



## Website Terms of Use and Conditions

### Disclaimer of Warranty and Limitation of Liability

**THESE TERMS GOVERN THE USE OF THIS WEBSITE. PLEASE READ THEM CAREFULLY BEFORE ACCESSING THE SITE. IF YOU DO NOT AGREE WITH THESE TERMS DO NOT ACCESS THE WEBSITE. BY ACCESSING THE WEBSITE OR ANY OF ITS PAGES YOU AGREE TO BE BOUND BY THESE TERMS OF USE.**

This website has been established by Northland Securities, Inc. ("Northland") for the sole purpose of conveying information about Northland's products and services and to allow communication between Northland and its customers. Information that appears on this website should be considered an advertisement. Nothing contained in any page on this site takes the place of Northland's agreements and disclosures that govern its products and services. If any information on the site conflicts with that in Northland's agreements and disclosures, the agreements and disclosures will control.

The accuracy, completeness and timeliness of the information and materials contained on this website cannot be guaranteed. Northland does not warrant the accuracy, adequacy or completeness of this information and expressly disclaims liability for errors or omissions.

Northland makes no warranties of any kind regarding the products and services advertised on this site. Northland will use reasonable efforts to ensure that all information displayed is accurate; however, Northland expressly disclaims any representation and warranty, express and implied, including, without limitation, warranties of merchantability, fitness for a particular purpose, suitability, and the ability to use the site without contracting a computer virus.

Northland is not responsible for any loss, damage, expense, or penalty (either in tort, contract, or otherwise), including direct, indirect, consequential and incidental damages, that result from the access of or use of this site. This limitation includes, but is not limited to the omission of information, the failure of equipment, the delay or inability to receive or transmit information, the delay or inability to print information, the transmission of any computer virus, or the transmission of any other malicious or disabling code or procedure. This limitation applies even if Northland has been informed of the possibility of such loss or damage. The use of the website is at your own risk.

We reserve the right to withdraw or amend this Website, and any service or material we provide on the Website, in our sole discretion without notice. We will not be liable if for any reason all or any part of the Website is unavailable at any time or for any period.

Northland names, logos, and all related names, logos, product and service names, designs, and slogans are trademarks of the company or its affiliates or licensors. You must not use such marks without the prior written permission of the company. All other names, logos,

product and service names, designs, and slogans on this website are the trademarks of their respective owners.

The information and materials contained in this website are owned by Northland or by others, as applicable. No material may be copied, displayed, transmitted, distributed, framed, sold, stored for use, downloaded, or otherwise reproduced except as permitted by law. These Terms of Use permit you to use the Website for your personal, non-commercial use only. The website and its entire contents, features, and functionality (including but not limited to all information, software, models, text, displays, images, video, and audio, and the design, selection, and arrangement thereof) are owned by the company, its licensors, or other providers of such material and are protected by United States and international copyright, trademark, patent, trade secret, and other intellectual property or proprietary rights laws.

Northland may place links to other websites on this site. Northland has no control over any other website and is not responsible for the content on any site other than this one. Users assume all responsibility when they go to third-party sites via the links on this website.

You may use the website only for lawful purposes and in accordance with these Terms of Use.

You agree not to use the website:

- In any way that violates any applicable federal, state, local, or international law or regulation (including, without limitation, any laws regarding the export of data or software to and from the US or other countries).
- To impersonate or attempt to impersonate the company, a company employee, another user, or any other person or entity (including, without limitation, by using email addresses or screen names associated with any of the foregoing).
- to engage in any other conduct that restricts or inhibits anyone's use or enjoyment of the website, or which, as determined by us, may harm the company or users of the website, or expose them to liability.

Additionally, you agree not to:

- use the website in any manner that could disable, overburden, damage, or impair the site or interfere with any other party's use of the website, including their ability to engage in real time activities through the website.
- use any robot, spider, or other automatic device, process, or means to access the website for any purpose, including monitoring or copying any of the material on the website.
- use any manual process to monitor or copy any material on the website, or for any other purpose not expressly authorized in these terms of use, without our prior written consent.
- introduce any viruses, trojan horses, worms, logic bombs, or other material that is malicious or technologically harmful.
- attempt to gain unauthorized access to, interfere with, damage, or disrupt any parts of the website, the server on which the website is stored, or any server, computer, or database connected to the website.
- attack the website via a denial-of-service attack or a distributed denial-of-service attack.
- otherwise attempt to interfere with the proper working of the website.

This agreement and the use of this website are governed by the laws of the State of Minnesota. All matter relating to the Website and these Terms of Use, and any dispute or claim arising therefrom or related thereto (in each case, including non-contractual disputes

or claims), shall be governed by and construed in accordance with the internal laws of the State of Minnesota without giving effect to any choice or conflict of law provision or rule. Account Executives are registered to conduct securities business and licensed to conduct insurance business in their respective states of business. Response to or contact with residents of other states will be made only upon compliance with applicable licensing and registration requirements. By using this Website, you represent and warrant that you are 18 years of age or older and reside in the United States or any of its territories or possessions. The information in this website is for U.S. residents only, and does not constitute an offer to sell, or a solicitation of an offer to purchase, brokerage services to persons outside of the United States.

You agree to defend, indemnify, and hold harmless the company, its affiliates, licensors, and service providers, and its and their respective officers, directors, employees, contractors, agents, licensors, suppliers, successors, and assigns from and against any claims, liabilities, damages, judgments, awards, losses, costs, expenses, or fees (including reasonable attorneys' fees) arising out of or relating to your violation of these terms of use or your use of the website, including, but not limited to, any use of the website's content, services, and products other than as expressly authorized in these terms of use, or your use of any information obtained from the website.

No waiver by the company of any term or condition set out in these Terms of Use shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition, and any failure of the company to assert a right or provision under these Terms of Use shall not constitute a waiver of such right or provision. If any provision of these Terms of Use is held by a court or other tribunal of competent jurisdiction to be invalid, illegal, or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of the Terms of Use will continue in full force and effect.

This agreement may be changed by posting the new Terms of Use on the website. All users agree to be subject to this agreement as it is subject to change. Your continued use of the website following the posting of revised Terms of Use means that you accept and agree to the changes.

The Website Terms of Use constitute the sole and entire agreement between you and company regarding the website and supersede all prior and contemporaneous understandings, agreements, representations, and warranties, both written and oral, regarding the Website.

Northland Securities, Inc.

Northland Capital Holdings, Inc.