

Generally Applicable Disclaimers

The following is generally applicable to all electronic messages you receive from and exchange with Brainvest Wealth Management LLC (“Brainvest”) and its affiliates:

This is a confidential communication between sender and its intended recipient.

We monitor and retain copies of electronic communications

Brainvest reserves the right, to the extent required and/or permitted by applicable law or regulation, to monitor electronic communications, (including email, SMS and instant messages) and phone calls and to retain such electronic communications and call recordings in a manner and at locations within Brainvest's discretion.

Use of electronic communication messages

If you use an electronic communication message to request that Brainvest effect the purchase or sale of any security or commodity or any other transactions, such messages do not constitute binding instructions, orders or executions. Orders shall only be deemed received once accepted and processed by Brainvest. On the basis of any such electronic communication message, Brainvest has no obligation to enter into a transaction or to provide a quote. You may not use electronic communication messages to send fund transfer instructions.

No liability for use of electronic communications

Brainvest does not take any liability or responsibility for any loss or damage that results from use of electronic communications including but not limited to such communications having been intercepted, not received or not acted upon.

Recall or Deletion not valid withdrawal of electronic communication

You understand that deletion or recall of any electronic communication may not result in Brainvest failing to receive or view such electronic communication and will not be a valid withdrawal of any request or provision of information.

Responsibility for electronic communications attributable to you

You are responsible for any transmissions, instructions, authorizations, requests or other electronic communications attributable to you, whether entered by you, your authorized personnel or by any other person, and any such electronic communication shall be deemed to be a duly signed writing of yours sufficient to bind you.

Electronic messages are not intended as an official communication

Unless otherwise agreed, an electronic message is not intended as an official document or confirmation, and we do not accept responsibility for, or guarantee it to be, accurate, timely, secure, error or virus-free. The information in electronic communications are provided purely as an informational courtesy.

Information may not be secure when transmitted over the Internet

Brainvest makes no representation or warranty that electronic messages will be confidential. Electronic messages may be intercepted or accessed by unauthorized or unintended parties, may not arrive at the intended destination, or may not arrive in the form transmitted. Brainvest has the ability to make information available through secure electronic transmissions. Please contact the sender if you wish to receive secure transmissions.

Electronic messages may be delayed, and information in electronic messages may be not be up to date and may not be updated

Electronic message communications cannot be guaranteed to be timely, secure or error free. Information provided speaks only as of its date. We have not undertaken, and will not undertake, any duty to update the information or otherwise advise you of changes in our opinion or in the research or information we make available to you.

Electronic messages should not be confused with a research report

Unless otherwise noted, electronic messages do not constitute Brainvest research even if they refer to a research or analyst report. Unless otherwise indicated, any views expressed are those of the author alone and may differ from others within Brainvest. Past performance is not indicative of future returns.

Electronic messages are not intended to serve as an offer or solicitation
Electronic messages are not offers (or solicitation of offers) to buy or sell the securities or instruments that they may mentioned.

Brainvest is not acting as a municipal advisor and the opinions or views contained in any electronic communications are not intended to be, and do not constitute, advice, including within the meaning of Section 975 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Brainvest may have a relationship with entities discussed in electronic communications
Brainvest may act as a principal or market maker of the securities or instruments mentioned or may act as an advisor to (or seek to advise) the issuer.

Third Party Data

The data contained in an electronic communication may be obtained from a variety of sources and may be subject to change. Brainvest and its affiliates disclaim any and all liability for the information, including without limitation, any express or implied representations or warranties for information or errors contained in, or omissions from, the information. Brainvest and its affiliates, employees and officers shall not be liable for any loss or liability suffered by you resulting from the provision to you of the information or your use or reliance in any way on the information.

Delivery of Data by electronic communication

By accepting the receipt of any electronic communication, you confirm that you are authorized to do so and that acceptance of any information or material included within such electronic communication would not be in breach of your internal policies and procedures.

U.S. Treasury Circular 230 Tax Notice

Braininvest does not render advice on tax and tax accounting matters to clients. This communication was not intended or written to be used, and it cannot be used by any taxpayer, for the purpose of avoiding penalties that may be imposed on the taxpayer under U.S. federal income tax laws. Investors should consult their own legal, tax investment or other advisors, at both the onset of any transaction and on an ongoing basis to determine the laws and analyses applicable to their specific circumstances.

Privacy

For further information on how Braininvest processes your personal information, please see the Braininvest Policy. By communicating with Braininvest you acknowledge that you have read and understand the Braininvest Privacy Policy.

Performance and hypothetical performance

Any information Data and performance returns included in this electronic communication are for illustrative purposes only and do not represent a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. These results are entirely the product of a model. Actual individual investor performance will vary depending on the time of the initial investment, amount and frequency of contributions, intra-period allocation changes and taxes. Any hypothetical results do not represent actual recommendations or trading and do not reflect the impact that material economic and market factors might have had on its decision-making if the assets were actually managed via Braininvest. Hypothetical performance results may have inherent limitations, some of which are described below. No representation is being made that any account will or is likely to achieve profits or losses similar to those shown via this electronic communication. One of the limitations of hypothetical performance results is that they are prepared with the benefit of hindsight. In addition, hypothetical trading does not involve financial risk, and no hypothetical trading record can completely account for the impact of financial risk associated with actual trading. There are numerous other factors related to the markets in general and to the implementation of any specific trading strategy which cannot be fully accounted for in the preparation of hypothetical performance results and all of which can adversely affect actual trading results. For further information please contact Braininvest at contact@braininvest.com.

Marketing

To the extent you have received any marketing communications and do not wish to receive any further marketing communications, please contact the sender.

Electronic Communications System Failure

In the event of any electronic communications system delay or failure, you are responsible for contacting Braininvest by alternative means, such as telephone.