

Terms and Conditions of Use

Please read through these Terms & Conditions ("the Terms") carefully.

By accessing any Professional Planning Coordination Services, LLC's ("PPCS"), website ("the Sites") or by otherwise accessing any content, software, products, services, Licensee Administrative Portal or PPC Services' Individual, Business, Non-Profit or Trust Client Portals available through the Sites ("the Content"), you are deemed to have entered into an agreement with PPCS ("PPCS") and to have agreed to be bound by the Terms set out below. The Sites are owned and operated by PPCS.

1. Intellectual Property Protection

The term "Intellectual Property Rights" means, copyrights, database rights, trade, PPCS' Licensee Portal, PPCS Client Portal, marks, trade names, domain names, rights in logos, get-up and content, inventions, trade secrets and know-how, patents, all rights of whatever nature in computer software and data, all rights of privacy and all intangible rights and privileges of a nature similar to any of the above, in every case in any part of the world and whether or not registered; and including all granted or pending registrations, and all rights to make applications for registration in respect of any of the same.

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2. Use of PPCS Content

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Reprints

Professional Planning Coordination Services, LLC

Six West Third Street, Suite 200

Mansfield, Ohio USA 44902

Tel: +011 (1) 866 998 2737

or by E-mail to www.Admin@ProfessionalCoordinator.com Subject Line-REPRINT REQUEST
(Reprints may be subject to a fee).

Terms & Conditions for Print Products

3. License Fee, Payment, and Transactions

Access to certain PPCS Content may be subject to a fee or subscription. All payments (including applicable taxes) must be made in advance in a currency specified by PPCS. You are responsible for the payment of all License Fees associated with the use of the Sites and Portals using your Username, Password or ID.

There may be from time to time opportunities to use the Sites to purchase products or services from third party suppliers. In that event, your contract for such products will be with the third party provider and not with PPCS.

All refunds that relate to PPCS products or services are at the discretion of PPCS. Any product or service specific offers, conditions or terms are stated at the point of purchase for that product.

4. Terms and Termination

PPCS may, at its discretion, terminate or suspend individual or group access to all or part of the Sites (including any right to access and use PPCS Content) with or without cause by delivering notice to you. The rights of termination are in addition to all other rights or remedies of PPCS provided in these Terms or by law.

5. Changes to the Site

PPCS reserves the right, in its discretion, to suspend, change, modify, add or remove portions of PPCS Content available on the Sites at any time and to restrict the use and accessibility of the Sites.

6. Registration, Passwords and Responsibilities

Some parts of the Sites require registration. You are solely responsible for the confidentiality and use of and access to the PPCS Content and Sites using your username, password or ID. You agree to immediately notify PPCS if you become aware of any loss or theft of any username, password or ID or any unauthorized use of a username, password, ID, or any other login details. PPCS reserves the right to monitor and record activity on the Sites, including access to PPCS Licensee Administrative Portal and Client Portals.

7. Privacy Policy

PPCS maintains a high level of privacy and security for your details. View our online Privacy Policy in full. [PRIVACY POLICY \(FULL TEXT\)](#).

8. No Warranty, Disclaimer of Liability and Indemnity

PPCS had made every effort to ensure the high quality and accuracy of the Sites, PPCS makes no warranty, express or implied concerning the Content of the Sites, which is provided "as is". PPCS expressly disclaims all warranties, including but not limited to warranties of fitness for a particular purpose and warranties of satisfactory quality. In no event will PPCS, its affiliates or other suppliers be liable for direct, special, incidental, or consequential damages (including, without limitation, damages for loss of business profits, business interruption, loss of business information or other pecuniary loss) arising directly or indirectly from the use of (or failure to use) or reliance on the Content, Licensee Administrative Portals and/or Licensee Client Portals, even if PPCS has been advised of the possibility that such damages may arise. PPCS does not guarantee the accuracy or timeliness of the content appearing on the Sites, or that the Sites or related systems are free from viruses or other contaminating or destructive properties. In the event that PPCS incurs any liability whatsoever, the aggregate liability shall not exceed the amount that you originally paid for the PPCS License or PPC Services. Except in respect of fraudulent misrepresentation, this Agreement together with any order form and payment method instructions set forth the entire agreement and understanding of the parties relating to the subject matter herein. Any prior written or verbal agreements are superseded by this Agreement.

9. Force Majeure

PPCS, its affiliates and its information providers will not be liable or deemed to be in default for any delay or failure in performance or interruption of the delivery of PPCS Content resulting directly or indirectly from any cause or circumstance beyond its or their reasonable control, including but not limited to failure of electronic or mechanical equipment or communication lines, telephone or other interconnect problems, computer viruses, unauthorized access, theft, operator errors, severe weather, earthquakes or natural disasters, strikes or other labor problems, wars, or governmental restrictions.

10. Links to Third Party Websites

The Sites may contain links and pointers to Internet Sites maintained by third parties. PPCS does not operate or control in any respect any information, products or services on such third party Sites. Links are provided solely for your convenience,

and do not constitute any endorsement by PPCS and/or its suppliers. You assume sole responsibility for use of third party links and pointers.

11. Miscellaneous

Changes to these Terms: PPCS may, at its discretion, change these Terms (including those relating to your use of the Sites and/or the PPCS content). When the Terms are changed, PPCS will notify you by email or by publishing details of those changes by including them in these Terms.

Rights of Reply

If at any time you, or your organization, have a complaint or comment to make about the Content featured within the Sites they should contact the editor for that particular product whose details can be found on the product pages in question.

Advertising and Third Party Content

Parts of the Sites may contain advertising or other third party content. Advertisers and other content providers are responsible for ensuring that material submitted for inclusion on the Sites complies with international and national law. PPCS is not responsible for any third party content or error, omission or inaccuracy in any advertising material.

Invalid Provision

If any provision of this agreement is held to be invalid by a court of competent jurisdiction, PPCS shall amend the invalid provision in such reasonable manner as achieves the intention of the parties without illegality, or at PPCS' discretion such provision may be severed from this agreement and the remaining provisions shall nevertheless remain in full force and effect. Any cause of action of yours with respect to these Terms must be filed in a court of competent jurisdiction in Columbus, Ohio.

User/Viewer Feedback Terms and Conditions

We welcome feedback and anyone can post comments on our Sites where indicated by a comments box. All comments are moderated before posting live so your comments will not appear right away. We cannot guarantee that all comments submitted will be published on the Site. The editors may edit comments for reasons of space and clarity. We do not publish anonymous comments though personal details can be withheld on request.

The following types of comments will not be posted:

- Messages that gratuitously promote a business or service.
- Messages that contain profanity, obscenities, racist insults.
- Messages containing confidential, proprietary, copyrighted or patent protected information.
- Messages which are "off topic" (i.e. messages that have nothing to do with the content of this Site).

12. Governing Law and Jurisdiction

These Terms shall be governed by, and construed in accordance with, United States law. The parties irrevocably agree that the courts of the United States shall have exclusive jurisdiction to settle any dispute, which may arise out of, under, or in connection with these Terms or the legal relationship established by them, and for those purposes irrevocably submit all disputes to the jurisdiction of the United States courts.

Privacy Policy

Professional Planning Coordination Services, LLC ("PPCS") is the sole owner of the information collected on this site. We shall not sell, share or rent this information to third parties in ways other than those disclosed in this policy. PPCS collects information from our users at several different points on our websites.

This policy sets out how PPCS and third parties could use information that you supply to us. Please read the following information carefully before submitting information or using this site.

Registration

Some of our sites restrict access to online content. To gain entry a user must first either email us or complete a registration form. During registration a user is required to give their contact information (such as name and email address). For sites where online access to content is part of a subscription/registered reader package, registration forms will often contain full subscriber details used to identify and fulfill that subscriber's account.

Email Bulletins

If a user wishes to subscribe to our alerts, updates, bulletins etc. we ask for contact and delivery information such as name and email address. All of these email lists provide opt-out facilities online and with each email broadcast. In some cases the user may be asked to provide optional demographic information that is used to keep our content as relevant as possible.

Sharing

When requesting data from third parties via our sites at your request, information you supply to PPCS will be forwarded to the third parties. Any information about yourself that you give to us may also be used for publication (where you provide details for inclusion in our directories and on our websites) and also to supply you with information about our PPC Services in the form of direct marketing activity by: phone, fax or post. We do not share or otherwise sell any information to our partners.

Orders (if applicable)

We request information from the user on our order forms. Here a user must provide contact information (such as name and delivery address) and financial information (such as credit card number, expiration date). This information is used for billing purposes and to fulfill customer orders. If we have trouble processing an order, this information may be used to establish contact to help resolve the situation. All online transactions are processed using SSL encryption (see Security for more detail).

Cookies

Many of our sites use "cookies". A cookie is a piece of data stored on the user's hard drive containing information about the user. Usage of cookies is for the convenience of visitors. For instance, by setting a cookie on our site, the user would not have to log in a password more than once, thereby saving time while on our site. If a user rejects the cookie, they may still use our site. Cookies can also enable us to track and target the interests of our users in order to enhance the experience on our site. Some of our business partners use cookies on our site. However, we have no access to, or control over, these cookies.

You can control how your browser handles cookies. By going to the "Help" section of the menu of your browser, you should be able to configure your browser preferences to accept

or reject cookies, or to notify you when a cookie is set. If you reject the use of cookies, please note that the efficient operation of the site you are viewing may be affected.

Log Files

We use IP addresses to analyze trends, administer the site, track a user's movement and gather broad demographic information for aggregate use. IP addresses are not linked to personally identifiable information.

Links

Some of our websites contain links to other sites. Please be aware that PPCS is not responsible for the privacy practices of other sites. This privacy statement applies solely to information collected by this website.

Surveys and Contests

From time to time our sites request information from users via surveys or evaluations. Participation in these surveys or evaluations is completely voluntary, and the user therefore has a choice whether or not to disclose this information. Information requested may include contact information (such as name and email address) and demographic information (such as postcode, job type). Survey information will be used for purposes of monitoring or improving the use and user satisfaction of the sites.

Recommend this Site

If a user elects to use our referral service for informing a friend about one of our sites; we ask them for the friend's name and email address. We automatically send the friend a one-time email inviting them to visit the site. This information is not stored, except for the sole purpose of sending this one-time email.

Security

This website takes every precaution to protect information provided by our visitors. Submitted information via the website is protected. When a form asks users to enter sensitive information (such as credit card number, if applicable), that information is protected by secure encryption.

Site and Service Updates

From time to time we shall send out Site and Service Announcement Updates. Registered users are not able to unsubscribe from service announcements, which contain important information about the service. We shall communicate with the user to provide requested services and in regard to issues relating to their account via email or telephone.

We also reserve the right to disclose details about you to authorized law enforcement agencies where we are asked to do so.

If at any time you no longer wish to (i) receive anything from PPCS or (ii) to have your data made available to third parties, please write to:

PROFESSIONAL PLANNING COORDINATION SERVICES

C/O Website Administration Coordinator

Six West Third Street, Suite 200

Mansfield, Ohio 44902 U.S.A.

Tel: 011 (1) 866.998.2737 or

Email: ADMIN@PROFESSIONALCOORDINATOR.COM