Terms and Conditions

Last Updated: January 2025

1. Introduction

Welcome to FRA Trust ("we," "us," or "our"). These Terms and Conditions ("Terms") govern your use of our website [www.FRATrust.com] and our estate planning services. By accessing or using our website and services, you agree to comply with and be bound by these Terms. If you do not agree with these Terms, please do not use our website or services.

2. Services

We provide financial advisory services to help you manage your estate planning. Our services include, but are not limited to:

- Asset transfer
- Wealth protection
- Income planning
- Tax planning
- Estate planning

3. Use of Our Website

3.1 Eligibility You must be at least 18 years old to use our website and services. By using our website, you represent and warrant that you meet this age requirement.

3.2 Account Registration To access certain features of our website, you may need to create an account. You agree to provide accurate and complete information when registering for an account and to keep your account information up to date. You are responsible for maintaining the confidentiality of your account credentials and for all activities that occur under your account.

4. Fees and Payments

We may charge fees for our advisory services. The fees and payment terms will be disclosed to you before you engage our services. By using our services, you agree to pay all fees and charges in accordance with the terms provided.

5. Disclaimers

5.1 No Investment Advice The information provided on our website is for general informational purposes only and does not constitute investment advice. You should consult with a qualified financial advisor before making any investment or estate planning decisions.

5.2 No Warranty We make no warranties or representations about the accuracy or completeness of the information on our website or the results that may be obtained from using our services. Your use of our website and services is at your own risk.

6. Limitation of Liability

To the maximum extent permitted by law, we shall not be liable for any direct, indirect, incidental, consequential, or punitive damages arising out of or in connection with your use of our website or services.

7. Indemnification

You agree to indemnify, defend, and hold harmless FRA Trust, its affiliates, officers, directors, employees, and agents from and against any claims, liabilities, damages, losses, and expenses, including reasonable attorney's fees, arising out of or in any way connected with your use of our website or services, or your violation of these Terms.

8. Changes to These Terms

We may update these Terms from time to time. We will notify you of any changes by posting the updated Terms on our website and updating the "Last Updated" date. Your continued use of our website and services after such changes signifies your acceptance of the revised Terms.

9. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the state of Illinois, without regard to its conflict of law principles.

10. Contact Us

If you have any questions or concerns about these Terms, please contact us at:

FRA Trust (800) 279-9785 info@FRATrust.com