

TERMS OF USE

Effective Date: June 1, 2025

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2. Modification of Terms. We reserve the right to modify these Terms at any time, and without prior notice, by posting amended Terms that are always accessible through the “Terms of Use” link on <https://www.royalamerican.com/>’s home page. Your continued use of this Website indicates your acceptance of the amended Terms. You should check these Terms through this link periodically for modifications. We may also, from time to time, issue additional guidelines and rules with respect to using our Website. We will notify you on the Website when we issue any such additional information. By using our Website, you agree that you will comply with any such additional guidelines and rules.

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5. Membership. Portions of this Website are viewable without registration or membership, but certain portions of our Website are available only to registered members. By registering, you authorize us to use and disclose any information you provide to us, including any of your personal information, for purposes of allowing us to provide our services to you and as otherwise disclosed in our Privacy Policy. As part of the registration process, you will provide an email address and create a password for your account. This information should be kept private and you should not share this information with any other parties that you do not wish to have access to your account information. If you learn that your access information has been stolen, lost or otherwise compromised, you must notify us immediately.

6. ECPA Notice. This Website treats email messages and other communications through this Website as private. Exceptions are those permitted by law, included under the Electronic Communications Privacy Act of 1986, 18 U.S.C. Sections 2701-2711 (the “ECPA”). The ECPA permits out limited ability to intercept and/or disclose electronic messages, including, for example (i) as necessary to operate our system or to protect our rights or property, (ii) upon legal demand (court orders, warrants, subpoenas), or (iii) where we receive information inadvertently which appears to pertain to the commission of a crime. This Website is not considered a “secure communications medium” under the ECPA.

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8. No Guaranty or Endorsement. Unless expressly stated by us to the contrary in writing, we do not endorse, recommend or support any persons, entities, organizations, or companies (such as, for example, conference participants, sponsors, or partners) that we may list or mention on this Website.

9. Monitoring. We reserve the right, but not the obligation, to monitor your access and use of this Website without notification to you. We may record or log your use in a manner as set out in our Privacy Policy.

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13. Links to Third Party Web Sites. Royal American does not review or control third party Web sites that link to or from this Website, is not responsible for their content, and does not represent that their content is accurate or appropriate. Your use of such third party web sites is on your own initiative and at your own risk and may be subject to the other sites' terms of use.

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16. USA Patriot Act Notice. The U.S. federal USA Patriot Act ("USA Patriot Act") provides generally for the operator of a communication host and law enforcement to be able to monitor any content, upon request of the operator. We anticipate fully complying with all our obligations, and availing ourselves of all our rights, under the USA Patriot Act.

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20. California Residents. IF YOU ARE A CALIFORNIA RESIDENT, YOU WAIVE YOUR RIGHTS WITH RESPECT TO CALIFORNIA CIVIL CODE SECTION 1542, WHICH SAYS "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH, IF KNOWN BY HIM MUST HAVE MATERIALLY AFFECTED HIS SETTLEMENT WITH THE DEBTOR".

21. Jurisdiction And Venue. The courts of Bay County in the State of Florida, USA and the nearest U.S. District Court to Bay County in the State of Florida, USA shall be the exclusive jurisdiction and venue for all legal proceedings relating to these Terms.

22. Controlling Law. These Terms shall be construed under the laws of the State of Florida, USA, excluding rules regarding conflicts of law.

23. Entirety; Waiver. These Terms, including the Privacy Policy and any supplemental terms,

policies, guidelines and rules that may be posted on the Website from time to time, embody the entire agreement between the parties concerning the matter dealt with herein and supersede all prior agreements or understandings as may relate to the subject matter hereof. No waiver of any of the provisions of these Terms shall be deemed to or shall constitute a waiver of any other provision hereof (whether or not similar).

24. Assignment. You may not assign or transfer any of your interest in or rights or obligations under these Terms without our prior written consent. We may, however, assign or transfer any of our rights or obligations under these Terms to any third party without your prior consent.

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