

TERMS & CONDITIONS OF USE

These Terms & Conditions of Use are between you and Keystone Financial Group (“we,” “us,” and “our”). Your use of the <http://www.keystoneky.com/> website (the “Website”) constitutes an acknowledgement that you have read the most recent version of the Terms & Conditions of Use and that you agree to adhere to its terms. If you do not agree to be bound by these Terms & Conditions of Use, please cease all further use. We reserve the right to amend these Terms & Conditions of Use at any time.

1. Access to Website

Limited License. We grant you a non-exclusive, non-transferable limited license to access and make personal use of the Website and not to download (other than page caching) or modify any portion of the Website without our prior written approval. You shall not use any robot, spider or other device to monitor the Website in any manner. We may terminate this license at any time.

2. Policies Governing Use of the Website

Links to the Website. You are expressly prohibited from framing or linking or otherwise using or displaying the Website or any portion thereof in such a manner so that it appears to be part of your own or someone else’s website.

Privacy Policy. Our use of your information shall be governed at all times by our Privacy Policy.

Links to Other Websites. We may place links on the Website to other websites on the Internet that are owned or operated by third parties. You acknowledge and agree that we are not responsible for, nor do we endorse or support, the operation of or content located on any such website, and we cannot and do not warrant that the content of such websites is accurate, complete, legal and/or inoffensive. By linking to these third party websites, you acknowledge and agree that you may not make any claim against us for any damages or losses of any kind arising from the third-party website and/or the link.

3. Disclaimer of Warranty; No Consequential Damages; Limitation of Liability

Disclaimer of Warranty. YOU ACKNOWLEDGE THAT YOUR USE OF THE WEBSITE IS ENTIRELY AT YOUR OWN RISK. The Website is provided as is, 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, or warranties of non-infringement. To the fullest extent permissible by law, We make no warranties and shall not be liable for the use of the Website, including, without limitation, any interruption of or error in the services under any circumstances, including, but not limited to, our negligence.

Limitation of Liability. Under no circumstances shall we be liable for any special or consequential damages that are directly or indirectly related to the use of, or the inability to use, the Website, even if we have been advised of the possibility of such damages. Some states do not allow the exclusion or limitation of incidental or consequential damages, so the

above limitation or exclusion may not apply to you.

4. Miscellaneous

Prohibited Uses. You expressly agree not to use the Website in a manner that is prohibited by any law or regulation, or to facilitate the violation of any law or regulation. You acknowledge that prohibited conduct includes, but is not limited to, use of the Website to invade the privacy of third parties, impersonation of our personnel or other parties or entities, transmitting abusive, profane, libelous, slanderous, threatening or otherwise harassing material via e-mail or your personal Web page(s). You also agree not to use the Website to violate the security of the Website or attempt to utilize another user's account name or persona without authorization from that user.

Choice of Law; Jurisdiction. These Terms & Conditions of Use shall be governed and interpreted in accordance with the substantive law of the State of Kentucky without regard to its conflict of law provisions. You agree to the exclusive jurisdiction of the courts located within the county of Fayette, State of Kentucky.

Severability. If any provision of these Terms & Conditions of Use is deemed invalid or unenforceable, that provision shall be deemed severable and shall not affect the validity, legality or enforceability of the remaining provisions.

Entire Agreement. These Terms & Conditions of Use set forth the entire understanding and agreement between us with respect to the subject matter hereof.