

HOLLAND FINANCIAL SERVICES LLC WEBSITE TERMS OF USE AGREEMENT

Amended as of January 1, 2011

Terms of Use Agreement

This Terms of Use Agreement (the "Agreement") is a binding contract between you and the provider, herein referred to as Holland Financial Services LLC. The purpose of (the "Agreement") is to govern your use of our Website including all of the content, services, tools and information available through this Website (collectively, the "Website" or our "Website"). By accessing our Website, you accept and agree to be bound by these terms of use. If you do not agree with the terms and conditions of (the "Agreement"), you are not granted permission to access or otherwise use this Website.

These terms of use are in addition to other agreements between you and Holland Financial Services LLC, including any client or account agreements, as well as any other agreements that govern your use of advisory services provided by Holland Financial Services LLC, including related products, services, research or other related information that may be provided by non-affiliates available on our Website.

Holland Financial Services LLC reserves the right to amend (the "Agreement") at any time, without notice. If you use the Website after the amended Agreement had been posted to the Website, you will be deemed to have agreed to the terms of use, as amended under (the "Agreement").

Authorized Use. The Website is intended only for your personal, non-commercial use, unless Holland Financial Services LLC has agreed otherwise in writing. This Website is intended solely for residents of the U.S. Accessing this Website from any location outside of the U.S., is done solely at the user's risk and is **not recommended**. Nothing on this Website shall be considered a solicitation to buy or an offer to sell a security, or any other product or service, to any person in any jurisdiction where such solicitation, offer, purchase or sale would be unlawful under the laws of that jurisdiction. If you do not reside in the U.S., we recommend contacting a non-U.S. advisory firm for assistance with products and services that may be legally available in your place of residence.

Collection of Data and Retention. In accordance with the Privacy Policy as outlined within its legal disclosure, Holland Financial Services LLC will collect information that is voluntarily provided to us in order to facilitate interactions with our clients. Servers used by Holland Financial Services LLC may automatically record data pertaining to site visits. These server activity logs provide details concerning web requests by site visitors, as well as their Internet Protocol Address. Our site employs various security procedures in order to circumvent unauthorized access and unlawful processing of information. Certain data is subject to monitoring, review and archival, including electronic communication. Information and other pertinent data may be retained for business purposes for a reasonable period of time or as long as the law requires. Holland Financial Services LLC will not share data obtained through site visits with third parties for their marketing purposes.

Unauthorized Use. This Website serves as a platform to provide information utilizing the highest level of current technology. Those attempting to access our Website in manner that is inappropriate, including but not limited to; intentionally interfering with another party's use of the Website; attempting to gain access to password protected areas; or willfully using this Website in such a way that attributes to damaging a server or network utilized by Holland Financial Services LLC, may be subject to criminal or civil prosecution.

Web Based Access to Advisory Accounts. Clients that have an account relationship with Holland Financial Services LLC may be offered on line access. When an account is established, access to pertinent account information can be viewed through our Website from a specific page, or from an external link within the Website. You are responsible for maintaining the security of your password. Please notify us immediately should you become aware of any unauthorized use of your account or password.

Content Forwarding. Holland Financial Services LLC may provide various web tools to enable the forwarding of content from our Website to others electronically or through an alternate means. Information supplied to us for content forwarding, including any e-mail address, facsimile or physical address will be used for that purpose only.

Disclaimer of Information only. The content contained within our Website should not be construed as a basis for the acquisition or disposal of any security. All data provided is intended as general information and is not deemed to be complete or guaranteed. Holland Financial Services LLC can make no assurances with respect to the Website content, as information is subject to change due to market conditions and other factors. The information provided in this Website is not intended to recommend or promote any specific tax, insurance, investment strategy, or transaction. For specific financial advisory matters, consult a Registered Investment Advisor. Refer all legal questions to a competent Attorney. Specific tax questions should be referred to a CPA or other tax practitioner such as an Enrolled Agent.

Disclaimer of Warranties. Holland Financial Services LLC can make no assurances with respect to the usefulness of this Website content. By using our Website you acknowledge that no guarantees are made by Holland Financial Services LLC as to the timeliness, accuracy, reliability, completeness, or usefulness of any of the Website. No Agent or Respective Officer of Holland Financial Services LLC can warrant that this Website will be secure and error free or that this Website, its server and any data available for downloads are free from computer viruses. Holland Financial Services LLC shall have no responsibility for computer viruses or any other harmful elements that could occur as result of using this Website. You acknowledge that the risk as to the quality and usefulness of this Website is assumed solely by you.

Limitation of Liability. Under no circumstances will any Agent or Respective Officer of Holland Financial Services LLC have any liability for any direct, indirect, incidental, consequential, special, punitive, or exemplary damages arising out of or in connection with your use of or inability to use this Website. Holland Financial Services LLC will not be responsible for any failure to comply by you or any third party with these terms or with applicable Federal and State laws. These limitations of liability shall apply regardless of any negligence or gross negligence on the part of any Agent or Respective Officer of Holland Financial Services LLC.

Professional Disclaimer:

None of the information or content contained herein is intended to create an investment advisory-client relationship between the user of this Website and Holland Financial Services LLC. The information contained within this Website is not to be construed as personalized investment advice or a substitute for investment advice. Investments or strategies mentioned may not be suitable for all individuals. All users and visitors of this Website should make their own individual decisions. The material contained within this Website, does not take into account each individual's particular investment objectives, financial circumstances, or needs. All users and visitors of this Website should strongly consider seeking advice from their own investment professional, tax practitioner, or legal counsel.