



American Dream Experience Terms and Conditions

GENERAL TERMS AND CONDITIONS

1. ADX Registration Terms

By clicking the appropriate online button to complete your purchase for the American Dream Experience (“ADX”) event, Customer (or “you” or “your”) is agreeing to all the Terms and Conditions herein (the “Terms”).

2. Payment

Customer agrees to terms of payment. Customer tuition must be paid in full at the time of completion of this online transaction.

3. Transfer, Default, Cancellation, Termination, and Damages Fee

- a. **Transfer:** For one time only, Customer may transfer the event enrollment for the ADX from the originally purchased event date to the next desired and available date, without any additional charge. However, transfer of the event enrollment is only applicable to the Customer who originally enrolled; Customer may not transfer their event enrollment to another individual. In order to transfer, you must do so by notifying MATSON MONEY by email at concierge@matsonmoney.com. Enrollment is on a first come, first serve basis determined by the date of enrollment and confirmed and previously established advisor relationship. If Customer chooses to transfer, Customer will relinquish registration in the event for which Customer originally enrolled.
- b. **Default:** Customer’s account must be current and a relationship with an advisor must be established pursuant to these Terms before the start of each ADX event. If Customer does not pay at the time that this online transaction is complete or is unable to establish a relationship with an advisor, then Customer will be considered to be in default of this Agreement, and Customer’s participation in any event will not be available until the account becomes current. If the account remains in default for 30 days, this agreement and your registration for the event will be canceled, and MATSON MONEY will reserve the right to keep any fees already collected.
- c. **Cancellation:** Customer may cancel this transaction without penalty or obligation by submitting to MATSON MONEY a signed and dated written notice. Such notice must be received prior to midnight of the third business day after the online purchase and prior to the commencement of the event. Notice must be emailed to Refunds@matsonmoney.com with “Attn: ADX Cancellation” in the subject line. Faxed notices will not be accepted. Refunds will be issued within 4-6 weeks based on the original method of payment. After the third business day, Customer may cancel this transaction in the same manner as noted above and will be subject to a \$200 Fee (\$400 for the partner/family registration). The impact and actual damages suffered by MATSON MONEY due to such a cancellation are difficult and impractical to assess.

- d. No-Show: No refund will be provided if Customer fails to both 1) attend the confirmed event within the time period allotted and 2) obtain advance written consent from MATSON MONEY.

4. General Provisions

- a. Warranties: Customer acknowledges that Customer is not relying upon any warranties, promises, guarantees or representations made by MATSON MONEY or anyone acting or claiming to act on behalf of MATSON MONEY unless it is in writing signed by a designated and authorized MATSON MONEY representative. All advertising material and all prior representations or agreements, if any, whether oral or written, are hereby superseded by these Terms. These Terms contain the entire understanding and agreement between Customer and MATSON MONEY, and no addition or modification of any terms shall be effective unless set forth in writing and signed by Customer and MATSON MONEY. No MATSON MONEY representative has authority to modify these Terms.
- b. Terms and Conditions: Customer's approval and execution of this Agreement, including all the Terms herein, will be required prior to the commencement of any event. This Agreement is governed by the laws of the State of Ohio.
- c. Dates, times, locations, and structure of the ADX event are subject to change, including without limitation, modifying the ADX event from live/in-person to a digital/virtual ADX event. MATSON MONEY is not liable for any expenses incurred by Customer and/or that are not able to be recovered by Customer, as a result of such changes (i.e., transportation, lodging, etc.)
- d. MATSON MONEY reserves the right to terminate this enrollment for any reason it deems appropriate. Tuition credits and refunds will be reviewed on a case-by-case basis.
- e. Assignment: This agreement may not be assigned to another individual or entity without express written approval of MATSON MONEY.
- f. Personal Use and No Recording: You agree that by participation in or attending the ADX event, you expressly agree not to record by audio, video, photography or any other means, any portion of the ADX event, nor will you publish, post on the internet or otherwise make publicly available any recording of any portion of the ADX event. You also understand and agree that all written and/or electronic materials provided by MATSON MONEY in connection with the ADX event are protected by copyright laws, and you agree not to use any and all such written/electronic materials (collectively, the "Materials") in any form after the ADX event, other than for your personal use. You further agree that, other than for your personal use, you shall not make any summary or other derivative work of the ADX event or the Materials in electronic, written, audio, video or any other form, and post or publish online or otherwise distribute to any third parties any such summary materials.

- g. Customer acknowledges that by signing up for this event, it should not be considered an offer to sell, a solicitation to buy, or a recommendation for any security or investment strategy. The information provided is not intended as investment advice and does not take into account the specific financial circumstances or goals of any individual.

