

TERMS OF USE

Effective as of January 1, 2018.

Terms of Use

Welcome! Thank you for visiting our web site located at www.thecolonygroup.com (the "Site").

Please carefully review the following Terms of Use ("Terms of Use") before continuing on the Site. These Terms of Use constitute a legal document that governs your use of the Site and any material contained on the Site. By using the Site, you agree to and accept these Terms of Use. If you do not agree with any of these Terms of Use and/or do not wish to be bound by them, please exit the Site and do not use the Site in the future.

We may, at any time, modify, change or add to these Terms of Use, and any such modifications, changes or additions will be effective immediately upon posting on the Site. We suggest that you periodically check these Terms of Use for modifications, changes or additions. Your continued use of the Site following the posting of any modification, change or addition signifies your acceptance of same.

The Site is intended for use only by visitors who are located in the United States.

Who We Are

In these Terms of Use, the words "The Colony Group," "we," "us" and "our" refer to The Colony Group, LLC. The Colony Group is owned by Focus Operating, LLC ("Focus Operating"), which is owned by Focus Financial Partners, LLC ("Focus"). Focus Operating and Focus are "affiliates" of The Colony Group for the purposes of these Terms of Use. In the state of Florida, The Colony Group is registered to do business as "The Colony Group of Florida, LLC."

Any information on the Site dated prior to January 1, 2018, was created by Bridgewater Wealth and Financial Management, LLC, which merged into The Colony Group on that date.

Ownership of the Site

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We reserve the right, in our sole and unreviewable discretion, to suspend, discontinue, modify or restrict the use and availability of the Site or any portion thereof, at any time without notification to you or any third party.

Links to Third-Party Web Sites

The Site contains links to third-party web sites. Any such links are provided for your convenience only. We do not, directly or indirectly, control the companies that provide or operate those web sites, and we are not responsible for their practices (including, but not limited to, their privacy practices). We do not make any representations with respect to the contents of any third-party sites or any products, services or information offered on those sites.

Security of Account Login Information

You may be provided access to your account information through the Site or through a third-party web site linked on the Site. In such event, you are responsible for maintaining the confidentiality of

all account information, as well as any user IDs, logins, personal identification numbers (PINs) and other passwords (collectively, "Login Information") necessary to access your account(s). You are responsible for logging off of your account(s) completely each time you finish accessing your account(s). Further, you are fully responsible for any activities occurring under your account(s) that result from your negligence, carelessness, or failure to use or take appropriate security measures. You must notify The Colony Group immediately if any of your Login Information for the Site has been lost or stolen, if you believe the confidentiality of such Login Information has been compromised in any way, or if you learn about a possible or actual unauthorized use of such Login Information or other suspicious or unauthorized conduct concerning your account(s).

Disclaimer of Warranty

We are providing access to the Site and its contents as a convenience to you. The Site and its contents are provided "AS IS."

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Some jurisdictions may not allow certain limitations of liability, so the above limitations may not apply to you. Our liability in such case shall be limited to the greatest extent permitted by applicable law.

Indemnification

You agree to indemnify, defend, and hold The Colony Group and any member, manager, principal, officer, director, employee, affiliate, agent, supplier and successor of The Colony Group harmless from and against any and all claims, liabilities, damages, losses and expenses (including, but not limited to, reasonable fees and costs for attorneys and investigations) arising out of, based on, or in connection with your access to or other use of the Site.

Governing Law and Jurisdiction

These Terms of Use, and all matters arising, directly or indirectly, from your access to or other use of the Site shall be governed by and construed in accordance with the laws of the Commonwealth of Massachusetts, without regard to conflict of laws rules. You hereby submit to the exclusive jurisdiction of the state and federal courts located in Boston, Massachusetts, and waive any jurisdictional, venue or inconvenient forum objections to such courts. A printed version of these Terms of Use shall be admissible in judicial or administrative proceedings based on or relating to these Terms of Use to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

Severability

If any provision of these Terms of Use is held to be illegal, invalid, or unenforceable, such illegality, invalidity, or unenforceability shall apply only to such provision and shall not in any manner affect or render illegal, invalid, or unenforceable any other provision of these Terms of Use, and that provision and these Terms of Use generally shall be reformed, construed, and enforced so as to most nearly give lawful effect to the intent of the parties as initially expressed in these Terms of Use.

Entire Agreement

These Terms of Use constitute the entire agreement between you and us with respect to the Site, and supersede all prior or contemporaneous communications and proposals, whether oral, written or electronic, between you and us with respect to the Site; provided, however, that to the extent you are permitted to access The Colony client portal or any other services offered through the Site by us or our third-party providers, your use of such services shall be subject to any additional terms of use applicable to such services.

Terminology and Other References

Reference to registration with the Securities and Exchange Commission (“SEC”) does not imply that the SEC has endorsed or approved the qualifications of The Colony Group or its respective representatives to provide any advisory services described on the Site. Data and/or statistics included on the Site, including references to certain levels of assets under management, are based upon information reasonably available to us as of the applicable date(s) then-published. Information has been obtained from sources that we believe to be reliable, but these sources cannot be

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