE INVESTOR SEMESTER MAY USE TESTIMONIALS AND/OR PRODUCT REVIEWS IN WHOLE OR IN PART TOGETHER WITH THE NAME, CITY, AND STATE OF THE PERSON SUBMITTING IT. TESTIMONIALS MAY BE USED FOR ANY FORM OF ACTIVITY RELATING TO INVESTOR SEMESTER SERVICES OR PRODUCTS, IN PRINTED AND ONLINE MEDIA, AS THE INVESTOR SEMESTER DETERMINES IN ITS SOLE AND EXCLUSIVE DISCRETION. TESTIMONIALS REPRESENT THE UNIQUE EXPERIENCE OF THE PARTICIPANTS AND CUSTOMERS SUBMITTING THE TESTIMONIAL AND DO NOT NECESSARILY REFLECT THE EXPERIENCE THAT YOU MAY HAVE USING OUR SERVICES OR PRODUCTS. AS SET FORTH ABOVE IN SECTION 10, YOUR RESULTS WILL VARY DEPENDING UPON A VARIETY OF FACTORS UNIQUE TO AND BEYOND THE INVESTOR SEMESTER'S

CONTROL. NOTE THAT TESTIMONIALS, PHOTOGRAPHS, AND OTHER INFORMATION THAT YOU PROVIDE TO US WILL BE TREATED AS NON-CONFIDENTIAL AND NONPROPRIETARY, AND, BY PROVIDING THEM, YOU GRANT THE INVESTOR SEMESTER A ROYALTY-FREE, WORLDWIDE, PERPETUAL, NONEXCLUSIVE AND IRREVOCABLE LICENSE TO USE THEM. ADDITIONALLY, THE INVESTOR SEMESTER RESERVES THE RIGHT TO CORRECT GRAMMATICAL AND TYPING ERRORS, TO SHORTEN TESTIMONIALS PRIOR TO PUBLICATION OR USE, AND TO REVIEW ALL TESTIMONIALS PRIOR TO PUBLICATION OR USE. THE INVESTOR SEMESTER SHALL BE UNDER NO OBLIGATION TO USE ANY, OR ANY PART OF, ANY TESTIMONIAL OR PRODUCT REVIEW SUBMITTED. YOU MAY POST REVIEWS, COMMENTS, PHOTOS, VIDEOS, AND OTHER CONTENT; SEND E-CARDS AND OTHER COMMUNICATIONS; AND SUBMIT SUGGESTIONS, IDEAS, COMMENTS, QUESTIONS, OR OTHER INFORMATION, SO LONG AS THE CONTENT IS NOT ILLEGAL, OBSCENE, THREATENING, DEFAMATORY, INVASIVE OF PRIVACY, INFRINGING OF INTELLECTUAL PROPERTY RIGHTS (INCLUDING PUBLICITY RIGHTS), OR OTHERWISE INJURIOUS TO THIRD PARTIES OR OBJECTIONABLE, AND DOES NOT CONSIST OF OR CONTAIN SOFTWARE VIRUSES, POLITICAL CAMPAIGNING, COMMERCIAL SOLICITATION, CHAIN LETTERS, MASS MAILINGS, OR ANY FORM OF "SPAM" OR UNSOLICITED COMMERCIAL ELECTRONIC MESSAGES. YOU MAY NOT USE A FALSE E-MAIL ADDRESS, IMPERSONATE ANY PERSON OR ENTITY, OR OTHERWISE MISLEAD AS TO THE ORIGIN OF A CARD OR OTHER CONTENT. THE INVESTOR SEMESTER RESERVES THE RIGHT (BUT NOT THE OBLIGATION) TO REMOVE OR EDIT SUCH CONTENT BUT DOES NOT REGULARLY REVIEW POSTED CONTENT. IF YOU DO POST CONTENT OR SUBMIT MATERIAL, AND UNLESS WE INDICATE OTHERWISE, YOU GRANT THE INVESTOR SEMESTER A NONEXCLUSIVE, ROYALTY-FREE, PERPETUAL, IRREVOCABLE, AND FULLY SUBLICENSABLE RIGHT TO USE, REPRODUCE, MODIFY, ADAPT, PUBLISH, PERFORM, TRANSLATE, CREATE DERIVATIVE WORKS FROM, DISTRIBUTE, AND DISPLAY SUCH CONTENT THROUGHOUT THE WORLD IN ANY MEDIA. YOU GRANT THE INVESTOR SEMESTER AND SUBLICENSEES THE RIGHT TO USE THE NAME THAT YOU SUBMIT IN CONNECTION WITH SUCH CONTENT IF THEY CHOOSE. YOU REPRESENT AND WARRANT THAT YOU OWN OR OTHERWISE CONTROL ALL OF THE RIGHTS TO THE CONTENT THAT YOU POST; THAT THE CONTENT IS ACCURATE; THAT USE OF THE CONTENT YOU SUPPLY DOES NOT VIOLATE THIS POLICY AND WILL NOT CAUSE INJURY TO ANY PERSON OR ENTITY; AND THAT YOU WILL INDEMNIFY THE INVESTOR SEMESTER FOR ALL CLAIMS RESULTING FROM CONTENT YOU SUPPLY. THE INVESTOR SEMESTER HAS THE RIGHT BUT NOT THE OBLIGATION TO MONITOR AND EDIT OR REMOVE ANY ACTIVITY OR CONTENT. THE INVESTOR SEMESTER TAKES NO RESPONSIBILITY AND ASSUMES NO LIABILITY FOR ANY CONTENT POSTED BY YOU OR ANY THIRD PARTY.

SECTION 13 – COMPLIANCE WITH THE LAWS, INCLUDING COMMITMENT

AGAINST HARASSMENT AND INTERFERENCE WITH OTHERS ("TARGETING") AS A THE INVESTOR SEMESTER USER, YOU MUST COMPLY WITH ALL LAWS, BOTH U.S. AND FOREIGN, INCLUDING, BUT NOT LIMITED TO, LAWS PROHIBITING DECEPTIVE AND MISLEADING ADVERTISING AND MARKETING, E-MAIL MARKETING LAWS (INCLUDING

THE FEDERAL CAN-SPAM ACT (15 U.S.C. § 7701), TELEMARKETING LAWS (INCLUDING THE FEDERAL TELEPHONE CONSUMER PROTECTION ACT (47 U.S.C. § 227) AND THE FEDERAL TRADE COMMISSION'S TELEMARKETING SALES RULE (16 C.F.R. § 310)), LAWS GOVERNING TESTIMONIALS (INCLUDING THE FEDERAL TRADE COMMISSION'S REVISED ENDORSEMENTS AND TESTIMONIALS GUIDES (16 CFR PART 255)), AND/OR ANY SIMILAR LAWS, LAWS RELATING TO INTELLECTUAL PROPERTY, PRIVACY, SECURITY, TERRORISM, CORRUPTION, CHILD PROTECTION, OR IMPORT/EXPORT LAWS. YOU ARE SOLELY RESPONSIBLE FOR ENSURING YOUR COMPLIANCE WITH ALL APPLICABLE LAWS, RULES, REGULATIONS, AND COURT ORDERS OF ANY KIND OF ANY JURISDICTION APPLICABLE TO YOU AND YOUR BUSINESS, AND ANY RECIPIENT TO WHOM YOU SEND DIGITAL MESSAGES USING OUR PRODUCTS OR SERVICES. YOU HAVE THE RESPONSIBILITY TO BE AWARE OF, UNDERSTAND, AND COMPLY WITH ALL APPLICABLE LAWS AND ENSURE THAT YOU AND ALL USERS OF YOUR ACCOUNT COMPLY WITH SUCH APPLICABLE LAWS AT ALL TIMES. IF YOU USE ANY MESSAGING SOFTWARE, OR ANY OTHER MESSAGING SYSTEM OR OTHER SOFTWARE OR HARDWARE PROVIDED BY YOU OR A THIRD PARTY, YOU AGREE THAT YOU WILL FOLLOW ALL APPLICABLE LAWS WITH RESPECT TO SENDING MESSAGES, INCLUDING WITHOUT LIMITATION THE FEDERAL TELEPHONE CONSUMER PROTECTION ACT. YOU FURTHER AGREE TO INDEMNIFY AND DEFEND THE INVESTOR SEMESTER FROM ANY CLAIMS, DAMAGES, LOSSES, AND LAWSUITS OF ANY KIND OR NATURE THAT MAY BE MADE OR BROUGHT AGAINST THE INVESTOR SEMESTER RELATING IN ANY WAY TO YOUR VIOLATION OF LAW OR THIRD-PARTY RIGHTS BY USE OR MISUSE OF ANY MESSAGING SOFTWARE OR HARDWARE, WHETHER PROVIDED BY THE INVESTOR SEMESTER. YOU FURTHER UNDERSTAND AND AGREE THAT THE INVESTOR SEMESTER HAS NO CONTROL OVER, AND THEREFORE CANNOT BE RESPONSIBLE FOR, THE FUNCTIONALITY OR FAILURES OF ANY THIRD-PARTY SOFTWARE, INCLUDING WITHOUT LIMITATION FACEBOOK, FACEBOOK MESSENGER, AND INTERNET BROWSER NOTIFICATIONS. THE INVESTOR SEMESTER DOES NOT WARRANT THAT ANY THE INVESTOR SEMESTER MESSAGING SOFTWARE WILL BE COMPATIBLE WITH ANY THIRD-PARTY SOFTWARE. YOU ARE SOLELY AND EXCLUSIVELY RESPONSIBLE FOR YOUR USE OF ANY AND ALL MESSAGING SOFTWARE AND/OR HARDWARE. COMMITMENT AGAINST TARGETING AND HARASSMENT AND INTERFERENCE WITH OTHERS. YOU MUST NOT USE OUR SERVICES, WHETHER ALONE OR IN CONNECTION WITH OTHER SOFTWARE OR HARDWARE, TO: (I) STORE, DISTRIBUTE, OR TRANSMIT ANY MALWARE OR OTHER MATERIAL THAT YOU KNOW, OR HAVE REASONABLE GROUNDS TO BELIEVE, IS OR MAY BE TORTIOUS, LIBELOUS, OFFENSIVE, INFRINGING, HARASSING, HARMFUL, DISRUPTIVE, OR ABUSIVE; OR (II) COMMIT, PROMOTE, AID, OR ABET ANY BEHAVIOR, WHICH YOU KNOW, OR HAVE REASONABLE GROUNDS TO BELIEVE, IS OR MAY BE TORTIOUS, LIBELOUS, OFFENSIVE, INFRINGING, HARASSING, HARMFUL, DISRUPTIVE, OR ABUSIVE.

SECTION 14 – DISCLAIMERS OF

OTHER WARRANTIES EXCEPT WHERE OTHERWISE INAPPLICABLE OR PROHIBITED BY LAW:

THE WEBSITE AND ALL CONTENT ARE PROVIDED ON AN “AS IS”, “AS AVAILABLE” BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF TITLE OR IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. WE MAKE NO, AND EXPRESSLY DISCLAIM ANY AND ALL, REPRESENTATIONS AND WARRANTIES AS TO THE RELIABILITY, TIMELINESS, QUALITY, SUITABILITY, AVAILABILITY, ACCURACY, AND/OR COMPLETENESS OF ANY INFORMATION ON THIS WEBSITE. WE DO NOT REPRESENT OR WARRANT, AND EXPRESSLY DISCLAIM THAT: (A) THE USE OF THE WEBSITE OR ANY SOFTWARE WILL BE SECURE, TIMELY, UNINTERRUPTED OR ERRORFREE, OR OPERATE IN COMBINATION WITH ANY OTHER HARDWARE, SOFTWARE, SYSTEM OR DATA, (B) THE WEBSITE, SOFTWARE, OR SERVICES WILL MEET YOUR REQUIREMENTS OR EXPECTATIONS, (C) ANY STORED DATA WILL BE ACCURATE OR RELIABLE, (D) THE QUALITY OF ANY PRODUCTS, SERVICES, SOFTWARE, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE WEBSITE WILL MEET YOUR REQUIREMENTS OR EXPECTATIONS, (E) ERRORS OR DEFECTS IN THE WEBSITE WILL BE CORRECTED, OR (F) THE WEBSITE OR THE SERVER(S) THAT MAKE THE WEBSITE AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. ALL CONDITIONS, REPRESENTATIONS AND WARRANTIES, WHETHER EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NONINFRINGEMENT OF THIRD-PARTY RIGHTS, ARE HEREBY DISCLAIMED TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW.

SECTION 15 – LIMITATIONS OF LIABILITIES EXCEPT WHERE OTHERWISE

INAPPLICABLE OR PROHIBITED BY LAW, IN NO EVENT SHALL THE INVESTOR SEMESTER OR ANY OF ITS OFFICERS, DIRECTORS, SHAREHOLDERS, EMPLOYEES, INDEPENDENT CONTRACTORS, TELECOMMUNICATIONS PROVIDERS, AND/OR AGENTS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, CONSEQUENTIAL, PUNITIVE, OR ANY OTHER DAMAGES, FEES, COSTS OR CLAIMS ARISING FROM OR RELATED TO THIS AGREEMENT, THE PRIVACY STATEMENT, THE SERVICES OR PRODUCTS, YOUR OR A THIRD PARTY’S USE OR ATTEMPTED USE OF THE WEBSITE OR ANY SOFTWARE, SERVICE, OR PRODUCT, REGARDLESS OF WHETHER THE INVESTOR SEMESTER HAS HAD NOTICE OF THE POSSIBILITY OF SUCH DAMAGES, FEES, COSTS, OR CLAIMS. THIS INCLUDES, WITHOUT LIMITATION, ANY LOSS OF USE, LOSS OF PROFITS, LOSS OF DATA, LOSS OF GOODWILL, COST OF PROCUREMENT OF SUBSTITUTE SERVICES OR PRODUCTS, OR ANY OTHER INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, CONSEQUENTIAL, OR OTHER DAMAGES. THIS APPLIES REGARDLESS OF THE MANNER IN WHICH DAMAGES ARE ALLEGEDLY CAUSED, AND ON ANY THEORY OF LIABILITY, WHETHER FOR BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE AND STRICT LIABILITY), WARRANTY, OR OTHERWISE.

SECTION 16 – DISPUTE RESOLUTION BY

MANDATORY BINDING ARBITRATION AND CLASS ACTION WAIVER PLEASE READ THIS ARBITRATION PROVISION CAREFULLY TO UNDERSTAND YOUR RIGHTS. EXCEPT WHERE PROHIBITED BY LAW, YOU AND YOUR BUSINESS AGREE THAT ANY CLAIM

THAT YOU OR YOUR BUSINESS MAY HAVE IN THE FUTURE MUST BE RESOLVED THROUGH FINAL AND BINDING CONFIDENTIAL ARBITRATION. YOU ACKNOWLEDGE AND AGREE THAT YOU ARE WAIVING THE RIGHT TO A TRIAL BY JURY. THE RIGHTS THAT YOU AND YOUR BUSINESS WOULD HAVE IF YOU WENT TO COURT, SUCH AS DISCOVERY OR THE RIGHT TO APPEAL, MAY BE MORE LIMITED OR MAY NOT EXIST. YOU AGREE THAT YOU MAY ONLY BRING A CLAIM IN AN INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF (LEAD OR OTHERWISE) OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. YOU FURTHER AGREE THAT THE ARBITRATOR MAY NOT CONSOLIDATE PROCEEDINGS OR CLAIMS OR OTHERWISE PRESIDE OVER ANY FORM OF A REPRESENTATIVE OR CLASS PROCEEDING. THERE IS NO JUDGE OR JURY IN ARBITRATION, AND COURT REVIEW OF AN ARBITRATION AWARD IS LIMITED. HOWEVER, AN ARBITRATOR CAN AWARD ON AN INDIVIDUAL BASIS THE SAME DAMAGES AND RELIEF AS A COURT (INCLUDING INJUNCTIVE AND DECLARATORY RELIEF OR STATUTORY DAMAGES) AND MUST FOLLOW THESE TERMS AS A COURT WOULD. IF YOU HAVE A COMPLAINT, DISPUTE, OR CONTROVERSY, YOU AGREE TO FIRST CONTACT US AT hello@investorsemester.com to ATTEMPT TO RESOLVE THE DISPUTE OR CONTROVERSY INFORMALLY. ANY CONTROVERSY OR CLAIM ARISING OUT OF OR RELATED TO THE USE OF THE WEBSITE, ANY PRODUCT, SERVICE, OR SOFTWARE, THESE TERMS, THE PRIVACY STATEMENT, ANY AFFILIATE AGREEMENT, OR YOUR RELATIONSHIP WITH US THAT CANNOT BE RESOLVED THROUGH SUCH INFORMAL PROCESS OR THROUGH NEGOTIATION WITHIN 120 DAYS SHALL BE RESOLVED BY BINDING, CONFIDENTIAL ARBITRATION ADMINISTERED BY THE AMERICAN ARBITRATION ASSOCIATION ("AAA"), AND JUDGMENT ON THE AWARD RENDERED MAY BE ENTERED IN ANY COURT HAVING JURISDICTION THEREOF. WE AGREE THAT ANY CLAIM WE MAY HAVE AGAINST YOU OR YOUR BUSINESS WILL ALSO BE SUBJECT TO THIS ARBITRATION PROVISION, EXCEPT AS PROVIDED IN SECTIONS 20 AND 21 BELOW. THE ARBITRATION WILL BE CONDUCTED BY A SINGLE NEUTRAL ARBITRATOR IN THE ENGLISH LANGUAGE IN Salt Lake County, Utah (United States), UNLESS WE BOTH AGREE TO CONDUCT THE ARBITRATION BY TELEPHONE OR WRITTEN SUBMISSIONS. THE ARBITRATOR SHALL BE SELECTED BY AGREEMENT OF THE PARTIES OR, IF THE PARTIES CANNOT AGREE, CHOSEN IN ACCORDANCE WITH RULES OF THE AAA. THE ARBITRATION WILL BE CONDUCTED IN ACCORDANCE WITH THE PROVISIONS OF THE AAA'S COMMERCIAL ARBITRATION RULES AND PROCEDURES, IN EFFECT AT THE TIME OF SUBMISSION OF THE DEMAND FOR ARBITRATION. THE AAA'S RULES ARE AVAILABLE AT WWW.ADR.ORG OR BY CALLING 1-800-778-7879. THE ARBITRATOR SHALL HAVE THE EXCLUSIVE AND SOLE AUTHORITY TO RESOLVE ANY DISPUTE RELATING TO THE INTERPRETATION, CONSTRUCTION, VALIDITY, APPLICABILITY, OR ENFORCEABILITY OF THESE TERMS AND CONDITIONS OF USE AND SALE, THE PRIVACY STATEMENT, THIS ARBITRATION PROVISION, AND ANY OTHER TERMS INCORPORATED BY REFERENCE INTO THESE TERMS AND CONDITIONS OF USE AND SALE. THE ARBITRATOR SHALL HAVE THE EXCLUSIVE AND SOLE AUTHORITY TO DETERMINE WHETHER ANY DISPUTE IS ARBITRABLE. THE ARBITRATOR SHALL HAVE THE EXCLUSIVE AND SOLE AUTHORITY TO DETERMINE WHETHER THIS ARBITRATION AGREEMENT CAN BE ENFORCED AGAINST A NONSIGNATORY TO THIS AGREEMENT AND WHETHER A NON-SIGNATORY

TO THIS AGREEMENT CAN ENFORCE THIS PROVISION AGAINST YOU OR THE INVESTOR SEMESTER. PAYMENT OF ALL FILING, ADMINISTRATION, AND ARBITRATOR FEES WILL BE GOVERNED BY THE AAA'S RULES. IN ALL OTHER RESPECTS, THE PARTIES SHALL EACH PAY THEIR OWN ADDITIONAL FEES, COSTS, AND EXPENSES, INCLUDING, BUT NOT LIMITED TO, THOSE FOR ANY ATTORNEYS, EXPERTS, DOCUMENTS, AND WITNESSES. THE ARBITRATOR SHALL FOLLOW THE SUBSTANTIVE LAW OF THE STATE OF UTAH WITHOUT REGARD TO ITS CONFLICTS OF LAWS PRINCIPLES. ANY AWARD RENDERED SHALL INCLUDE A CONFIDENTIAL WRITTEN OPINION AND SHALL BE FINAL, SUBJECT TO APPEAL UNDER THE FEDERAL ARBITRATION ACT, 9 U.S.C. §§ 1-16, AS AMENDED. JUDGMENT ON THE AWARD RENDERED BY THE ARBITRATOR MAY BE ENTERED IN ANY COURT OF COMPETENT JURISDICTION. YOU AND THE INVESTOR SEMESTER AGREE THAT DISPUTES WILL ONLY BE ARBITRATED ON AN INDIVIDUAL BASIS AND SHALL NOT BE CONSOLIDATED, ON A CLASS WIDE, REPRESENTATIVE BASIS, OR WITH ANY OTHER ARBITRATION(S) OR OTHER PROCEEDINGS THAT INVOLVE ANY CLAIM OR CONTROVERSY OF ANY OTHER PARTY. YOU AND THE INVESTOR SEMESTER EXPRESSLY WAIVE ANY RIGHT TO PURSUE ANY CLASS OR OTHER REPRESENTATIVE ACTION AGAINST EACH OTHER. FAILURE OR ANY DELAY IN ENFORCING THIS ARBITRATION PROVISION IN CONNECTION WITH ANY PARTICULAR CLAIM WILL NOT CONSTITUTE A WAIVER OF ANY RIGHTS TO REQUIRE ARBITRATION AT A LATER TIME OR IN CONNECTION WITH ANY OTHER CLAIMS EXCEPT THAT ALL CLAIMS MUST BE BROUGHT WITHIN 1 YEAR AFTER THE CLAIM ARISES (THE 1 YEAR PERIOD INCLUDES THE 120 DAY INFORMAL RESOLUTION PROCEDURES DESCRIBED ABOVE). THIS ARBITRATION PROVISION SETS FORTH THE TERMS AND CONDITIONS OF OUR AGREEMENT TO FINAL AND BINDING CONFIDENTIAL ARBITRATION AND IS GOVERNED BY AND ENFORCEABLE UNDER THE FEDERAL ARBITRATION ACT, 9 U.S.C. §§ 1-16, AS AMENDED. THIS PROVISION SURVIVES TERMINATION OF YOUR ACCOUNT OR RELATIONSHIP WITH THE INVESTOR SEMESTER, BANKRUPTCY, ASSIGNMENT, OR TRANSFER. IF THE CLASS ACTION WAIVER IS DEEMED UNENFORCEABLE (I.E., UNENFORCEABILITY WOULD ALLOW ARBITRATION TO PROCEED AS A CLASS OR REPRESENTATIVE ACTION), THEN THIS ENTIRE ARBITRATION PROVISION SHALL BE RENDERED NULL AND VOID AND SHALL NOT APPLY. IF A PORTION OF THIS ARBITRATION PROVISION (OTHER THAN THE CLASS ACTION WAIVER) IS DEEMED UNENFORCEABLE, THE REMAINING PORTIONS OF THIS ARBITRATION PROVISION SHALL REMAIN IN FULL FORCE AND EFFECT. YOU UNDERSTAND THAT YOU AND YOUR BUSINESS WOULD HAVE HAD A RIGHT TO LITIGATE THROUGH A COURT, TO HAVE A JUDGE OR JURY DECIDE YOUR CASE, AND TO BE PARTY TO A CLASS OR REPRESENTATIVE ACTION. HOWEVER, YOU UNDERSTAND AND AGREE TO HAVE ANY CLAIMS DECIDED INDIVIDUALLY AND ONLY THROUGH BINDING, FINAL, AND CONFIDENTIAL ARBITRATION IN ACCORDANCE WITH THIS ARBITRATION PROVISION.

SECTION 17 – THE INVESTOR SEMESTER'S ADDITIONAL REMEDIES IN

ORDER TO PREVENT OR LIMIT IRREPARABLE INJURY TO THE INVESTOR SEMESTER, IN THE EVENT OF ANY BREACH OR THREATENED BREACH BY YOU OF THE PROVISIONS OF THIS AGREEMENT OR ANY INFRINGEMENT OR THREATENED INFRINGEMENT BY YOU OF THE INTELLECTUAL PROPERTY OF THE INVESTOR SEMESTER OR A

THIRD-PARTY, THE INVESTOR SEMESTER SHALL BE ENTITLED TO SEEK A TEMPORARY RESTRAINING ORDER AND PRELIMINARY AND PERMANENT INJUNCTIONS OR OTHER EQUITABLE RELIEF FROM A COURT OF COMPETENT JURISDICTION LOCATED IN UTAH RESTRAINING SUCH BREACH, THREATENED BREACH, INFRINGEMENT, OR THREATENED INFRINGEMENT. NOTHING IN THIS AGREEMENT SHALL BE CONSTRUED AS PROHIBITING THE INVESTOR SEMESTER FROM PURSUING IN COURT ANY OTHER REMEDIES AVAILABLE TO IT FOR SUCH BREACH, THREATENED BREACH, INFRINGEMENT, OR THREATENED INFRINGEMENT, INCLUDING THE RECOVERY OF MONETARY DAMAGES FROM YOU AND YOUR BUSINESS. YOU AND YOUR BUSINESS HEREBY IRREVOCABLY CONSENT TO THE EXCLUSIVE PERSONAL JURISDICTION OF, AND EXCLUSIVE VENUE IN, THE COURTS GOVERNING Salt Lake County, Utah, FOR ALL SUCH CLAIMS, AND FOREVER WAIVE ANY CHALLENGE TO SAID COURTS' EXCLUSIVE JURISDICTION OR VENUE.

SECTION 18 – INDEMNIFICATION TO THE

FULLEST EXTENT PERMITTED BY LAW, YOU AGREE TO DEFEND, INDEMNIFY, AND HOLD HARMLESS THE INVESTOR SEMESTER, ITS DIRECTORS, OFFICERS, EMPLOYEES, SHAREHOLDERS, LICENSORS, INDEPENDENT CONTRACTORS, SUBCONTRACTORS, SUPPLIERS, AFFILIATES, PARENT COMPANIES, SUBSIDIARIES, AND AGENTS FROM AND AGAINST ANY AND ALL CLAIMS, ACTIONS, LOSS, LIABILITIES, DAMAGES, EXPENSES, DEMANDS, AND COSTS OF ANY KIND, INCLUDING, BUT NOT LIMITED TO ATTORNEYS' FEES AND COSTS OF ANY LITIGATION OR OTHER DISPUTE RESOLUTION, ARISING OUT OF, RESULTING FROM, OR IN ANY WAY CONNECTED WITH OR RELATED TO (1) YOUR USE, MISUSE, OR ATTEMPT TO USE THE WEBSITE, SOFTWARE, PRODUCTS, OR SERVICES, (2) INFORMATION YOU SUBMIT OR TRANSMIT THROUGH THE WEBSITE, (3) YOUR BREACH OF THESE TERMS, THE DOCUMENTS THEY INCORPORATE BY REFERENCE, THE AGREEMENT, OR THE REPRESENTATIONS AND WARRANTIES PROVIDED BY YOU IN THIS AGREEMENT, OR (4) YOUR VIOLATION OF ANY LAW OR THE RIGHTS OF A THIRD-PARTY.

SECTION 19 – NOTICE AND TAKEDOWN PROCEDURES;

DIGITAL MILLENNIUM COPYRIGHT ACT IF YOU BELIEVE THAT MATERIALS OR CONTENT AVAILABLE ON THE WEBSITE INFRINGES ANY COPYRIGHT YOU OWN, YOU OR YOUR AGENT MAY SEND THE INVESTOR SEMESTER A NOTICE REQUESTING THAT THE INVESTOR SEMESTER REMOVE THE MATERIALS OR CONTENT FROM THE WEBSITE. IF YOU BELIEVE THAT SOMEONE HAS WRONGLY FILED A NOTICE OF COPYRIGHT INFRINGEMENT AGAINST YOU, YOU MAY SEND THE INVESTOR SEMESTER A COUNTER-NOTICE. NOTICES AND COUNTERNOTICES SHOULD BE SENT TO THE INVESTOR SEMESTER, ATTENTION LEGAL DEPARTMENT, HYHdata, LLC d/b/a The Investor Semester, Attn: Legal Department / Registered Agent, 7533 S Center View Ct, Ste R, West Jordan, UT 84084, OR BY E-MAIL TO hello@investorsemester.com. THESE TERMS FULLY INCORPORATE BY REFERENCE THE DMCA POLICY.

SECTION 20 –

THIRD-PARTY LINKS THE WEBSITE MAY CONTAIN LINKS TO OTHER WEBSITES. THE VIEWS, INFORMATION OR OPINIONS EXPRESSED ON OR DURING ANY THE INVESTOR SEMESTER OR OTHERWISE PUBLICIZED ON OUR ONLINE AND MOBILE RESOURCES ARE SOLELY THOSE OF THE CREATING AUTHORS OR CONTRIBUTORS AND NOT THOSE OF THE INVESTOR SEMESTER OR EITHER OF ITS PARENT COMPANIES. FURTHER, THE INVESTOR SEMESTER IS NOT RESPONSIBLE FOR AND DOES NOT VERIFY THE ACCURACY OF ANY OF THE INFORMATION CONTAINED IN ANY THE INVESTOR SEMESTER OR CONTENT. THE PRIMARY PURPOSE OF THESE RESOURCES IS TO EDUCATE, INSPIRE AND INFORM. SOME AUTHORS' OR CONTRIBUTORS' CONTENT MAY DISCUSS STRATEGIES AND METHODS FOR EARNING INCOME IN BUSINESS, AND YOU SHOULD FEEL FREE TO REACH OUT TO THOSE AUTHORS OR CONTRIBUTORS ABOUT THEIR PROOF THAT SUCH STRATEGIES AND METHODS WORK. THE INVESTOR SEMESTER ASSUMES NO RESPONSIBILITY FOR THE CONTENT OR FUNCTIONALITY OF ANY NON-THE INVESTOR SEMESTER WEBSITE TO WHICH WE PROVIDE A LINK. PLEASE SEE OUR PRIVACY STATEMENT FOR MORE DETAILS.

SECTION 21 – TERMINATION THIS AGREEMENT

WILL TAKE EFFECT (OR SHALL RE-TAKE EFFECT) AT THE TIME YOU CLICK “ACTIVATE MY ACCOUNT NOW,” “PAY NOW,” “ORDER NOW,” “SUBMIT,” “BUY NOW,” “PURCHASE,” “I ACCEPT,” “I AGREE” OR SIMILAR LINKS OR BUTTONS, OTHERWISE SUBMIT INFORMATION THROUGH THE WEBSITE, RESPOND TO A REQUEST FOR INFORMATION, BEGIN INSTALLING, ACCESSING, OR USING THE WEBSITE, COMPLETE A PURCHASE, SELECT A METHOD OF PAYMENT, AND/OR ENTER IN PAYMENT METHOD INFORMATION, WHICHEVER IS EARLIEST. IF, IN OUR SOLE DISCRETION, YOU FAIL, OR WE SUSPECT THAT YOU HAVE FAILED, TO COMPLY WITH ANY TERM OR PROVISION OF THE AGREEMENT OR VIOLATED ANY LAW, WHETHER IN CONNECTION WITH YOUR USE OF THE INVESTOR SEMESTER OR OTHERWISE, WE MAY TERMINATE THE AGREEMENT OR SUSPEND YOUR ACCESS TO THE WEBSITE AT ANY TIME WITHOUT NOTICE TO YOU. SECTIONS 10, 18, 20 THROUGH 30 OF THIS AGREEMENT, AS WELL AS ANY REPRESENTATIONS, WARRANTIES, AND OTHER OBLIGATIONS MADE OR UNDERTAKEN BY YOU, SHALL SURVIVE THE TERMINATION OF THIS AGREEMENT AND/OR YOUR ACCOUNT OR RELATIONSHIP WITH THE INVESTOR SEMESTER. UPON TERMINATION, YOU REMAIN RESPONSIBLE FOR ANY OUTSTANDING PAYMENTS TO THE INVESTOR SEMESTER. SECTION 22 – NO WAIVER NO FAILURE OR DELAY ON THE PART OF THE INVESTOR SEMESTER IN EXERCISING ANY RIGHT, POWER OR REMEDY UNDER THIS AGREEMENT MAY OPERATE AS A WAIVER, NOR MAY ANY SINGLE OR PARTIAL EXERCISE OF ANY SUCH RIGHT, POWER, OR REMEDY PRECLUDE ANY OTHER OR FURTHER EXERCISE OF SUCH RIGHT, POWER, OR REMEDY, OR THE EXERCISE OF ANY OTHER RIGHTS, POWER, OR REMEDY UNDER THIS AGREEMENT. A WAIVER OF ANY RIGHT OR OBLIGATION UNDER THIS AGREEMENT SHALL ONLY BE EFFECTIVE IF IN WRITING AND SIGNED BY THE INVESTOR SEMESTER.

SECTION 23 – GOVERNING LAW AND VENUE THIS AGREEMENT

AND ANY ISSUE OR DISPUTE ARISING OUT OF OR OTHERWISE RELATED TO THIS AGREEMENT OR YOUR ACCESS TO OR USE OF THE WEBSITE, OUR PRIVACY

STATEMENT OR ANY MATTER CONCERNING THE INVESTOR SEMESTER, INCLUDING YOUR PURCHASE AND USE OR ATTEMPTED USE OF ANY SERVICE OR PRODUCT, SHALL BE GOVERNED EXCLUSIVELY BY THE LAWS OF THE STATE OF UTAH WITHOUT REGARD TO ITS CONFLICTS OF LAWS PRINCIPLES. TO THE EXTENT THAT ANY CLAIM OR DISPUTE IS FOUND BY THE ARBITRATOR OR (IF PROPER) A COURT OF COMPETENT JURISDICTION TO BE EXCLUDED FROM THE ARBITRATION AGREEMENT IN SECTION 17 ABOVE, THE PARTIES AGREE ANY SUCH CLAIM OR DISPUTE SHALL BE EXCLUSIVELY BROUGHT IN AND DECIDED BY THE STATE OR FEDERAL COURTS LOCATED IN UTAH, AND YOU HEREBY IRREVOCABLY CONSENT TO THE EXCLUSIVE PERSONAL JURISDICTION OF, AND EXCLUSIVE VENUE IN, SUCH COURTS, AND FOREVER WAIVE ANY CHALLENGE TO SAID COURTS' EXCLUSIVE JURISDICTION OR VENUE. ALL SUCH CLAIMS MUST BE BROUGHT ON AN INDIVIDUAL AND NON-CLASS, NONREPRESENTATIVE BASIS, AND YOU FOREVER WAIVE ANY RIGHT TO BRING SUCH CLAIMS ON A CLASS WIDE OR REPRESENTATIVE BASIS.

SECTION 24 – FORCE MAJEURE THE INVESTOR SEMESTER WILL NOT BE RESPONSIBLE

TO YOU FOR ANY DELAY, DAMAGE, OR FAILURE CAUSED OR OCCASIONED BY ANY ACT OF NATURE OR OTHER CAUSES BEYOND OUR REASONABLE CONTROL.

SECTION 25 –

ASSIGNMENT THE INVESTOR SEMESTER MAY ASSIGN ITS RIGHTS UNDER THIS AGREEMENT AT ANY TIME, WITHOUT NOTICE TO YOU. YOUR RIGHTS ARISING UNDER THIS AGREEMENT CANNOT BE ASSIGNED WITHOUT THE INVESTOR SEMESTER'S (OR ITS ASSIGNS') EXPRESS WRITTEN CONSENT.

SECTION 26 – ELECTRONIC SIGNATURE ALL INFORMATION

COMMUNICATED ON THE WEBSITE IS CONSIDERED AN ELECTRONIC COMMUNICATION. WHEN YOU COMMUNICATE WITH THE INVESTOR SEMESTER THROUGH OR ON THE WEBSITE OR VIA OTHER FORMS OF ELECTRONIC MEDIA, SUCH AS EMAIL, YOU ARE COMMUNICATING WITH THE COMPANY ELECTRONICALLY. YOU AGREE THAT WE MAY COMMUNICATE ELECTRONICALLY WITH YOU AND THAT SUCH COMMUNICATIONS, AS WELL AS NOTICES, DISCLOSURES, AGREEMENTS, AND OTHER COMMUNICATIONS THAT WE PROVIDE TO YOU ELECTRONICALLY, ARE EQUIVALENT TO COMMUNICATIONS IN WRITING AND SHALL HAVE THE SAME FORCE AND EFFECT AS IF THEY WERE IN WRITING AND SIGNED BY THE PARTY SENDING THE COMMUNICATION.

SECTION 27 – CHANGES TO THE AGREEMENT YOU CAN REVIEW THE MOST

CURRENT VERSION OF THE TERMS AT ANY TIME HERE. WE RESERVE THE RIGHT, AT OUR SOLE DISCRETION, TO UPDATE, CHANGE OR REPLACE ANY PART OF THE AGREEMENT, INCLUDING THE PRIVACY STATEMENT LOCATED AT OUR WEBSITE, BY POSTING UPDATES AND CHANGES. IT IS YOUR RESPONSIBILITY TO CHECK OUR WEBSITE PERIODICALLY FOR CHANGES. YOUR CONTINUED USE OF OR ACCESS TO

OUR WEBSITE FOLLOWING THE POSTING OF ANY CHANGES TO THE AGREEMENT CONSTITUTES ACCEPTANCE OF THOSE CHANGES.

SECTION 28 – YOUR ADDITIONAL REPRESENTATIONS AND WARRANTIES YOU

HEREBY FURTHER REPRESENT AND WARRANT: (1) THAT YOU ARE AT LEAST EIGHTEEN (18) YEARS OF AGE, OR THE LEGAL AGE OF MAJORITY IN YOUR JURISDICTION, WHICHEVER IS GREATER; (2) THAT YOU OWN, OPERATE, AND/OR HAVE THE RIGHT TO BIND THE BUSINESS FOR WHICH YOU ARE USING THE WEBSITE; (3) HAVE READ THIS AGREEMENT AND THOROUGHLY UNDERSTAND AND AGREE TO THE TERMS CONTAINED IN THIS AGREEMENT; AND (4) THAT YOU WILL NOT RESELL, RE-DISTRIBUTE, OR EXPORT ANY PRODUCT OR SERVICE THAT YOU ORDER FROM THE WEBSITE. YOU FURTHER REPRESENT THAT THE INVESTOR SEMESTER HAS THE RIGHT TO RELY UPON ALL INFORMATION PROVIDED TO THE INVESTOR SEMESTER BY YOU, AND THE INVESTOR SEMESTER MAY CONTACT YOU AND YOUR BUSINESS BY EMAIL, TELEPHONE, OR POSTAL MAIL FOR ANY PURPOSE, INCLUDING BUT NOT LIMITED TO (I) FOLLOW-UP CALLS, (II) SATISFACTION SURVEYS, AND (III) INQUIRIES ABOUT ANY ORDERS YOU PLACED, OR CONSIDERED PLACING, ON OR THROUGH THE WEBSITE. YOU FURTHER REPRESENT AND WARRANT THAT THERE ARE NO PRIOR OR PENDING GOVERNMENT INVESTIGATIONS OR INQUIRIES OF, OR PROSECUTIONS AGAINST YOU, OR ANY BUSINESS RELATED TO YOU, BY THE FEDERAL TRADE COMMISSION, ANY OTHER FEDERAL OR STATE GOVERNMENTAL AGENCY, OR ANY INDUSTRY REGULATORY AUTHORITY, ANYWHERE IN THE WORLD, NOR ANY PRIOR OR PENDING PRIVATE LAWSUITS AGAINST YOU. IF AT ANY TIME DURING THE LIFE OF THE AGREEMENT YOU, OR ANY BUSINESS RELATED TO YOU, BECOMES THE SUBJECT OF A GOVERNMENT INVESTIGATION, INQUIRY, OR PROSECUTION BY THE FEDERAL TRADE COMMISSION, ANY OTHER FEDERAL OR STATE GOVERNMENTAL AGENCY, OR ANY INDUSTRY REGULATORY AUTHORITY ANYWHERE IN THE WORLD, OR THE SUBJECT OF ANY LAWSUIT, YOU WILL NOTIFY THE INVESTOR SEMESTER OF THE SAME WITHIN 24 HOURS. THE INVESTOR SEMESTER, AT ITS SOLE DISCRETION, MAY TERMINATE THE AGREEMENT BASED ON ANY INVESTIGATION, PROCEEDING, OR LAWSUIT IDENTIFIED PURSUANT TO THIS PARAGRAPH OR OTHERWISE DISCOVERED BY THE INVESTOR SEMESTER WITHOUT INCURRING ANY OBLIGATION OR LIABILITY TO YOU.

SECTION 29 – SEVERABILITY IF ANY

PROVISION OF THIS AGREEMENT IS FOUND BY THE ARBITRATOR OR (IF PROPER) A COURT OF COMPETENT JURISDICTION TO BE INVALID OR UNENFORCEABLE, THE REMAINING PROVISIONS SHALL NOT BE AFFECTED THEREBY AND SHALL CONTINUE IN FULL FORCE AND EFFECT AND SUCH PROVISION MAY BE MODIFIED OR SEVERED FROM THIS AGREEMENT TO THE EXTENT NECESSARY TO MAKE SUCH PROVISION ENFORCEABLE AND CONSISTENT WITH THE REMAINDER OF THE AGREEMENT.

SECTION 30 – ENTIRE AGREEMENT

THESE TERMS, THE AGREEMENT, AND ANY POLICIES OR OPERATING RULES POSTED BY US ON THE WEBSITE OR IN RESPECT TO THE WEBSITE CONSTITUTES THE ENTIRE AGREEMENT AND UNDERSTANDING BETWEEN YOU AND YOUR BUSINESS AND THE

INVESTOR SEMESTER AND GOVERNS YOUR ACCESS TO AND USE OF THE WEBSITE AND YOUR ORDERING, PURCHASING, AND USE AND/OR ATTEMPTED USE OF ANY SERVICE OR PRODUCT, AND SUPERSEDES AND REPLACES ANY PRIOR OR CONTEMPORANEOUS AGREEMENTS, REPRESENTATIONS, COMMUNICATIONS, AND PROPOSALS, WHETHER ORAL OR WRITTEN, BETWEEN YOU AND THE INVESTOR SEMESTER. WE MAY ALSO, IN THE FUTURE, OFFER NEW SERVICES AND/OR FEATURES THROUGH THE WEBSITE. SUCH NEW FEATURES AND/OR SERVICES SHALL ALSO BE SUBJECT TO THESE TERMS, THE AGREEMENT, AND ANY POLICIES OR OPERATING RULES POSTED BY US ON THE WEBSITE. ANY AMBIGUITIES IN THE INTERPRETATION OF THESE TERMS OR THE AGREEMENT SHALL NOT BE CONSTRUED AGAINST THE DRAFTING PARTY. SECTION 31 – CONTACTING US WE ENCOURAGE OUR CUSTOMERS TO CONTACT US WITH QUESTIONS OR COMMENTS ABOUT OUR PRODUCTS AND SERVICES. PLEASE FEEL FREE TO DO SO BY SENDING AN E-MAIL TO hello@investorsemester.com. IF YOU HAVE ANY QUESTIONS OR INQUIRIES CONCERNING ANY OF THE TERMS, YOU MAY CONTACT THE INVESTOR SEMESTER BY EMAIL AT hello@investorsemester.com OR BY REGULAR MAIL AT HYHdata, LLC d/b/a The Investor Semester, Attn: Legal Department / Registered Agent, 7533 S Center View Ct, Ste R, West Jordan, UT 84084. NOTE ON HOW WE CAN COMMUNICATE WITH YOU: BY AGREEING TO OUR TERMS OF SERVICE, A PROSPECT AGREES TO RECEIVE SNAIL MAIL, EMAIL, PHONE, AND AUTOMATED PRERECORDED VOICE MESSAGE SOLICITATIONS FROM THE INVESTOR SEMESTER, INCLUDING ITS VARIOUS BUSINESS DIVISIONS, AFFILIATES, PARTNERS, VENDORS, LIST MANAGERS, AND CLIENTS WHO PURCHASE OUR LISTS. YOU ALSO AGREE TO BE CONTACTED ON A RECURRING BASIS FOR AS LONG AS YOU ARE A PART OF OUR SMS/MMS MOBILE MESSAGE MARKETING PROGRAM. WE MAY SELL THE PERSONAL INFORMATION THAT YOU SUPPLY TO US, AND WE MAY WORK WITH OTHER THIRD-PARTY BUSINESSES TO BRING SELECTED RETAIL OPPORTUNITIES TO OUR MEMBERS VIA DIRECT MAIL, EMAIL, SMS, TEXT, AND TELEMARKETING (INCLUDING BUT NOT LIMITED TO PRE-RECORDED PHONE MESSAGES). FILLING OUT ANY FORMS ON OUR PAGES CONSTITUTES MY SIGNATURE AND AGREEMENT THAT THE INVESTOR SEMESTER AND ITS REPRESENTATIVES, AGENTS, AND PARTNERS MAY CONTACT ME BY TELEPHONE (INCLUDING AT MY WIRELESS TELEPHONE NUMBER), EMAIL, SMS, OR PRERECORDED MESSAGE AT THE INFORMATION I PROVIDED THROUGH THIS WEBSITE, AND I UNDERSTAND AND AGREE THAT THIS CONSENT APPLIES EVEN IF MY NUMBER IS LISTED ON A STATE OR FEDERAL DO-NOT-CALL LIST. BY FILLING OUT ANY OF OUR FORMS, YOU ALSO AGREE THAT YOU CANNOT “BUILD A CASE” AGAINST THE INVESTOR SEMESTER (BY COUNTING INFRACTIONS PER SOLICITATION) BECAUSE BY SUBMITTING ANY FORMS OR FILLING OUT ANY INFORMATION, YOU SIGNIFY THAT YOU ARE REQUESTING TO BE CONTACTED BY EMAIL, INCLUDING SMS, TEXT, AND PRE-RECORDED PHONE CALLS. IN NO EVENT SHALL EITHER PARTY BE LIABLE FOR SPECIAL, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, INCLUDING, BUT NOT LIMITED TO, LOSS OF USE, OR LOSS OF PROFITS.

Full Disclosures & Earnings Disclosure Education and Training The Investor Semester, its subsidiaries, and

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positive feedback. Further, you give the Company permission to publish your aggregate feedback and comments, on your behalf, to the Company's website(s), materials, and various online review outlets. We respect your privacy and will not publish personally identifiable information. Third Parties The Company may link to content or refer to content and/or services created by or provided by third parties that are not affiliated with the Company. The Company is not responsible for such content and does not endorse or approve it. Such content may contain terms and conditions, privacy provisions, confidentiality provisions, or other provisions that differ from the terms and conditions applicable to the Company and its products and services. The Company assumes no responsibility or liability whatsoever for the accuracy, reliability, or opinions contained in such content. If you decide to access such content or use their products or services, you do so at your own risk. The Company may provide services by or refer you to third-party businesses. Some of these businesses have common interest and ownership with the Company. Third-party terms and conditions, privacy provisions, confidentiality provisions, or other provisions are governed separately from your customer relationship with the Company. Third-party company names, logos, and products are trademarks or registered trademarks of their respective holders. Use of them does not imply an affiliation with or endorsement or sponsorship of the Company.

SECTION 32 - PLATFORM, PAYMENTS, AND ACCESS (WHOP)

Payments for subscriptions, payment plans, and one-time purchases may be processed through Whop.com (the "Payment Platform"). Your purchase is also subject to any applicable terms, rules, and technical requirements of the Payment Platform. We do not set a fixed price in these Terms; fees, billing cadence, and any trial or promotional pricing (if offered) are presented at checkout and/or within the Payment Platform and are incorporated by reference. Access to digital materials is granted only while your account remains in good standing. If a payment fails, is reversed, or is disputed, we may suspend or terminate access until the account is brought current. Cancellation stops future billing after the cancellation is processed, but does not create any right to a refund for prior charges or for any partial billing period, except where required by law.

SECTION 33 - JOINT VENTURES AND TUITION CREDIT

From time to time, we may elect (in our sole discretion) to partner with a student on a specific real estate transaction (a "JV Deal"). Any JV Deal will be documented in a separate written joint venture agreement that governs the deal-specific economics, roles, and responsibilities. This Section explains how a tuition credit may be applied if a JV Deal is approved and closed. If we agree in writing to apply a tuition credit for a particular JV Deal, then one-third (1/3) of net profits actually received by us from that JV Deal (after deal-level closing costs and any third-party expenses paid from deal proceeds) will be applied as a credit toward the student's tuition balance, up to the amount of tuition paid and/or remaining due. If the student is on a payment plan at the time the JV Deal closes, any remaining tuition balance is satisfied from the tuition credit first, before any additional profit split is calculated. Example (illustrative only): If tuition is \$10,000 and the student has paid \$5,000 to date, and the JV Deal produces \$30,000 of net profit, then \$10,000 (1/3 of \$30,000) is allocated to the tuition credit. The first \$5,000 is applied as a refund/credit back to the student for amounts previously paid, the next \$5,000 satisfies the remaining tuition balance, and any remaining deal profit is then split as provided in the separate JV agreement. If one-third (1/3) of net profits is less than the remaining tuition balance, then only that one-third (1/3) amount is applied, and the student remains responsible for any remaining balance under the applicable payment plan, unless we agree otherwise in writing. Nothing in this

Section guarantees that a student will be offered, approved for, or included in any JV Deal.