

## **PRIVACY POLICY, USER GUIDELINES and Allowable User Preferences**

Welcome to SFS Global LLC.

SFS Global LLC (“SFS”, “us”, “we”, or “our”) operates the SFS website(s) and provides associated services (“Services”).

Purpose of this Document. This document governs your visit to [surgeonsforsurgeons.com](https://surgeonsforsurgeons.com) and associated websites, and explains how we collect, safeguard and disclose information that results from your use of the Services. We use your data to provide and improve Services. By using Services, you agree to the (i) collection and use of information in accordance with this document, and (ii) usage and other terms of this document. You shouldn't use the Services if you don't agree with this document or any other agreement that governs your use of the Services. All the data that we store is in compliance with the U.S. Health Insurance Portability and Accountability Act of 1996 (“HIPAA”), General Data Protection Regulation (“GDPR”), National Health Service Act, and other applicable Laws, as amended.

1. What Data We Collect. We collect certain data from you directly, like information you enter yourself, data about your knowledge and interests vis-a-vis SFS that you access and/or share in the form of but not limited to videos, comments, articles and any other information voluntarily provided and data from third-party and platforms you connect with via SFS. We also collect some data automatically, like information about your device and what parts of our Services you interact with and the amount of time you spend time using the same.

1.1. Data You Provide to Us. We may collect data from or about you depending on how you use the Services. Below are some examples to help you better understand the data we collect. When you create an account and/or use the Services, including through a third-party platform, we collect any data you provide directly, including:

1.1.1. Account Data. In order to use certain features (like enrolling in a course), you need to create a user account. When you create or update your account, we collect and store the data you provide, like your email address, password, gender, and date of birth; and assign you a unique identifying number (“Account Data”).

1.1.2. Profile Data. You can also choose to provide profile information like a photo, headline, website link, social media profiles, or other data. Your Profile Data will be publicly viewable by others.

1.1.3. Shared Content. Parts of the Services let you interact with other users or share content publicly, including by posting reviews, asking or answering questions, sending messages to other members, or posting photos, videos or other work you upload. Such shared content may be publicly viewable by others depending on where it is posted.

1.1.4. Payment Data. If you make purchases, we collect certain data about your purchase (such as your name and zip code) as necessary to process your order. You must provide certain payment and billing data directly to our payment processing partners, including your name, credit card information, billing address, and zip code. For security, SFS does not collect or store

sensitive cardholder data, such as full credit card numbers or card authentication data.

1.1.5. **Data About Your Accounts on Other Services.** We may obtain certain information through your social media or other online accounts if they are connected to your SFS account. For example, depending on the platform or service, we may collect your name, profile picture, account ID number, login email address, location, physical location of your access devices, gender, birthday, and list of friends or contacts. Those platforms and services make information available to us through their APIs. The information we receive depends on what information you (via your privacy settings) or the platform or service decide to give us. If you access or use our Services through a third-party platform or service, or click on any third-party links, the collection, use, and sharing of your data will also be subject to the privacy policies and other agreements of that third party.

1.1.6. **Communications and Support.** The content, communications and other information you provide when you use the Services, including when you sign up for an account, create or share content, and message or communicate with others via our website(s). This can include information in or about the content you provide (such as metadata, the location of a photo or the date a file was created). The content, communications and information that other people provide to or about you when they use the Services. This can include information about you, such as when they share or comment on a photo, send a message to you, or upload, sync or import your contact information. All communications with other users of the Services. User communications, feedback, suggestions and ideas sent to you or by you. If you contact us for support or to report a problem or concern (regardless of whether you have created an account), we collect and store your contact information, messages, and other data about you like your name, email address, location, operating system, IP address, and any other data you provide or that we collect through automated means (which we cover below). We use this data to respond to you and research or respond to your question or concern, in accordance with this Privacy Policy.

1.1.7. The data listed above is stored by us and associated with your account.

1.2. **Data we collect Through Automated Means.** When you access the Services (including by surfing through our website), we collect certain data by automated means, including:

1.2.1. **System Data.** Technical data about your computer or device, like your IP address, device type, operating system type and version, unique device identifiers, browser, browser language, domain and other systems data, and platform types.

1.2.2. **Usage Data.** Usage statistics about your interactions with the Services, including time spent on pages or the Services, pages visited, features used, your search queries, click data, date and time, and other data regarding your use of the Services.

1.2.3. **Approximate Geographic Data.** An approximate geographic location, including information like country, city, and geographic coordinates, calculated based on your IP address.

1.2.4. The data listed above is collected through the use of server log files and tracking technologies. It is stored by us and associated with your account.

2. How We Get Data About You. We use tools like cookies, web beacons, analytics services, and advertising providers to gather the data listed above. Some of these tools offer you the ability to opt out of data collection.
3. No Sale of Data. SFS does not sell your personal information or the personal information of any of our users.
4. Ownership of Content. All images, text and other content you provide to or via a SFS or affiliated website becomes the property of SFS, and you shall be deemed to have assigned the copyright therein to SFS.
5. Cookies and Data Collection Tools. As detailed in our Cookie Policy below, SFS and service providers acting on our behalf (like Google Analytics and third party advertisers) use server log files and automated data collection tools like cookies, tags, scripts, customized links, device or browser fingerprints, and web beacons (together, “Data Collection Tools”) when you access and use the Services. These Data Collection Tools automatically track and collect certain System Data and Usage Data (as detailed in Section 1) when you use the Services. In some cases, we tie data gathered through those Data Collection Tools to other data that we collect as described in this Privacy Policy. We use cookies (small files that websites send to your device to uniquely identify your browser or device or to store data in your browser) for things like analyzing your use of the Services, personalizing your experience, making it easier to log into the Services, and recognizing you when you return. We use web beacons (small objects that allow us to measure the actions of visitors and users using the Services) for things like identifying whether a page was visited, identifying whether an email was opened, and advertising more efficiently by excluding current users from certain promotional messages or identifying the source of a new mobile app download.

5.1. SFS uses the following types of cookies:

- 5.1.1. Preferences. cookies that remember data about your browser and preferred settings that affect the appearance and behavior of the Services (like your preferred language).
- 5.1.2. Security. Cookies used to enable you to log in and access the Services; protect against fraudulent logins; and help detect and prevent abuse or unauthorized use of your account.
- 5.1.3. Functional. Cookies that store functional settings (like the volume level you set for video/audio call playback).
- 5.1.4. Session State. Cookies that track your interactions with the Services to help us improve the Services and your browsing experience, remember your login details, and enable processing of your course purchases. These are strictly necessary for the Services to work properly, so if you disable them then certain functionalities will break or be unavailable. You can set your web browser to alert you about attempts to place cookies on your computer, limit the types of cookies you allow, or refuse cookies altogether. If you do, you may not be able to use some or all features of the Services, and your experience may be different or less functional.
- 5.1.5. Some of the third-party partners who provide certain features on our site may also use Local Storage Objects (also known as flash cookies or LSOs) to collect and store data.

6. Analytics. We use third-party browser and mobile analytics services. These services use Data Collection Tools to help us analyse your use of the Services, including information like the third-party website you arrive from, how often you visit, events within the Services, usage and performance data, and where the application was downloaded from. We use this data to improve the Services, better understand how the Services perform on different devices, and provide information that may be of interest to you.
7. Online Advertising. We use third-party advertising services like ad networks and ad servers to deliver advertising about our Services on other websites and applications you use. The ads may be based on things we know about you, like your Usage Data, System Data and things that these ad service providers know about you based on their tracking data. The ads can be based on your recent activity or activity over time and across other sites and services, and may be tailored to your interests. Depending on the types of advertising services we use, they may place cookies or other tracking technologies on your computer, phone, or other device to collect data about your use of our Services, and may access those tracking technologies in order to deliver these tailored advertisements to you. To help deliver tailored advertising, we may provide these service providers with an anonymized version of your email address (in a non-human-readable form) and content that you share publicly on the Services.
8. What We Use Your Data For. We use your data to do things like provide our Services, communicate with you, troubleshoot issues, secure your information against fraud and abuse, improve and update our Services, analyze how people use our Services, deliver

personalized advertising, and as required by law or necessary for safety and integrity. In particular, SFS uses the data collected through your use of the Services to:

- 8.1. Provide and administer the Services, including to display customized content and facilitate communication with other users;
  - 8.2. Process your requests;
  - 8.3. Communicate with you about your account by:
    - 8.3.1. Responding to your questions and concerns;
    - 8.3.2. Sending you administrative messages and information, including messages from members, notifications about changes to our Service, and updates to our agreements;
    - 8.3.3. Sending you information and in-app messages about your in-app communications, rewards programs, new services, new features, promotions, newsletters, and other available data (which you can opt out of at any time);
    - 8.3.4. Sending push notifications to your wireless device to provide updates and other relevant messages (which you can manage from the “options” or “settings” page of the mobile app);
  - 8.4. Manage your account preferences;
  - 8.5. Facilitate the Services’ technical functioning, including troubleshooting and resolving issues, securing the Services, and preventing fraud and abuse;
  - 8.6. Solicit feedback from users;
  - 8.7. Market and administer surveys and promotions administered or sponsored by SFS ;
  - 8.8. Learn more about you by linking your data with additional data through third-party data providers or analysing the data with the help of analytics service providers;
  - 8.9. Identify unique users across devices;
  - 8.10. Tailor advertisements across devices;
  - 8.11. Improve our Services and develop new products, services, and features;
  - 8.12. Analyze trends and traffic, track purchases, and track usage data;
  - 8.13. Advertise the Services on third-party websites and applications;
  - 8.14. Comply with requirements of law; and/or
  - 8.15. Engage in such activities as we, in our sole discretion, otherwise determine to be necessary to ensure the safety or integrity of our users, employees, third parties, the public, or the Services.
9. Who We Share Your Data With. We share certain data about you with companies performing services for us, our business partners, analytics and data enrichment providers, your social media providers, companies helping us run promotions and surveys, and

advertising companies who help us promote our Services. We may also share your data as needed for security, legal compliance, or as part of a corporate restructuring. Lastly, we can share data in other ways if it is aggregated or de-identified or if we get your consent. We may share your data with third parties under the following circumstances or as otherwise described in this Privacy Policy:

- 9.1. With Other Members: Depending on your settings, your shared content and profile data may be publicly viewable, including to other members. If you ask a question of anyone in a forum you have joined, your information (including your name) may also be publicly viewable by other users depending on your settings.
- 9.2. With Service Providers, Contractors, and Agents: We share your data with third-party companies who perform services on our behalf, like payment processing, data analysis, marketing and advertising services (including retargeted advertising), email and hosting services, and customer services and support. These service providers may access your personal data and are required to use it solely as we direct (which will be in accordance with your privacy settings), to provide our requested service.
- 9.3. With Business Partners: We have agreements with other websites and platforms to distribute our Services and drive traffic to SFS . Depending on your location, we may share your data with our partners.
- 9.4. With Analytics and Data Enrichment Services: As part of our use of third-party analytics tools like Google Analytics and other data enrichment services, we share certain contact information, Account Data, System Data, Usage Data (as detailed in Section 1), or de-identified data as needed. De-identified data means data where we've removed things like your name and email address and replaced it with a token ID. This allows these providers to provide analytics services or match your data with publicly-available database information (including contact and social information from other sources). We do this to communicate with you in a more effective and customized manner.
- 9.5. To Administer Promotions and Surveys: We may share your data as necessary to administer, market, or sponsor promotions and surveys you choose to participate in, as required by applicable law (like to provide a winners' list or make required filings), or in accordance with the rules of the promotion or survey.
- 9.6. For Advertising: We may use and share certain System Data and Usage Data with third-party advertisers and networks regarding general demographic and preference information of our users. We may also allow advertisers to collect System Data through Data Collection Tools (as detailed in Section 2.1), and to use this data to offer you targeted ad delivery to personalize your user experience (through behavioral advertising) and undertake web analytics. Advertisers may also share with us the data they collect about you. To learn more or opt out from participating ad networks' behavioral advertising, see Section 6.1 (Your Choices About the Use of Your Data) below. Note that if you opt out, you'll continue to be served generic ads.
- 9.7. For Security and Legal Compliance: We may disclose your data to third parties if we (in our sole discretion) have a good faith belief that the disclosure is:
  - 9.7.1. Permitted or required by law;
  - 9.7.2. Requested as part of a judicial, governmental, or legal inquiry, order, or proceeding;
  - 9.7.3. Reasonably necessary as part of a valid subpoena, warrant, or other legally-valid request;

- 9.7.4. Reasonably necessary to enforce our Terms of Use, Privacy Policy, and other legal agreements;
- 9.7.5. Required to detect, prevent, or address fraud, abuse, misuse, potential violations of law (or rule or regulation), or security or technical issues; or
- 9.7.6. Reasonably necessary in our discretion to protect against imminent harm to the rights, property, or safety of SFS , our users, employees, members of the public, or our Services.
- 9.7.7. We may also disclose data about you to our auditors and legal advisors in order to assess our disclosure obligations and rights under this Privacy Policy.
- 9.8. During a Change in Control: If SFS undergoes a business transaction like a merger, acquisition, corporate divestiture, or dissolution (including bankruptcy), or a sale of all or some of its assets, we may share, disclose, or transfer all of your data to the successor organization during such transition or in contemplation of a transition (including during due diligence).
- 9.9. After Aggregation/De-identification: We can disclose or use aggregate or de-identified data for any purpose.
- 9.10. With Your Permission: with your consent, we may share data with third parties outside the scope of this Privacy Policy.
- 10. Security. We use appropriate security based on the type and sensitivity of data being stored. As with any internet-enabled system, there is always a risk of unauthorized access, so it's important to protect your password, change it at least every three months, and to promptly contact us if you suspect any unauthorized access of your account.
- 10.1. SFS takes appropriate security measures to protect against unauthorized access, alteration, disclosure, or destruction of your personal data that we collect and store. These measures vary based on the type and sensitivity of the data. Unfortunately, however, no system can be 100% secured, so we cannot guarantee that communications between you and SFS , the Services, or any information provided to us in connection with the data we collect through the Services will be free from unauthorized access by third parties. Your password is an important part of our security system, and it is your responsibility to protect it. You should not share your password with any third party, and if you believe your password or account has been compromised, you should change it immediately and contact xxx with any concerns.
- 11. Your Rights. You have certain rights regarding the use of your data, including the ability to opt out of promotional emails, cookies, and collection of your data by certain analytics providers. You can update or terminate your account from within the Services, and can also contact us with individual rights requests concerning your personal data. Parents who believe we've (unintentionally) collected personal data about their underage child should contact us for help deleting that information.
- 12. Your Choices About the Use of Your Data. You can choose:
  - 12.1. Not to provide certain data to us, but if you do so you may not be able to use certain features of the Services.

- 12.2. To stop receiving promotional communications from us. You can opt out by using the unsubscribe mechanism in the promotional communication you receive or by changing the email preferences in your account profile. Regardless of your email preference settings, we will send you transactional and relationship messages regarding the Services, including administrative confirmations, order confirmations, important updates about the Services, and notices about our policies.
- 12.3. The browser or device you use may allow you to control cookies and other types of local data storage. Your wireless device may also allow you to control whether location or other data is collected and shared.
- 12.4. If you have any questions about your data, our use of it, or your rights, contact us at xxx.
- 13. Terminating Your Account; Accessing, Updating, and Deleting Your Personal Data. You can terminate your account, access, update and delete your personal data that SFS collects and maintains as follows:
  - 13.1. To update data you provide directly, log into your account and update your account profile at any time.
  - 13.2. To terminate your account: xxx
    - 13.2.1. Please note: even after your account is terminated, some or all of your data may still be visible to others, such as (but not limited to) any data that has been (a) copied, stored, or disseminated by other users (including in-course comment); (b) shared or disseminated by you or others (including in your shared content); or (c) posted to a third-party platform. After your account is terminated, we retain your data for as long as we have a legitimate purpose to do so (and in accordance with applicable law), including to assist with legal obligations, resolve disputes, and enforce our agreements. We may retain and disclose such data pursuant to this Privacy Policy after your account has been terminated.
  - 13.3. To request to access, correct, or delete your personal data, email xxx or write to us at SFS , xxx. Please allow up to 30 days for a response. For your protection, we may require that the request be sent through the email address associated with your account, and we may need to verify your identity before implementing your request. Please note that we retain certain data where we have a lawful reason to do so, including for mandatory record-keeping and to complete transactions.
- 14. Our Policy Concerning Children. We recognize the privacy interests of children and encourage parents and guardians to take an active role in their children's online activities and interests. Children under 18 years of age should not be permitted to use the Services. Parents who believe that SFS may have collected personal data from a child under the age of 18 years can submit a request that corresponding information be removed to xxx.
- 15. Users in California. California resident users have certain rights under the California Consumer Privacy Act, ("CCPA"). If you are an eligible California user, included in these rights are:
  - 15.1. **Right to Know.** You have the right to know more about the categories and specific pieces of personal information that we collect about you and access a copy of your collected personal information.



- 15.2. Right to Deletion". You have the right to request deletion of personal information that we have collected about you.
- 15.3. Right to Non-Discrimination". If you choose to exercise any of your rights under CCPA, SFS will treat you like all other users. In other words, there is no penalty for exercising your rights under CCPA.
- 15.4. To exercise any of these rights under CCPA, please email xxx or write to us at xxx. As part of the CCPA you may designate an authorized agent to make these requests on your behalf. For your protection, we may require that the request be sent through the email address associated with your account, and we may verify you and/or your agent's identity before fulfilling your request.
- 15.5. For more information about the personal data we collect and how we collect it, please see the sections above entitled "What Data We Collect" and "How We Get Data About You."
- 15.6. To learn about the business and commercial purposes for which your personal information is collected and the categories of service providers who have access to your personal information, please see the sections above entitled "What We Use Your Data For" and "Who We Share Your Data With."
- 15.7. You also have the right under the CCPA to request certain details about what personal information we share with third parties for those third parties' direct marketing purposes. To submit your request, send an email to xxx with the phrase "California Shine the Light" and include your mailing address, state of residence, and email address. Since the internet industry is still working on Do Not Track standards, solutions, and implementation, we do not currently recognize or respond to browser-initiated Do Not Track signals.
16. Updates and Contact Information. When we make a material change to this policy, we notify users via email, in-product notice, or another mechanism required by law. Changes become effective the day they're posted. Please contact us via email (to xxx) or postal mail (to xxx) with any questions, concerns, or disputes.
17. Modifications to This Document. From time to time we may update this Document. If we make any material change to it, we will notify you via email, through a notification posted on the Services website(s), or as required by applicable law. We will also include a summary of the key changes. Unless stated otherwise, modifications will become effective on the day they are posted.
  - 17.1. As permitted by applicable law, if you continue to use the Services after the effective date of any change, then your access and/or use will be deemed an acceptance of (and agreement to follow and be bound by) the revised Document. The revised Document supersedes all previous versions.
18. Interpretation. Any capitalized terms not defined in this policy are defined as specified in SFS 'Terms of Use. Any version of this Privacy Policy in a language other than English is provided for convenience. If there is any conflict with a non-English version, the English language version will control.
19. Questions. If you have any questions, concerns, or disputes regarding this Document, please feel free to contact our staff at xxx. You can also send postal mail to us at SFS , xxx.

## 20. USER CONTENT and CONDUCT GUIDELINES.

20.1. General Guidelines. These guidelines apply to any and all use of the Services:

20.1.1. NO INDIVIDUALLY IDENTIFIABLE HEALTH INFORMATION SHALL BE INCLUDED IN ANY COMMUNICATION WITH, POSTING ON, OR VIA ANY SFS WEBSITE OR ANY AFFILIATED PORTAL, FORUM OR SYSTEM.

20.1.2. All content posted shall be in compliance with U.S. HIPAA (Health Insurance Portability and Accountability Act of 1996, as amended).

20.1.3. Where we are alerted to possible guidelines violations, we may investigate and take necessary action, including restricting or terminating permission to use the Services.

20.1.4. SFS may remove accounts that are inactive for more than six months.

20.1.5. We may alter these guidelines, so kindly refer to them regularly.

20.2. Unacceptable Use:

20.2.1. Participation in unlawful activities.

20.2.2. Dissemination of malware.

20.2.3. Accessing another user's account without prior consent.

20.2.4. Circulating another individual's personal information or likeness without consent.

20.2.5. Phishing or otherwise attempting to obtain personal information of another.

20.2.6. Sexist, racial, derogatory, cursing or otherwise offensive speech.

20.2.7. Sending spam or otherwise undesirable mass solicitation.

20.2.8. Creation of multiple accounts.

20.2.9. Publication of unauthorized links to third party software or content.

20.2.10. Manipulation of ranking or relevance using strategy like repetitive or deceptive keywords or metadata, offering incentives to review a particular product or service.

20.2.11. Posting of fake reviews.

20.2.12. Encouraging others to post offensive comments.

20.2.13. Circulation of content that ill-treats children or images, text or data that represents children in any sexual manner.

20.2.14. Aggressive, bullying or otherwise intimidating behavior.

20.2.15. Online gambling or promotion of gambling utilizing the Services.

20.2.16. Misuse or sale of user names.

20.2.17. User Name Squatting: Some of the factors we take into consideration when determining whether conduct is username squatting include:

20.2.17.1. the number of accounts created;

20.2.17.2. the creation of accounts for the purpose of preventing others from using those account names;

20.2.17.3. the creation of accounts for the purpose of selling those accounts; and

20.2.17.4. the use of third-party content feeds to update and maintain accounts under the names of those third parties.

21. Legal Rights May Vary With the Services. These guidelines are applicable to the content you post on our Service. However, some Services have their own policy, which could be located within those Services and are applicable to your use of them. All the Services are regulated by their applicable Terms of Service.

22. Consequences of Failure to Adhere to Guidelines. Failure to adhere to the guidelines may result in SFS taking one or more of the following enforcement actions:

22.1. Requiring deletion of prohibited content before creation of new posts and interaction with other SFS users;

22.2. Temporarily limiting the ability to create posts or interact with other SFS users;

22.3. Requiring verification of account ownership with a phone number or email address; or

22.4. Permanently suspending an account. Any attempt to evade permanent suspension by creating new accounts will result in suspension of the new accounts.

23. DISCLAIMERS.

23.1. Limitation of Liability. SFS SHALL NOT BE LIABLE TO ANY USER (OR TO ANY PERSON CLAIMING RIGHTS DERIVED FROM A USER) FOR DIRECT, INCIDENTAL, INDIRECT, CONSEQUENTIAL, SPECIAL, PUNITIVE, OR EXEMPLARY DAMAGES OF ANY KIND -- INCLUDING LOST REVENUES OR PROFITS, LOSS OF BUSINESS, LOSS OF DATA AND DAMAGE TO REPUTATION -- IN ANY WAY RELATED TO THE SERVICES, INCLUDING WITHOUT LIMITATION AS A RESULT OF BREACH OF ANY TERM OF THIS POLICY, ANY STATEMENT ON THE WEBSITE(S), OR AS A RESULT OF NEGLIGENCE OR BREACH OF STATUTORY DUTY, REGARDLESS OF WHETHER SFS WAS ADVISED, HAD OTHER REASON TO KNOW, OR IN FACT KNEW OF THE POSSIBILITY THEREOF. IN NO EVENT SHALL THE LIABILITY OF SFS FOR A CLAIM EXCEED THE TOTAL AMOUNT PAID TO OR RECEIVED BY SFS FROM THE CLAIMANT DURING THE TWELVE MONTH PERIOD PRIOR TO THE DATE THE CLAIM AROSE.

23.2. No Warranties; No Implied Endorsements. THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE", WITHOUT WARRANTY BY SFS OF ANY KIND; AND, TO THE MAXIMUM EXTENT ALLOWED BY APPLICABLE LAW, SFS EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT

LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, TITLE, AND FITNESS FOR A PARTICULAR PURPOSE OR ANY WARRANTY OF NON-INFRINGEMENT OF THIRD PARTY INTELLECTUAL PROPERTY RIGHTS OR RIGHTS ARISING FROM A COURSE OF DEALING, USAGE, OR TRADE PRACTICE. THE USER WILL NOT HOLD SFS RESPONSIBLE FOR ANY DAMAGES THAT RESULT FROM THE USER'S USE OF THE SERVICES. NO ORAL OR WRITTEN INFORMATION, STATEMENT OR ADVICE GIVEN BY ANY PERSON SHALL CREATE A WARRANTY IN ANY WAY WHATSOEVER RELATING TO SFS . DESCRIPTIONS OF, OR REFERENCES TO, PRODUCTS OR PUBLICATIONS DO NOT IMPLY ENDORSEMENT OF THAT PRODUCT OR PUBLICATION. THE WEBSITE(S) ARE UNDER CONTINUOUS DEVELOPMENT AND CHANGES MAY BE MADE IN THEIR VIDEO PRESENTATION, PROGRAMS, IMAGES, TEXT AND OTHER CONTENT AT ANY TIME. SFS DOES NOT HAVE ANY DUTY TO UPDATE THE INFORMATION CONTAINED THEREIN, TO CORRECT ERRORS, OR OTHERWISE.

- 23.2.1. The information provided by xxx, LLC on or via the SFS .com website and affiliated or linked websites is for general informational purposes only. All information on the website(s) is provided in good faith. SFS makes no representation or warranty of any kind, express or implied, regarding the accuracy, adequacy, validity, reliability, availability, or completeness of any information on the website(s).
- 23.2.2. No endorsement of Opinions. The opinions or views expressed on SFS or social media platforms, including, but not limited to blogs, Facebook and Twitter pages, represent the thoughts of individual users and online communities, and not necessarily those of SFS , any of its corporate partners, affiliates or any of their respective directors, officers, employees, staff or members of its respective board of managers of board of directors. The opinions and views expressed on these pages do not in any way reflect the views of the site they are posted on, other sites affiliated with the site, the SFS staff involved with maintaining the site, or any users or members of the site. By submitting content (defined as materials, advice, representations, opinions and views) to any of SFS ' sites or platforms, you understand and acknowledge that this information is available to the public, and that you are allowing SFS , and its member organizations and clubs, to have a permanent right to use your comments for SFS business purposes including but not limited to internal and external promotions. This may include using, republishing, reproducing, distributing, changing or displaying the comments across SFS brand products and other websites without restriction from time of submission in perpetuity.
- 23.3. External Links Disclaimer. The SFS website(s) may contain (or may connect to) links to other websites or content belonging to or originating from third parties or links to websites and features. Such external links are not investigated, monitored, or checked for accuracy, adequacy, validity, reliability, availability or completeness by us. We do not warrant, endorse, guarantee, or assume responsibility for the accuracy or reliability of any information offered by third-party websites linked through the site or any website or feature linked in any banner or other advertising. We will not be a party to or in any way be responsible for monitoring any transaction between you and third-party providers of products or services. SFS :
  - 23.3.1. Does not control or guarantee the accuracy, relevance, timeliness or completeness of information contained on a linked website.
  - 23.3.2. Does not endorse the organizations sponsoring linked websites, the views they express or the products and services they offer.

- 23.3.3. Does not authorize the use of copyrighted materials contained in linked websites. Users must request such authorization from the sponsor of the linked website, and from every identifiable person who appears in materials which are posted or to be posted.
- 23.3.4. Is not liable for any special, incidental, indirect or consequential damages of any kind arising out of or in connection with the use of articles or other material derived from any linked website or user thereof, whether or not advised of the possibility of damage, or on any theory of liability.
- 23.4. User Data Disclaimer. User data is provided "as is" without warranty of any kind, either express or implied; including, but not limited to the warranties of merchantability, fitness for a particular purpose, and non-infringement.
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