

Fortis Investment Management USA, Inc.

Disclaimer Policy

Terms, Conditions, and Disclaimers

Please read these terms, conditions, and disclaimers carefully. By accessing this web site, you agree to be bound by all of these terms and conditions.

Use of this Web Site Although **Fortis Investment Management USA, Inc.** has tried to provide accurate and timely information, the content of this site may not be accurate, complete or current and may include technical inaccuracies or typographical errors. From time to time changes may be made to the content of this site without notice.

Fortis Investment Management USA, Inc. may change the products, services, and any other information described on this site at any time. The information published on this site is provided as a convenience to visitors and is for informational purposes only. You should verify all information before relying on it and decisions based on information contained in our site are your sole responsibility. If you need specific details about any information contained in our site, you should contact **Fortis Investment Management USA, Inc.**

Fortis Investment Management USA, Inc. controls and maintains this site from the United States of America and makes no representation that materials are appropriate or available for use in other locations. If you use this site from other locations, you are responsible for compliance with applicable local laws.

All of the information on this web site, including all images, is copyrighted material of **Fortis Investment Management USA, Inc.**, except as otherwise indicated. You may not copy, download, republish, distribute or reproduce any of the information contained on this web site in any form without the prior consent of **Fortis Investment Management USA, Inc.** unless otherwise indicated.

Links to this web site are not permitted without the prior consent of **Fortis Investment Management USA, Inc.**

Products and Services The products and services referred to on this web site are offered by or through **Fortis Investments** or its parent, subsidiary or affiliate entities. The products and services and the applicable terms and conditions may change at any time. There may be eligibility requirements for these products and services and they may not be available in all geographic areas.

Other Sites This site may contain links to other sites on the Internet. These links are provided for your convenience. Links to another site do not constitute **Fortis Investment Management USA, Inc.**'s approval or endorsement of that site or its products or advertisements.

Exclusion of Warranties Fortis Investment Management USA, Inc. makes no warranties or representations as to the accuracy or completeness of the information contained on this web site. This information and the products and services are provided "as is" "as available" without any warranty of any kind, either expressed or implied, including but not limited to, the implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

Limitation of Liability Neither Fortis Investment Management USA, Inc. nor any of its parent, subsidiary or affiliate entities, agents, employees, or subcontractors shall be liable for any direct, indirect, special, incidental, consequential, punitive, or exemplary damages, including lost profits (even if we are advised of the possibility) arising in any way from the information contained in this web site or any information transmitted via this web site. Fortis Investment Management USA, Inc. is not liable for any damages or losses that may be caused to any equipment and other software due to any viruses, defects or malfunctions in connection with access or use of this web site.

By transmitting information through this web site, you accept the risk that the information you transmit to us and any information that we transmit to you, may be intercepted by third parties.

E-mail Messages that you send to us by e-mail may not be secure. We recommend that you do not send any confidential information to us by e-mail. If you choose to send any confidential information to us via e-mail, you accept the risk that this information may be intercepted by a third party.