

**Last Updated: September 17, 2026**

Welcome to Volt Life Group, LLC ("we," "our," "us"). By accessing or using our website, tools, and services (collectively, the "Service"), you ("User," "you," "your") agree to comply with and be bound by the following Terms and Conditions ("Terms").

Please read these Terms carefully before using our website. If you do not agree to these Terms, you must not use or access our Service.

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### 1. Scope of Service & Medicare Disclaimers

Our website provides educational resources, quoting tools, and general information regarding Medicare plans, including Medicare Advantage (Part C), Medicare Supplement (Medigap), and Prescription Drug Plans (Part D).

- Not a Government Agency: We are a private website. We are not affiliated with, endorsed by, or connected to the federal Medicare program, the Centers for Medicare & Medicaid Services (CMS), or any other government agency.
- Information Purposes Only: Content provided on this website is for general informational and educational purposes only. It does not constitute financial, legal, or medical advice.
- CMS Required Disclaimer: We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact [Medicare.gov](https://www.medicare.gov) or 1-800-MEDICARE (TTY users should call 1-877-486-2048) 24 hours a day/7 days a week to get information on all of your options.

### 2. No Insurance Offer or Enrollment Binding

The availability of plan information or quotes on our website does not constitute a formal offer of insurance coverage or a guarantee of eligibility.

- All applications and plan enrollments are subject to underwriting guidelines, state regulations, eligibility windows, and approval by the respective private insurance carrier.
- Coverage is not bound, modified, or initiated until you receive written confirmation directly from the insurance carrier.

### 3. TCPA Consent & Communications

By providing your contact information (such as your phone number, email, or physical address) through any form or quote request on our website, you expressly consent to the following:

- You authorize us, our licensed insurance agents, or our corporate affiliates to contact you regarding Medicare options using telephone, text messages, automated dialing systems, or pre-recorded voicelines.
- You agree that this consent is valid even if your phone number is currently listed on any state or federal Do Not Call registry.

- Your consent is not a condition of purchasing any property, goods, or services. You may opt out of these communications at any time by following the instructions in Section 9 of our Privacy Policy or by replying "STOP" to text messages.

#### 4. Permitted Use & User Restrictions

You are granted a limited, revocable, non-exclusive license to access and use our website strictly for personal, non-commercial purposes to research Medicare plans.

You explicitly agree **not** to:

- Use any automated scripts, bots, spiders, or scrapers to extract data or content from this website.
- Provide false, inaccurate, or misleading information when filling out quote request forms.
- Impersonate any other individual or falsely claim to have power of attorney or legal guardianship over an applicant.
- Use our Service to conduct competitive analysis, benchmark metrics, or build a competing platform.

#### 5. Intellectual Property

All content, branding, logos, graphics, text, calculator tools, and software code featured on this website are the exclusive property of Volt Life Group, LLC or its licensors and are protected by United States copyright, trademark, and intellectual property laws. You may not reproduce, distribute, or modify any portion of this website without our explicit prior written consent.

#### 6. Limitation of Liability

To the maximum extent permitted by applicable law, Volt Life Group, LLC, its officers, directors, employees, and licensed agents shall not be liable for any direct, indirect, incidental, consequential, or punitive damages arising out of your use of, or inability to use, this website.

While we make reasonable efforts to keep rates, benefits, and plan availability up-to-date, we do not warrant that the website content is free from typographical errors, omissions, or outdated carrier information. Plans and coverage parameters can change frequently under federal and state rules.

#### 7. Third-Party Links

Our website may contain links to third-party platforms, including private insurance carrier portals or official government sites like Medicare.gov. We do not control, endorse, or assume responsibility for the content, privacy practices, or operational accuracy of any third-party websites.

#### 8. Governing Law & Dispute Resolution

These Terms and your use of this website shall be governed by and construed in accordance with the laws of the State of Idaho, without regard to its conflict of law principles. Any legal action or dispute arising out of these Terms shall be resolved exclusively through binding

arbitration in Rexburg, ID, or in a state or federal court of competent jurisdiction located in Madison County, ID.

#### 9. Modifications to These Terms

We reserve the right to modify, amend, or update these Terms and Conditions at any time without prior notice. Any changes will become effective immediately upon posting to this page. Your continued use of the website following the posting of changes constitutes your binding acceptance of the updated Terms.

#### 10. Contact Information

If you have any questions, concerns, or complaints regarding these Terms and Conditions, please contact us at:

- Company Name: Volt Life Group, LLC
- Mailing Address: 20 W 1st S, #61, Rexburg, ID 83440
- Email Address: [terms@retirementportal.com](mailto:terms@retirementportal.com)
- Phone Number: (425)429-2291

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Disclaimer Footnote: This is for informational purposes only. For medical advice or diagnosis, consult a professional. AI responses may include mistakes.