

TERMS OF SERVICE

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1. REVISIONS AND UPDATES TO THESE TERMS

IA reserves the right to update, change, and modify these Terms and IA's other rules, guidelines, and policies at any time in its sole discretion, and all such modified Terms, rules, guidelines, and policies will be effective immediately upon being posted on the Service and are hereby incorporated by reference. You waive any right you may have or claim to have to receive specific notice of any such changes. Your continued use of the Service after such modified Terms, rules, guidelines, and policies have been posted constitutes your acceptance of such changes, and you agree your use of the Service will be subject to the then-current version of these Terms and the other rules, guidelines, and policies of IA as posted on the Service. IA recommends you periodically review the most current Terms and the other rules, guidelines, and policies of IA as they are binding on you and govern your use of the Service. The date of the most recent version of these Terms appears at the bottom of this page. If you are not in agreement with any of these Terms or any of the other rules, guidelines, or policies of IA, you are not authorized to and may not access or otherwise use the Service.

2. THE SERVICE

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To access certain Content and Features of the Service, or to purchase any products or services made available via the Service, you may be required to create a user account (“User Account”). In creating your User Account, you may be asked to adopt a unique user identification (“User ID”) and password. IA may rely on your User ID and password to identify and bind you when using the Service, and you agree such reliance by IA is reasonable in all respects. IA may at any time refuse to allow you to use a User ID that impersonates someone else, may be illegal, may be protected by trademark or other intellectual property laws, is in any way offensive, or may cause confusion in the marketplace as determined by IA in its sole discretion. To complete your registration, you must provide certain information about yourself (“User Information”), including, but not limited to, your name, telephone number, mailing address, email address, and credit card information. In creating and using your User Account, you agree (a) to provide true, accurate, current, and complete User Information, and (b) to maintain and promptly update your User Information so that at all times your User Information remains true, accurate, current, and complete. If you provide any untrue, inaccurate, outdated, or incomplete User Information, then IA, in its sole discretion, may at any time suspend or terminate your User Account and refuse to permit any future use of the Service by you. To use the Service you must be 18 years of age or older and fully able and competent to enter into and perform, abide by, and comply with these Terms. THE SERVICE IS NOT INTENDED FOR ANYONE UNDER THE AGE OF 18, AND ACCESS OR USE BY ANYONE YOUNGER THAN 18 IS NOT AUTHORIZED. YOUR USER ACCOUNT MAY BE DELETED WITHOUT WARNING AND WITHOUT LIABILITY TO YOU IF IA BELIEVES THAT YOU ARE UNDER 18 YEARS OF AGE. If you are creating a User Account or using the Service on behalf of an employer or other entity, you represent and warrant to IA that you have the full legal authority to bind your employer or other entity to these Terms and the other rules, guidelines, and policies of IA. User Accounts, User IDs, and passwords are non-transferrable, and any attempted transfer will be void and of no legal effect. IA strongly encourages you to take preventative measures to prohibit unauthorized persons from accessing the Service with your User ID and password (for example, by not leaving your computer or

other device unattended while accessing the Service, and by always logging out of the Service at the conclusion of your session). You acknowledge and agree that at all times you remain solely and entirely responsible for all activities that occur on or through your User Account and User ID (including payments or other actions taken by unauthorized persons using your User Account), and you hereby release IA from any and all liability for losses of any kind arising out of or relating to any unauthorized use of your User ID and password. Please inform IA immediately at hello@identity-advantage.com if you suspect any unauthorized use of or access to your User ID or password or upon any unintended or undesired disclosure to any third party of any of your User Information. While IA follows generally accepted standards to protect User Information and to provide suitable security, IA cannot and does not guarantee or warrant that any information transmitted via the Internet is secure, or that such transmissions are or will be free from error, delay, interruption, or interception. You acknowledge that you provide your personal information to IA at your own risk. IA may at any time offer products and services to you based on the User Information you provide, and such offers, advertisements, and promotions may be made by IA or its Related Parties. Please refer to IA's Privacy Policy for additional details regarding the collection, retention, use, and disclosure of your User Information.

4. FEES AND PAYMENT TERMS

IA charges Users certain fees in connection with certain Content and Features of the Service ("Fees"). All Fees are stated in United States Dollars unless otherwise provided. You are responsible for the timely payment of all Fees and for providing IA with a valid payment method for such payments. IA reserves the right to assess late fees and suspend or otherwise restrict your access to and use of the Service until payment is received in full. If for any reason IA is unable to collect fees owed and you fail to timely make other acceptable arrangements, IA, in addition to seeking any remedies available at law or equity, may employ collection agencies and attorneys to collect such amounts. IA and any associated

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5. PRIVACY POLICY

Any and all personal information provided to or collected by IA will, at all times, be treated in accordance with IA's Privacy Policy, which is incorporated herein by reference. By using the Service, you signify your acceptance of the Privacy Policy. IA encourages you to read the Privacy Policy periodically at your convenience as IA's policies are subject to change from time to time.

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Notwithstanding the foregoing sentence, a third-party service that desires to link to the Service and complies with the requirements of Section 9 (Links from Third-Party Services) may use the name "IA" in or as part of that hyperlink. Any violation or breach of the foregoing restrictions by you is strictly prohibited and will constitute infringement of the intellectual property

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You agree to not use the Service, alone or with others, for any purpose that is unlawful or prohibited by these Terms or the other rules, guidelines, or policies of IA. Specifically, you agree as follows:

(a) you shall not use or attempt to use the Service if you are not able for any reason to form legally binding contracts (e.g., if you are under the age of 18), if your IA privileges have been suspended, terminated, or otherwise restricted, or if you have not agreed to be bound by these Terms and the other rules, guidelines, and policies of IA.

(b) you shall not engage or attempt to engage in any conduct that (i) could damage, disable, overburden, or impair the Service; (ii) violates or attempts to violate the security of the Service, including by probing, scanning, or otherwise testing the vulnerability of applicable systems, networks, and authentication measures; (iii) circumvents any technological measures implemented by IA or its Related Parties to restrict the manner in which any Content can be posted, uploaded, transmitted, communicated, displayed, performed, or otherwise distributed on or via the Service; (iv) circumvents (or attempts to circumvent) the manner in which any Content may be transmitted to other IA Users, including through the use of multiple email addresses, multiple IP addresses, and multiple or fraudulent User Accounts; (v) circumvents or manipulates (or attempts to circumvent or manipulate) IA's billing process for fees; (vi) inhibits, disrupts, or otherwise interferes with another party's beneficial use and enjoyment of the Service, including by means of hacking or defacing any portion of the Service or by accessing and using another's User Account without permission; (vii)

modifies, obscures, or removes any copyright, trademark, proprietary, or identification markings accompanying any Content posted, uploaded, transmitted, communicated, displayed, performed, or otherwise distributed on or via the Service; (viii) infringes the copyrights, trademarks, service marks, patents, or other proprietary intellectual property rights of IA, its Related Parties, or Users; (ix) solicits or mass-markets to IA or its Related Parties or Users via email, text, direct mail, telephone, or otherwise for any purpose; or (x) creates (or attempts to create) similar or substitute products and services to those offered by IA derived from your use of or access to the Service.

(c) you shall not Share any Contributions that (i) are false, inaccurate, misleading, or violate or infringe the intellectual property rights of any other party, including copyrights, trademarks, service marks, patents, rights of publicity or privacy, and other proprietary rights; (ii) contain viruses or other malicious software that may harm IA, its Related Parties, or Users, or inhibit, disrupt, or otherwise interfere with the normal operation of the Service; (iii) are unlawful, fraudulent, harassing, threatening, bullying, harmful, tortious, defamatory, libelous, abusive, discriminatory, hateful, obscene, vulgar, pornographic, sexually explicit, racially or ethnically offensive, inflammatory, encourage conduct that would be considered a criminal offense, give rise to civil liability, or violate any law, inhibit any other person from using or enjoying the Service, or are otherwise objectionable in IA's sole discretion; (iv) contain proprietary trade secrets or other confidential information in violation of any confidentiality, employment, or non-disclosure agreement; (v) constitute unsolicited or unauthorized communications, advertising, promotional materials, junk mail, spam, chain letters, or pyramid schemes; (vi) impersonate or misrepresent any person or entity, including, but not limited to, any IA moderators, coaches, experts, consultants, staff, and employees.

(d) you shall not employ or attempt to employ any robots, spiders, offline readers, crawlers, scrapers, framing, mirroring, other automatic devices or manual processes to access the Service, gather or extract data, monitor or copy any Content from the Service, or collect any personal information from

IA's Users, including, but not limited to, User Information, User IDs, and passwords, for solicitation or other purposes.

(e) you shall not attempt (or assist another in any attempt) to (i) violate, circumvent, reverse-engineer, decompile, disassemble, attempt to derive the source code or object code of, decrypt, modify, or create derivative works from the Service; (ii) copy, reproduce, frame, download, transmit, broadcast, display, rent, lease, loan, sell, assign, transfer, distribute, republish, license, sublicense, or otherwise exploit any element of the Service or modify, adapt, translate or create any derivative works from any element of the Service for any purpose other than as expressly permissible under these Terms; or (iii) sublicense, assign, delegate, or otherwise transfer this license or any of your rights or obligations under these Terms without IA's prior written consent.

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11. GENERAL RELEASE AND INDEMNITY

By accessing and using the Service, you hereby release and agree, to the fullest extent permitted under applicable law, to indemnify, defend, release, and hold IA and its Related Parties and the officers, directors, owners, employees, agents, contractors, service providers, consultants, successors, affiliates, and assigns of all of the foregoing (collectively, the “Indemnitees”), harmless from and against any and all claims, liabilities, obligations, losses, damages, penalties, demands, actions, suits, judgments, settlements, costs and expenses (including administrative costs, investigatory costs, litigation and settlement costs and experts’,

auditors,' and attorneys' fees and disbursements) of whatever nature (collectively, "Losses"), which may be made, filed, or assessed against, or incurred by any of the Indemnitees at any time arising out of or relating to your use of (or inability to use) the Service, including, but not limited to: (a) your Contributions; (b) the use of your Contributions by IA or any of the other Indemnitees for any purpose permitted under these Terms; (c) your violation of applicable law or your breach of these Terms or the other rules, guidelines, and policies of IA; (d) your violation of any rights of any other person or entity, including, but not limited to, intellectual property rights; (e) any claim that a third party was damaged by any of your Contributions or by your other activities in any way relating to the Service; (f) any and all activity that occurs through or by use of your User Account (including all Contributions Shared); (g) any dispute between you and one or more other Users of the Service; (h) any item set forth in Section 7 of these Terms; and (i) any breach or alleged breach by you of the representations, warranties, or covenants made by you in these Terms or any other provisions of these Terms applicable to you. IA reserves the right (but not the obligation), at its own expense, to assume the exclusive defense and control of any matter subject to indemnification by you under these Terms, and in any such event, you agree to fully cooperate with IA's defense of such claim. You may not settle, compromise, or in any other way dispose of any liability, claim, or cause of action giving rise to your indemnity obligations under these Terms without IA's prior written consent.

12. REMEDIES

You acknowledge and agree your breach of these Terms or IA's other rules, guidelines, or policies may cause IA immediate and irreparable harm and damage. Therefore, notwithstanding any other provision of these Terms to the contrary or other applicable legal requirements, IA has the right to, and may in its sole discretion, immediately obtain preliminary injunctive relief and seek permanent injunctive relief without showing or proving any actual damage sustained, or posting a bond, to prevent or cure any breach by you of these Terms or IA's other rules, guidelines, or policies. IA's rights and remedies under these Terms are cumulative, and IA's exercise of any right

or remedy does not and will not preclude IA's exercise of any other rights or remedies that may now or subsequently exist at law or in equity or by statute or otherwise. In the event of any breach of these Terms by IA, you agree your sole remedy with respect to such breach will be an action at law for damages, if any, and that in no event will you be entitled to enjoin, interfere, or inhibit (or seek to enjoin, interfere, or inhibit) the Service.

13. TERMINATION OF YOUR USER ACCOUNT AND ACCESS TO THE SERVICE

IA may, in its sole discretion, at any time and without notice or liability to you or any third party, terminate your User Account or otherwise restrict, suspend, or terminate your access to the Service, without prejudice to any other remedies available to IA at law or in equity, if IA believes your use of the Service (a) violates these Terms or the other rules, guidelines, and policies of IA; (b) infringes the rights of any person or entity (including intellectual property rights); (c) gives rise to other legal liabilities; or (d) is harmful to IA, its Related Parties, or Users. IA may also terminate your User Account or restrict, suspend, or terminate your access to the Service if you fail to make timely payment of fees due, or if your User Account becomes inactive for an extended period of time. Upon any termination of your User Account, IA may, in its sole discretion and without notice or liability to you or any third party, delete any or all of your Contributions from servers owned or operated by IA. Upon any termination of your User Account, you agree to immediately pay IA any unpaid fees owed.

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SOME STATES OR OTHER JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES. IN SUCH STATES OR JURISDICTIONS SOME OF THE FOREGOING EXCLUSIONS MAY NOT APPLY TO YOU.

15. LIMITATION OF LIABILITY

TO THE FULLEST EXTENT PERMITTED UNDER APPLICABLE LAW, IN NO EVENT WILL IA OR THE RELATED PARTIES OR THE OFFICERS, DIRECTORS, SHAREHOLDERS, MEMBERS, EMPLOYEES, AGENTS, AND CONTRACTORS OF IA AND THE RELATED PARTIES, BE LIABLE TO YOU, AND YOU AGREE NOT TO HOLD IA OR ANY OF THE FOREGOING PARTIES RESPONSIBLE FOR, ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY, OR PUNITIVE DAMAGES, WHATSOEVER, INCLUDING, BUT NOT LIMITED TO, DAMAGES FROM PERSONAL INJURY, DEATH, PROPERTY DAMAGE, LOSS OF PROFITS, LOSS OF DATA, LOSS OF PRIVACY, LOSS OF GOODWILL OR REPUTATION, BUSINESS INTERRUPTION, FOR FAILURE TO MEET ANY DUTY INCLUDING OF GOOD FAITH OR REASONABLE CARE, OR ANY OTHER DAMAGES OR LOSSES RESULTING DIRECTLY OR INDIRECTLY, IN WHOLE OR IN PART, FROM YOUR ACCESS TO, USE OF, OR INABILITY TO USE THE SERVICE, AND SPECIFICALLY (A) ANY UNAUTHORIZED ACCESS TO OR USE OF IA'S SERVERS AND ANY PERSONAL, FINANCIAL, OR USER INFORMATION STORED ON SUCH SERVERS; (B) THE QUALITY, ACCURACY, EFFECTIVENESS, OR COMPLETENESS OF CONTENT POSTED, UPLOADED, LISTED, TRANSMITTED, COMMUNICATED, OR OTHERWISE DISTRIBUTED ON OR VIA THE SERVICE; (C) ANY REMOVAL, DELETION, LIMITATION, MODIFICATION, INTERRUPTION, SUSPENSION, DISCONTINUANCE, OR TERMINATION OF THE

SERVICE OR ANY PARTICULAR CONTENT, INCLUDING YOUR CONTRIBUTIONS; (D) ANY VIRUSES, TROJAN HORSES, OTHER MALICIOUS SOFTWARE OR HARMFUL COMPONENTS WHICH MAY BE TRANSMITTED TO, THROUGH, OR IN CONNECTION WITH THE SERVICE; (E) THE CONTENT, ACTIONS, AND OMISSIONS OF IA'S MODERATORS, COACHES, EXPERTS, CONSULTANTS, STAFF, AND OTHER USERS; (F) ANY SUSPENSION, RESTRICTION, OR TERMINATION OF YOUR IA USER ACCOUNT AND PRIVILEGES; (G) ANY REAL OR PERCEIVED NEED BY YOU TO MODIFY YOUR PRACTICES OR BEHAVIOR, OR YOUR LOSS OF OR INABILITY TO DO BUSINESS AS A RESULT OF CHANGES TO THESE TERMS OR THE OTHER RULES, GUIDELINES, OR POLICIES OF IA; (H) ANY ACTION OR INACTION TO PREVENT, RESTRICT, REDRESS, OR REGULATE ANY CONTRIBUTIONS OR OTHER CONTENT, OR TO IMPLEMENT OTHER ENFORCEMENT MEASURES AGAINST ANY PARTICULAR USER, OR ANY USER'S CONDUCT OR VIOLATION OF THESE TERMS OR THE OTHER RULES, GUIDELINES, AND POLICIES OF IA; (I) ANY DEFAMATORY, OFFENSIVE, OR ILLEGAL CONDUCT OF ANY PERSON OR ENTITY; AND (J) ANY ACTS OR OMISSIONS CAUSED BY CIRCUMSTANCES BEYOND IA'S REASONABLE CONTROL, WHETHER ANY OF THE FOREGOING DAMAGES OR LOSSES ARE BASED ON WARRANTY, CONTRACT, TORT (INCLUDING NEGLIGENCE), OR ANY OTHER LEGAL THEORY, AND WHETHER OR NOT IA HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. SOME STATES OR OTHER JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR PERSONAL INJURY OR OF INCIDENTAL OR CONSEQUENTIAL DAMAGES. IN SUCH STATES OR JURISDICTIONS, IA'S LIABILITY WILL BE LIMITED TO THE GREATEST EXTENT PERMITTED BY APPLICABLE LAW. IN NO EVENT WILL IA'S TOTAL LIABILITY TO YOU FOR ALL DAMAGES (OTHER THAN AS MAY BE REQUIRED BY APPLICABLE LAW IN CASES INVOLVING PERSONAL INJURY) EXCEED THE AGGREGATE AMOUNT OF FEES, IF ANY, ACTUALLY PAID BY YOU FOR ACCESS TO AND USE OF THE SERVICE. YOU HEREBY RELEASE IA AND THE RELATED PARTIES FROM ANY AND ALL OBLIGATIONS, LIABILITIES, AND CLAIMS IN

EXCESS OF THIS LIMITATION. YOU AND IA AGREE THAT, REGARDLESS OF ANY STATUTE OR LAW TO THE CONTRARY, YOU MUST FILE ANY CLAIM OR ACTION ARISING OUT OF OR RELATING TO THE SERVICE OR THE SUBJECT MATTER OF THESE TERMS WITHIN 1 YEAR AFTER SUCH CLAIM OR CAUSE OF ACTION ARISES, OTHERWISE SUCH CLAIM OR ACTION WILL BE PERMANENTLY BARRED.

16. FORCE MAJEURE

IA will not be liable to you for any loss or damage arising out of or relating to any delay or failure to perform under these Terms if such delay or failure is caused, in whole or in part, by events, occurrences, or causes beyond IA's reasonable control and without IA's negligence, including, but not limited to: (a) any fire, flood, earthquake, or other natural disaster; (b) war, riot, or order of governmental authority; (c) labor dispute or any order, regulation, ruling, or action of any labor union or association affecting IA or the industry in which it is engaged; (d) delay in the delivery of materials and supplies or the general unavailability of materials and supplies; (e) casualty, accident, illness, pandemic, epidemic, or widespread communicable disease (including COVID-19), or incapacity; (f) power failure, failure of computer systems or other equipment, or other Internet, network, or communications outages, interruptions, or disturbances; (g) delay in performance by any of IA's Related Parties; or (h) any other cause which prevents IA from performing under these Terms.

17. COPYRIGHT POLICY

IA is under no obligation to monitor any Contributions Shared with IA for unlawful or unauthorized content. However, IA respects and seeks to preserve the copyright and proprietary interests of its Users. Accordingly, if you believe any Content on the Service infringes your copyrights, then you may submit a written notification to IA in accordance with the Digital Millennium Copyright Act ("DMCA") that includes the following [see 17 U.S.C. § 512(c)(3) for additional details]: (a) your signature (either physical

or electronic) or that of a person under penalty of perjury authorized to act on your behalf; (b) clear identification of the copyrighted work allegedly infringed; (c) clear identification of the Content that is allegedly infringing your copyrights and information reasonably sufficient to permit IA to locate the Content; (d) information reasonably sufficient to permit IA to contact you (e.g., name, address, telephone number, and email address); (e) a statement by you that the use of the Content in the manner complained of is not authorized by you or permitted under applicable law; and (f) a statement by you that the information in your notification is accurate in all material respects. If you fail to comply with the foregoing requirements, your DMCA notice may not be valid. Any notices of claimed infringement should be sent to IA's copyright agent at copyright@identity-advantage.com. For the avoidance of doubt, only DMCA notices should be sent to the copyright agent. All other feedback, inquiries, or other communications should be directed to IA at hello@identity-advantage.com.

Upon receipt of a notice that complies with the DMCA, IA will remove or block access to such allegedly infringing Content and will give notice of the claimed infringement to the User who Shared such Content.

COUNTER-NOTICES

If you believe that any of your Contributions that may have been removed in response to a DMCA notice is not infringing, or that you possess the requisite authority from the copyright owner or under applicable law to Share such Contributions, then you may send a counter-notice to IA's copyright agent including the following: (a) your signature (either physical or electronic); (b) clear identification of the Content that has been removed and the location at which the Content was displayed or appeared prior to its removal; (c) a statement by you that the Content was removed as a result of mistake or a misidentification; (d) a statement that you consent to the jurisdiction of the federal courts located in Richland County, South Carolina, and a statement that you will accept service of process from the person who provided notification of the alleged infringement; and (e) your name,

address, telephone number, and email address. All DMCA notices and counter-notices must meet the then-current statutory requirements of the DMCA (see <http://www.loc.gov/copyright/> for details).

If a counter-notice is received by the copyright agent, IA shall send a copy of the counter-notice to the original complaining party informing that party that IA may restore the removed Content in 10 business days unless the original complaining party files an action seeking a court order against the alleged infringer.

IA RECOMMENDS THAT YOU CONSULT WITH AN ATTORNEY PRIOR TO SUBMITTING A DMCA NOTICE OR COUNTER-NOTICE, AS THERE CAN BE PENALTIES FOR FALSE CLAIMS UNDER THE DMCA.

Please be advised, notices and counter-notices under this Section 17 are legal notices distinct from other Service communications and are not subject to IA's Privacy Policy. IA may share such notices and counter-notices with third parties in IA's sole discretion.

18. TRADEMARK POLICY

If you believe any trademark or service mark owned or controlled by you is being infringed by any other User of the Service, please contact IA's trademark agent at trademark@identity-advantage.com and include the following: (a) your signature (either physical or electronic) or that of a person under penalty of perjury authorized to act on your behalf; (b) clear identification of the mark allegedly infringed, and if the mark is registered, provide the registration number and country of registration; (c) clear identification of the mark that is allegedly infringing and information reasonably sufficient to permit IA to locate the mark; (d) information reasonably sufficient to permit IA to contact you (e.g., name, address, telephone number, and email address); (e) a statement by you that the use of the mark in the manner complained of is not authorized by you or permitted under applicable law; and (f) a statement by you that the information in your notification is accurate in all material respects.

Upon IA's receipt of any such notice from you, IA will remove or block access to such content and serve notice of trademark infringement to the User Sharing the allegedly infringing mark. If such User sends IA's trademark agent a counter-notice, IA will forward a copy of the counter-notice to the original complaining party informing that person that IA may restore the removed mark in 10 business days unless the original complaining party files an action seeking a court order against the alleged Infringer.

Please be advised, notices and counter-notices under this Section 18 are legal notices distinct from other Service communications and are not subject to IA's Privacy Policy. IA may share such notices and counter-notices with third parties in IA's sole discretion.

19. NOTICES

The email address you provide in your User Account will be used by IA to send you notices pursuant to these Terms, as required by applicable law, and generally regarding your User Account, the Service, and as otherwise permitted under these Terms. You consent to receive all notices and communications pertaining to your access to and use of the Service by email. You acknowledge and agree that any such notices sent by IA to you via email satisfy any legal requirement that such notices be made in writing. You also agree that IA may respond to any communication you send to IA with an electronic communication, regardless of whether your original communication with IA was an electronic communication or not. Any email IA sends to you will be considered received within 2 calendar days of the date such communication is sent by computer servers utilized by IA to the email address you designate in your User Account. To the extent permissible under applicable law, any email you send to IA will not be effective until IA has had a reasonable opportunity to act on the communication.

20. USER COMMENTS AND SUGGESTIONS

IA encourages its Users to work collaboratively to keep the Service safe and working properly. Please report any problems, offensive Content, or violations of these Terms or IA's other rules, guidelines, and policies to: hello@identity-advantage.com. User feedback is very important to IA. IA may, from time to time, solicit Contributions from you containing your feedback, comments, ideas, and suggestions about the Service. Any such communications may be sent to IA at: hello@identity-advantage.com. Please note that by doing so, you grant IA permission to disclose such Contributions on a non-confidential basis and to use such Contributions without further notice or compensation to you. By sending such Contributions you grant IA an irrevocable, perpetual, royalty-free, sublicensable, worldwide license of all intellectual property and other rights comprising such Contributions, and you waive any claim against IA based on moral rights, breach of implied contract, unfair competition, breach of confidentiality, or any other legal theory. IA is under no obligation to respond to you in connection with any feedback, comments, ideas, or suggestions you may provide. You will at all times remain responsible for the content of any such Contributions you provide to IA.

21. MISCELLANEOUS

These Terms, along with any other legal notices published by IA on the Service, constitute the entire agreement between you and IA relating to the subject matter of these Terms and supersede any prior agreements, written or oral, between you and IA relating to the subject matter of these Terms. You acknowledge and agree the Service along with these Terms and IA's other rules, guidelines, and policies will be governed by and construed in accordance with federal law and, to the extent not preempted by federal law, the internal substantive laws of the State of South Carolina without regard to its conflict of laws principles. The Service will be deemed a passive Service that does not give rise to any personal jurisdiction over IA, either specific or general, in any state other than the State of South Carolina. You agree that exclusive jurisdiction over any claim or dispute with IA arising out of or relating to these Terms or your access to or use of

(or inability to use) the Service will be decided in the federal and state courts located in York County, South Carolina. You agree to not plead that York County, South Carolina is an inconvenient forum in connection with any such claim or dispute. If any provision contained in these Terms is deemed invalid or unenforceable by a court of competent jurisdiction, then the invalidity or unenforceability of such provision will not affect the validity or enforceability of the remaining provisions of these Terms, all of which will remain in full force and effect. No waiver of any provision of these Terms will be deemed a further or continuing waiver of such provision or any other provision, and IA's failure to assert any right under these Terms will not constitute a waiver of such right. No agency, partnership, joint venture, employment, or franchise relationship is intended to be or is created by these Terms. You acknowledge and agree Sections 2-8 (inclusive) and 10-21 (inclusive) of these Terms, along with any other provisions which survive termination according to their express terms, or which may reasonably be interpreted or construed as surviving termination, will survive any termination of these Terms or any termination of your right to use the IA Service. You may not assign these Terms, in whole or in part, or delegate any of your responsibilities under these Terms to any third party. Any such attempted assignment or delegation will not be recognized by IA unless consented to by IA in writing, which consent may be granted or withheld by IA in its sole discretion. IA may, at any time and in its sole discretion, assign these Terms, in whole or in part, or delegate any of its rights and responsibilities under these Terms to any third party or entity.

YOU REPRESENT THAT YOU HAVE READ AND UNDERSTAND THESE TERMS AND AGREE TO BE BOUND HEREBY AND HAVE BEEN AFFORDED AN OPPORTUNITY TO SEEK THE ADVICE OF AN ATTORNEY WITH REGARD TO YOUR RIGHTS AND OBLIGATIONS UNDER THESE TERMS AND HAVE EITHER SOUGHT OR REFUSED SUCH COUNSEL.

LAST UPDATED: August 5, 2025