By signing up for the WealthTrace Planner you agree to be legally bound by this agreement and comply with its terms. If you do not agree to all of the terms laid out here, please do not use the software.

For those using the free trial, you are hereby licensed to use this software for evaluation purposes without charge for a period of 7 days for Individual users and 14 days for Advisor users.. If you plan to use this software after the evaluation period, full registration and payment are required.

You are specifically prohibited from signing up for more than one free trial without permission from WealthTrace LLC.

You are specifically prohibited from charging, or requesting donations, for any copies of the WealthTrace Planner and from distributing the software and/or documentation with other products (commercial or otherwise) without prior written permission from WealthTrace LLC or its legal representative.

Simultaneous use of the software by multiple users, except for couples/spouses/partners using the Individual version, is not allowed. For corporate users and financial advisers, this license entitles one person to use the software. Use of the same software by other users, even if not simultaneous, is not allowed, unless you purchase additional licenses.

The WealthTrace **Solo Advisor** license may be used by one advisor plus his or her assistant. Our definition of a solo advisor is a single financial planner, advisor, broker, and/or financial professional who practices in his or her own firm without another such professional as a partner, shareholder or employee. This license agreement expressly prohibits group practice models from sharing a solo advisor license.

If the firm has more than one advisor and they work in a team environment either each advisor must purchase his or her own license or the firm must purchase a **Team Advisor** license. There would be one login for the team and there can be one assistant or admin who inputs data for plans as well. For single license advisors who use an admin there will be an extra charge of \$500 per year.

Advisors using a free trial of the Advisor version of the WealthTrace Planner are prohibited from creating plans for clients or prospects and then sharing that information with clients or prospects. The free trial is for **evaluation** purposes only, not for conducting actual business.

WealthTrace LLC retains all rights, title and interest in the WealthTrace Planner. If you use the WealthTrace Planner you agree NOT to modify, reverse engineer, decompile, or disassemble it except to the extent that applicable laws may prohibit such restriction.

This License will automatically terminate without further notice to you in the event that you are in breach of any material term of this License.

The following paragraphs shall survive termination of this License: The WealthTrace Planner is provided on an "as is" basis. WealthTrace LLC disclaims all warranties, whether expressed or implied, with regard to the Wealthtrace Planner, including without limitation all warranties of noninfringement, merchantability, or fitness for a particular purpose.

In no event will WealthTrace LLC be liable for any damages in excess of the amount that WealthTrace LLC received from you for a license to the WealthTrace Planner, even if WealthTrace LLC shall have been informed of the possibility of such damages, or for any claim by any other party. Some jurisdictions do not allow exclusions of an implied warranty, so this disclaimer may not apply to you and you may have other legal rights that vary by jurisdiction.

In no event will WealthTrace LLC, its licenser(s) and the directors, officers, employees or agents of any of them be liable to you for any damages of any kind under any theory of liability suffered by you or anyone else arising out of the use or inability to use the WealthTrace Planner even if WealthTrace LLC or its licenser(s) have been advised of the possibility of such damages. The foregoing limitations shall not apply to the extent that applicable laws may prohibit such limitations. No WealthTrace LLC dealer, agent, or employee is authorized to make any modifications, extensions, or additions to this warranty.

The WealthTrace Planner is for estimating purposes only. The Planner application was written to give only an estimate of financial scenarios and not an exact representation of any investment or savings strategy.

In no event will WealthTrace LLC, its licenser(s) and the directors, officers, employees or agents of any of them be liable to you for any damages of any kind for your investment or savings strategy or for the accuracy of the calculations in this program.

You agree that WealthTrace LLC, its licenser(s) and the directors, officers, employees or agents are not advocating, recommending, or advising you with respect to any specific investment strategy, and are NOT providing investment advice. You agree that we are not liable for any investment losses or for your financial planning.

WealthTrace does not store any investment or bank account usernames or passwords. If users link and import their investment information, username and password data is stored using a third party provider, Yodlee. WealthTrace is not responsible for any losses due to a breach of Yodlee's databases.

WealthTrace will never sell or give your data away to any third party.

Once you purchase the WealthTrace Planner, you will be signed up for automatic renewal of your subscription. You will be notified via email 30 days before the renewal occurs. You must contact WealthTrace if you would like to cancel your subscription renewal and therefore avoid the renewal charge.

There are no refunds for the WealthTrace Planner unless you have a problem with a linked account in the first month from the purchase date and we are unable to fix this within two months.