

Northern Oak Wealth Management, Inc.
Website Terms of Use

Last updated August 1, 2017

Welcome to the website ("Site") for Northern Oak Wealth Management, Inc. ("Northern Oak"). By using this Site, you acknowledge that you have read and agree to these Terms of Use ("Terms"), including the Privacy Policy incorporated below. These Terms contain important provisions regarding use of the Site, intellectual property rights, warranty disclaimers, waiver of certain damages, indemnification, governing law and similar important clauses impacting your legal rights. You are encouraged to read the entire Terms before using this Site.

If you do not agree with the Terms, then please do not use the Site. Northern Oak reserves the right, in its sole discretion, to update or modify these Terms from time to time. The updated Terms shall be effective immediately upon notice, which may be given by any reasonable means including by posting to the Site. Your continued use of the Site following such notice shall be deemed your acceptance of the updated Terms.

Acceptable Use

You must be at least eighteen (18) years of age to use this Site. If you are eighteen (18) years of age or older, you may access this Site for your own personal, internal use in accordance with these Terms. All other uses are prohibited.

Northern Oak desires to promote safe security practices on the Site. As such, you may not violate or attempt to violate the security of the Site. To this end, you agree not to: (i) access data or materials not intended for you; (ii) log into a server or account which you are not authorized to access; (iii) attempt to probe, scan, or test the vulnerability of a system or network or to breach security or authentication measures without proper authorization; or (iv) attempt to interfere with service to any user, host, or network, including without limitation, by means of submitting a virus to the Site, overloading, "flooding", "mailbombing", or "crashing" the Site.

Furthermore, you may not use the Site for or in connection with any of the following activities: (a) transmitting or relaying spam or other unauthorized or unsolicited communications, spoofing or otherwise impersonating any person or entity, or falsely stating or otherwise misrepresenting your identity or affiliation in any way; (b) using the Site for any fraudulent or illegal purpose or to encourage conduct that would be considered fraudulent or illegal; (c) e-mailing, uploading, or otherwise transmitting or using the Site in furtherance of the use, distribution, or transmission of any unlawful, harassing, defamatory, tortious, libelous, sexually explicit, obscene, hateful, racially, ethnically, or otherwise objectionable material of any kind; (d) transmitting material that contains viruses, Trojan horses, worms, time bombs, cancelbots, or other computer programming routines or engines that are intended to damage, destroy, disrupt, or otherwise limit, interfere with, or impair a computer's functionality or the operation of the Site or surreptitiously intercept or expropriate any system, data or information related to the Site or any computer hardware, software or other equipment that is owned, leased or used by Northern Oak; and (e) using any

robot, spider, scraper or any other automated means or device designed to provide repeated or automated access to the Site for any purpose.

Northern Oak reserves the right to investigate occurrences which may involve such violations and may involve and cooperate with law enforcement authorities in prosecuting users who have participated in such violations.

Your Content

You are responsible for your activities on this Site and for all content that you post or submit through this Site. You certify that any information and/or material you post or provide to Northern Oak by means of the Site is truthful, accurate, not misleading, not confidential property of others, not in violation of any other third party's rights, and offered in good faith.

Privacy Policy

Your use of the Site is subject to the Northern Oak Privacy Policy, a copy of which can be accessed here www.northern-oak.com. The Privacy Policy is incorporated into and made a part of these Terms. You understand that data and communications, including e-mail and other electronic communications, may be accessed by unauthorized third parties when communicated over the Internet.

Third Party Intellectual Property Rights

Northern Oaks takes reasonable precautions to honor the intellectual property rights of third parties. Accordingly, you agree not to use the Site to: (i) transmit or post any content or materials that are copyrighted, unless you are the copyright owner or have obtained the permission of the copyright owner; (ii) transmit or post any content or materials that reveal trade secrets, unless you own them or have the permission of the owner to transmit them; or (iii) transmit or post any content or materials that infringe on any Intellectual Property Rights of others or violate the privacy or rights of publicity of others. The term "Intellectual Property Rights" shall mean, rights under patent, trademark, copyright and trade secret laws, and any other similar intellectual property or proprietary rights.

Northern Oak Intellectual Property

Northern Oak places content on the Site for you to view from time to time including, without limitation, text, graphics, photographs, pictures, drawings, animation, audio, video, literature, and any other material distributed by Northern Oak on, through, or in connection with the Site. All content and materials on the Site are the property of Northern Oak and its respective licensors and are subject to Intellectual Property Rights laws. Except to the minimum extent otherwise expressly permitted under copyright law, no copying or exploitation of material from the Site is permitted except expressly in accordance with these Terms or with the express written permission of Northern Oak and any other applicable copyright owner. You acknowledge that you do not acquire any ownership rights by virtue of downloading copyrighted material from the Site. All rights not expressly granted hereunder are expressly reserved to Northern Oak.

Warranty Disclaimer

Northern Oak uses reasonable efforts to provide this Site and related services. However, you acknowledge that the Internet and electronic communications contain risk, including risk associated with authorized interception and use of data by third parties. Accordingly, Northern Oak does not make any representations or warranties as to this Site. THE CONTENT, SERVICES, INFORMATION, AND ACCESS TO THE SITE ARE PROVIDED "AS IS" AND "AS AVAILABLE" AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, SATISFACTORY QUALITY AND NON-INFRINGEMENT. NORTHERN OAK DOES NOT WARRANT THAT ANY PART OF THE SITE WILL OPERATE UNINTERRUPTED OR ERROR FREE, THAT DEFECTS WILL BE CORRECTED, OR THAT THE SITE OR THE SERVER THAT MAKES IT AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS.

Waiver of Certain Damages

UNDER NO CIRCUMSTANCES SHALL NORTHERN OAK, ITS OFFICERS, DIRECTORS, EMPLOYEES, VENDORS, CONTENT PROVIDERS, AND AGENTS (THE, "NORTHERN OAK PARTIES") BE LIABLE FOR ANY SPECIAL, INDIRECT, PUNITIVE, CONSEQUENTIAL, EXEMPLARY OR INCIDENTAL DAMAGES THAT RESULT FROM YOUR USE OR INABILITY TO USE THE SITE, ANY CONTENT AND/OR ANY RELATED SOFTWARE, EVEN IF THE NORTHERN OAK PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Third Party Sites

The Site may contain links to third party sites or otherwise may make third party sites available for your use. All third party sites are to be used at your own risk. NORTHERN OAK IS NOT RESPONSIBLE FOR THE MATERIAL CONTAINED ON THIRD PARTY SITES AND/OR RELATED SERVICES NOR DOES NORTHERN OAK MAKE ANY REPRESENTATIONS OR WARRANTIES AS TO THE SECURITY OF ANY INFORMATION YOU MIGHT BE REQUESTED TO GIVE TO THIRD PARTY SITES.

Indemnification

You shall indemnify, defend, and hold harmless the Northern Oak Parties from and against any and all damages, claims, actions, costs and expenses (including, without limit, reasonable attorneys fees) resulting or arising from (i) your use of the Site in violation of the Terms; (ii) your violation of law; or (iii) the infringement by you of any Intellectual Property Rights or any publicity, contract or privacy rights of any person or entity.

Termination; Suspension

The Terms are effective until terminated by Northern Oak. Northern Oak may terminate, restrict, or suspend all or part of your access to the Site and delete any materials or content

submitted by you to the Site, at any time, in its sole discretion, without prior notice to you and without any liability to you.

Form ADV

Northern Oak is a federally registered investment advisor with the U.S. Securities and Exchange Commission. We are required to maintain and update Form ADV annually. For the convenience of our current and prospective clients, we post current versions of Form ADV Part I and II online. These forms contain information about our advisors, services, fees, investment strategies and current business practices. These forms are available in the “Compliance” Section of our Site.

Governing Law; Exclusive Jurisdiction

The laws of the State of Wisconsin (excluding any principles of conflicts of laws) govern your use of the Site, the services and these Terms. For any claims or disputes arising under or in connection with these Terms, you agree and hereby submit to the exclusive jurisdiction and venue of the appropriate state or federal courts located in Milwaukee County, Wisconsin, U.S.A. and waive all defenses or objections to such jurisdiction and venue.

Waiver and Severability

No delay or omission by Northern Oak to exercise any right with respect to the Terms shall impair any such right or be construed to be a waiver by Northern Oak. If any provision of the Terms is found by a court of competent jurisdiction to be invalid or unenforceable in whole or in part, such provision shall, as to such jurisdiction, be ineffective to the extent of such invalidity or unenforceability without in any manner affecting the validity or enforceability thereof in any other jurisdiction or the remaining provisions hereof in any jurisdiction, provided, however, if such invalid or unenforceable provision may be modified so as to be valid and enforceable as a matter of law, such provision will be deemed to have been modified so as to be valid and enforceable to the maximum extent permitted by law.

Mobile Devices

Some mobile devices may not be capable of accessing the Site in its entirety. Northern Oak is not responsible or liable for any errors, inaccuracies, faults, or failures arising from your attempts to access any portion of the Site using any mobile device. Furthermore, you agree that you alone are responsible for all access and connectivity charges imposed by your communications carrier in connection with your use of any mobile device.

Copyright Agent

Pursuant to the Digital Millennium Copyright Act, Northern Oak designates the agent below to receive notifications of claimed copyright infringement. If you reasonably believe that your work has been copied in a way that constitutes copyright infringement, you must provide to Northern Oak's designated agent all of the following information:

1. an electronic or physical signature of the owner or the person authorized to act on behalf of the owner of the copyright interest;
2. a description of the copyrighted work that you claim has been infringed;
3. a description of where the material that you claim is infringing is located on the Site;
4. your name, address, telephone number, and e-mail address;
5. a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; and
6. a statement by you, made under penalty of perjury, that the information in your notification is accurate and you are the copyright owner or authorized to act on behalf of the copyright owner.

Northern Oak's designated agent for notification is David Becker, who may be contacted at:

By Mail:

555 E Wells St #1625
Milwaukee, WI 53202

By Phone:

414-278-0590

By Fax:

414-278-1294

By E-mail:

dbecker@northern-oak.com

Electronic Contracting

You agree that the Terms and your act of using the Site have the same legal force and effect as a written contract with your written signature and satisfy any laws that require a writing or signature, including any applicable Statute of Frauds. You further agree that you shall not challenge the validity, enforceability or admissibility of the Terms on the grounds that it was electronically transmitted or authorized. In addition, you acknowledge that you have had the opportunity to print the Terms and are encouraged to do so.

Entire Agreement

The Terms constitute the entire agreement between you and Northern Oak related to your use of the Site. Any prior agreements, representations, statements, or negotiations with respect to the subject matter of the Terms are superseded by the Terms.