

## Trove Website Disclosures

Welcome to Trovelending.com (the “**Website**”). This Website provides you with general information about Trove, LLC.

**PLEASE READ THESE TERMS OF USE CAREFULLY.** By accessing and using this Website, you acknowledge that you have read, understand, and agree to be bound by all of the terms and conditions set forth below. We reserve the right to amend these terms of use from time to time by posting the amended terms on this Website.

**Access to the Website:** The Website is made available to all persons aged 18 or older who agree to be bound by the terms and conditions set forth in these terms of use. You agree not to modify, reproduce, distribute, rent, lease, loan, sell, or create derivative works based upon the materials on this Website, or post any content from this Website to newsgroups, mail lists or electronic bulletin boards, without the prior written consent of an authorized representative of Trove.

**No Offer, Investment Advice, or Performance Guarantees:** Neither the information nor any opinion expressed on this Website constitutes an offer by Trove to buy or sell any securities or financial instruments, or to provide any investment advice or service. The services and financial instruments described on this Website may not be available to or suitable for you, and not all strategies are always appropriate. The value of any of the financial instruments mentioned on this Website can fall as well as rise, and an investor may get back less than he or she invested. Foreign-currency denominated securities and financial instruments are subject to fluctuations in exchange rates that could have a positive, or adverse, effect on the value, price or income of such securities and financial instruments. Past performance is not necessarily a guide to future performance.

**Responsible Behavior:** In addition to the obligations set forth above, you agree not to access or use this Website to: a) reproduce, duplicate, copy, sell, trade, resell or exploit for any commercial purposes, any portion of this Website, use of this Website, or access to this Website; b) impersonate any person or entity or falsely state or otherwise misrepresent your affiliation with a person or entity; c) forge headers or otherwise manipulate identifiers in order to disguise the origin of any content transmitted on this Website; d) make available any content that you do not have a right to make available under any law or under contractual or fiduciary relationships; e) make available any content that infringes any patent, trademark, trade secret, copyright or other proprietary rights of any party; f) make available any content that is unlawful, harmful, threatening, tortious, defamatory, obscene, invasive of another's privacy, or otherwise objectionable; g) make available any unsolicited or unauthorized advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation; h) make available any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment; i) interfere with or disrupt this Website or servers or networks connected to this Website, or

disobey any requirements, procedures, policies or regulations of networks connected to this Website; j) intercept, collect or store personal data about current or former clients of Trove or any other visitors to this Website; or k) violate any applicable local, state, national or international laws or regulations.

**Links to Third Party Websites:** This Website may contain links to other Websites, including links to the Websites of companies that provide related information, products and services. These links are solely for the convenience of visitors to this Website, and the inclusion of such links does not necessarily imply an affiliation, sponsorship or endorsement. Trove makes no representations whatsoever regarding such third-party Websites. You should review the privacy policies of other Websites carefully before providing any information to such Websites. We are not responsible for the content or availability of third-party Websites, and shall not be responsible or liable for any information, opinions, advice, products, or services available on or through such third party Websites.

**Links to This Website:** We ask that you notify us in advance of your intention to link to the public portion of this Website by emailing us at [clientservices@trovelending.com](mailto:clientservices@trovelending.com). You may not (i) hyperlink to the private portion of this Website or any of the pages on the private portion of this Website from another Website, (ii) display this Website in frames, or (iii) display any of the content found on this Website via inline links, without express written permission from an authorized representative of Trove.

**Our Rights in This Website:** Trove and our suppliers reserve all right, title and interest in and to this Website and all materials, information, and compilations of information available on or through this Website, as well as the domain name, design, layout, and "look and feel" of this Website, the trademarks, service marks, and trade dress related thereto, and all other intellectual property and other proprietary rights embodied therein and appurtenant thereto. You agree that you will have no rights in or to any of the foregoing, express or implied, other than the rights expressly granted in these terms of use, or otherwise expressly granted to you in writing by an authorized representative of Trove.

**Disclaimer of Representations and Warranties:** THIS WEBSITE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. TROVE MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, REGARDING YOUR ACCESS TO OR USE OF THIS WEBSITE, OR THE PRODUCTS, SERVICES OR INFORMATION DESCRIBED ON OR AVAILABLE THROUGH THIS WEBSITE. WITHOUT LIMITING THE FOREGOING, WE EXPRESSLY DISCLAIM ANY AND ALL REPRESENTATIONS AND WARRANTIES OF ACCURACY, COMPLETENESS, TIMELINESS, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT OF THIRD-PARTY RIGHTS. THIS WEBSITE INCLUDES FACTS, VIEWS AND OPINIONS OF INDIVIDUALS AND ORGANIZATIONS DEEMED OF INTEREST. NOTHING CONTAINED ON THIS WEBSITE SHALL BE CONSTRUED AS AN ENDORSEMENT OF THESE VIEWS OR OPINIONS.

**Limitations of Liability:** TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL TROVE OR OUR AFFILIATES, DIRECTORS, OFFICERS, AGENTS, EMPLOYEES OR LICENSORS BE LIABLE TO YOU OR ANYONE ELSE FOR ANY INDIRECT, CONSEQUENTIAL, SPECIAL, INCIDENTAL, EXEMPLARY, PUNITIVE, OR SIMILAR DAMAGES (INCLUDING LOSS OF USE, LOSS OF PROFITS OR LOSS OF DATA) ARISING OUT OF OR RELATED TO THIS WEBSITE OR YOUR USE OF THIS WEBSITE, OR FOR ANY DECISION MADE OR ACTION TAKEN BY YOU IN RELIANCE ON THE INFORMATION PROVIDED ON OR AVAILABLE THROUGH THIS WEBSITE, REGARDLESS OF THE FORM OF ACTION, WHETHER IN CONTRACT, TORT OR OTHERWISE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

2024 Trove, LLC. All rights reserved.