

R. T. WHEELER AND ASSOCIATES

TERMS OF SERVICE

Effective Date: September 6, 2026

Welcome to the website of **R. T. WHEELER AND ASSOCIATES** ("Company," "we," "our," or "us"). These Terms of Service ("Terms") govern your access to and use of our website located at **www.RTWHEELER.com** and any related content, features, services, and communications provided through the website. By accessing or using the website, you acknowledge that you have read, understood, and agree to be bound by these Terms. If you do not agree to these Terms, you should discontinue use of the website immediately.

The information provided on this website is for general informational and educational purposes only. Nothing contained on this website constitutes legal advice, tax advice, financial advice, or professional advice of any kind. You should consult with a qualified attorney or other professional regarding your specific circumstances before making any legal, financial, or estate planning decisions.

Use of this website, including submitting inquiries, completing contact forms, requesting consultations, downloading materials, or communicating through the website, does not create an attorney-client relationship or any obligation on the part of **R. T. WHEELER AND ASSOCIATES**. Any relationship for professional services must be established through a separate written agreement executed by both parties.

You agree to use the website only for lawful purposes and in a manner consistent with these Terms. You may not use the website in any way that could damage, disable, overburden, impair, or interfere with the operation of the website or any other person's use of the website. You agree not to attempt to gain unauthorized access to any portion of the website, servers, systems, accounts, or networks connected to the website. You further agree not to use the website to transmit unlawful, harmful, threatening, abusive, defamatory, fraudulent, obscene, or otherwise objectionable material.

All content on the website, including but not limited to text, graphics, logos, icons, images, videos, downloads, documents, design elements, and software, is the property of **R. T. WHEELER AND ASSOCIATES** or its licensors and is protected by applicable intellectual property laws. You may view, download, or print website content solely for your personal, non-commercial use, provided that you do not modify the content or remove any copyright, trademark, or proprietary notices. No other use, reproduction, distribution, display, or creation of derivative works is permitted without the prior written consent of **R. T. WHEELER AND ASSOCIATES**.

The website may contain links to third-party websites or resources for your convenience. **R. T. WHEELER AND ASSOCIATES** does not endorse, control, or assume responsibility for the content, products, services, privacy practices, or policies of any third-party websites. Your use of third-party websites is solely at your own risk and subject to the terms and policies of those websites.

While we strive to provide accurate and current information, **R. T. WHEELER AND ASSOCIATES** makes no representations or warranties regarding the accuracy, completeness, reliability, suitability, or availability of the website or its content. The website and all information provided through it are offered on an "as is" and "as available" basis without warranties of any kind, whether express or implied. To the fullest extent permitted by law, **R. T. WHEELER AND ASSOCIATES** disclaims all warranties, including but not limited to warranties of merchantability, fitness for a particular purpose, title, non-infringement, and accuracy.

To the maximum extent permitted by applicable law, **R. T. WHEELER AND ASSOCIATES**, its officers, directors, employees, agents, affiliates, contractors, and service providers shall not be liable for any direct, indirect, incidental, consequential, special, exemplary, or punitive damages arising out of or relating to your use of, inability to use, or reliance upon the website or its content. This limitation applies regardless of the legal theory asserted and even if **R. T. WHEELER AND ASSOCIATES** has been advised of the possibility of such damages.

You agree to indemnify, defend, and hold harmless **R. T. WHEELER AND ASSOCIATES**, its officers, directors, employees, agents, affiliates, successors, and assigns from and against any claims, liabilities, damages, losses, costs, expenses, or demands, including reasonable attorneys' fees, arising out of or related to your violation of these Terms, your misuse of the website, or your violation of any law or rights of a third party.

Any information collected through the website is subject to our Privacy Policy, which is incorporated into these Terms by reference. By using the website, you consent to the collection, use, and disclosure of information as described in the Privacy Policy.

You can cancel SMS notifications at any time by replying "STOP". After you send the SMS message "STOP" to us, we will send you an SMS message to confirm that you have been unsubscribed. After this, you will no longer receive SMS messages from us. If you want to join again, just sign up as you did the first time and we will start sending SMS messages to you again. If you are experiencing issues with the messaging program you can reply with the keyword **HELP** for more assistance, or you can get help directly at: **INFO@RTWHEELER.COM** or **1-(559) 360-6705**.

Carriers are not liable for delayed or undelivered messages.

As always, message and data rates may apply for any messages sent to you from us and to us from you. You will receive up to 30 messages per month. If you have any questions about your text plan or data plan, it is best to contact your wireless provider.

R. T. WHEELER AND ASSOCIATES reserves the right to modify, suspend, discontinue, or restrict access to any portion of the website at any time without notice. We also reserve the right to update or revise these Terms at any time. Any changes will become effective upon posting to the website. Your continued use of the website after revised Terms are posted constitutes your acceptance of the updated Terms.

These Terms shall be governed by and construed in accordance with the laws of the **State of California**, without regard to its conflict of law principles. Any dispute arising out of or relating to these Terms or the use of the website shall be subject to the exclusive jurisdiction of the state and federal courts located in **California**, and you consent to the personal jurisdiction of such courts.

If any provision of these Terms is determined to be invalid, illegal, or unenforceable, the remaining provisions shall continue in full force and effect. The failure of **California** to enforce any provision of these Terms shall not constitute a waiver of that provision or any other rights.

If you have questions regarding these Terms of Service, please contact **R. T. WHEELER AND ASSOCIATES** at **55 SHAW AVENUE, SUITE 105, CLOVIS, CA 93612**, by telephone at **1-(559) 360-6705**, or by email at **ADMIN@RTWHEELER.COM**.

If you have any questions regarding privacy, please read our privacy policy: