

Welcome to the website for Kelleher Financial Advisors, LLC – also referred to hereinafter as the “Site.” This Site provides you with general information about the financial and other products and services of Kelleher Financial Advisors. PLEASE READ THESE TERMS OF USE CAREFULLY. By accessing and using this Site, you acknowledge that you have read, understand, and agree to be bound by all of the terms and conditions set forth below. We reserve the right to amend these terms of use from time to time by posting the amended terms on this Site.

ACCESS TO THIS SITE

This Site is made available to all persons aged 18 or older who agree to be bound by the terms and conditions set forth in these terms of use. You agree not to modify, reproduce, distribute, rent, lease, loan, sell, or create derivative works based upon the materials on this Site, or post any content from this Site to newsgroups, mail lists or electronic bulletin boards, without the prior written consent of an authorized representative of Kelleher Financial Advisors.

PRIVACY POLICY

Any personal information submitted by you on this Site is maintained in accordance with our Privacy Policy.

NO OFFER, INVESTMENT ADVICE, OR PERFORMANCE GUARANTEES

Neither the information nor any opinion expressed on this Site constitutes an offer by Kelleher Financial Advisors to buy or sell any securities or financial instruments, or to provide any investment advice or service. The services, securities and financial instruments described on this Site may not be available to or suitable for you, and not all strategies are appropriate at all times. The value and income of any of the securities or financial instruments mentioned on this Site can fall as well as rise, and an investor may get back less than he or she invested. Foreign-currency

denominated securities and financial instruments are subject to fluctuations in exchange rates that could have a positive or adverse affect on the value, price or income of such securities and financial instruments. Past performance is not necessarily a guide to future performance. Independent advice should be sought in all cases.

UNAVAILABILITY IN SOME JURISDICTIONS

None of the investment products or services mentioned on this Site are available, and prospectuses in respect of them will not be distributed, to persons resident in any state or territory where such distribution would be contrary to local law or regulation.

LINKS TO THIRD PARTY WEB SITES

This Site may contain links to other Web sites, including links to the Web sites of companies that provide related information, products and services. These links are solely for the convenience of visitors to this Site, and the inclusion of such links does not necessarily imply an affiliation, sponsorship or endorsement. Kelleher Financial Advisors makes no representations whatsoever regarding such third party Web sites. You should review the privacy policies of other Web sites carefully before providing any information to such sites. We are not responsible for the content or availability of third party Web sites, and shall not be responsible or liable for any information, opinions, advice, products, or services available on or through such third party Web sites.

LINKS TO THIS WEB SITE

We ask that you notify us in advance of your intention to link to this Site by e-mailing us. You may not (i) display this Site in frames, or (ii) display any of the content found on this Site via inline links, without express written permission from an authorized representative of Kelleher Financial Advisors.

OUR RIGHTS IN THIS SITE

Kelleher Financial Advisors and/or our suppliers reserve all right, title and interest in and to this Site and all materials, information, and compilations of information available on or through this Site, as well as the domain name, design, layout, and “look and feel” of this Site, the trademarks, service marks, and trade dress related thereto, and all other intellectual property and other proprietary rights embodied therein and appurtenant thereto. You agree that you will have no rights in or to any of the foregoing, express or implied, other than the rights expressly granted in these terms of use, or otherwise expressly granted to you in writing by an authorized representative of Jackson Thornton Asset Management.

DISCLAIMER OF REPRESENTATIONS AND WARRANTIES

THIS SITE IS PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS. THE FIRM MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, REGARDING YOUR ACCESS TO OR USE OF THIS SITE, OR THE PRODUCTS, SERVICES OR INFORMATION DESCRIBED ON OR AVAILABLE THROUGH THIS SITE. WITHOUT LIMITING THE FOREGOING, WE EXPRESSLY DISCLAIM ANY AND ALL REPRESENTATIONS AND WARRANTIES OF ACCURACY, COMPLETENESS, TIMELINESS, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT OF THIRD-PARTY RIGHTS. THIS SITE INCLUDES FACTS, VIEWS AND OPINIONS OF INDIVIDUALS AND ORGANIZATIONS DEEMED OF INTEREST. NOTHING CONTAINED ON THIS SITE SHALL BE CONSTRUED AS AN ENDORSEMENT OF THESE VIEWS OR OPINIONS.

CONTACTING US

If you have questions about these terms of use, the Privacy Policy for this Site, or any other questions concerning this Site, please contact:

Keith Marks

keith.marks@kf-advisors.com