

### **Legal Disclaimer:**

Cottonwood Capital Advisors, LLC doing business as Cottonwood Wealth Strategies is a Registered Investment Adviser. Cottonwood Wealth Strategies provides individual client services only in states in which it is filed or where an exemption or exclusion from such filing exists. Registration with the SEC does not imply a certain level of skill or training. PLEASE READ THESE TERMS OF USE CAREFULLY. By accessing and using this website, 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 website.

Proprietary papers and writings are the opinions of Cottonwood Wealth Strategies. Other articles, links, and information presented on this website are obtained from sources believed to be reliable, but they are for informational purposes only and Cottonwood Wealth Strategies does not guarantee their timeliness or accuracy.

### **NO OFFER, INVESTMENT ADVICE, OR PERFORMANCE GUARANTEES**

All written content is for informational purposes only and may not constitute a complete description of available investment services or performance. Neither the information nor any opinion expressed on this website constitutes an offer by Cottonwood Wealth Strategies 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 website 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 website 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. Clients should consult their adviser with regard to any questions they may have. Nothing on this website should imply that past results are an indication of future performance. ***Past performance does not guarantee future performance.*** Independent advice should be sought in all cases.

### **COPY RIGHTS**

The content of the Cottonwood Wealth Strategies website on the Internet are protected by applicable copyright laws. No permission is granted to copy, distribute, modify, post or frame any text, graphics, video, audio, software code, or user interface design or logos.

### **LINKS TO THIRD PARTY WEBSITES**

This website may contain links to other websites, including links to the websites of companies that provide related information, products and services. Such external Internet addresses contain information created, published, maintained, or otherwise posted by institutions or organizations independent of Cottonwood Wealth Strategies. These links are solely for the convenience of visitors to this website, and the inclusion of such links does not necessarily imply an affiliation, sponsorship or endorsement. Cottonwood Wealth Strategies does not endorse, approve, certify, or control these external Internet addresses and does not guarantee or assume responsibility for the accuracy, completeness, efficacy, timeliness, or correct sequencing of information located at such addresses. Use of any information obtained from such addresses is voluntary, and reliance on

it should only be undertaken after an independent review of its accuracy, completeness, efficacy, and timeliness. Reference therein to any specific commercial product, process, or service by trade name, trademark, service mark, manufacturer, or otherwise does not constitute or imply endorsement, recommendation, or favoring by Cottonwood Wealth Strategies.

### **THIRD PARTY RANKINGS**

Third party rankings and recognition from ratings services are no guarantee of future investment success. Working with a highly rated adviser does not ensure that a client or prospective client will experience a higher level of performance or results. Ratings should not be considered an endorsement for the adviser by any client, nor are they representative of any one client's evaluation. Generally, rankings are based on information prepared and submitted by the adviser, or the amount of assets under management by the adviser. Please refer to the more thorough disclosure and additional information about the criteria used in making these rankings via the website of the publication and/or organization granting such recognition.

### **OUR RIGHTS IN THIS WEBSITE**

Cottonwood Wealth Strategies and/or our suppliers reserve all right, title and interest in and to this website and all materials, information, and compilations of information available on or through this website, as well as the domain name, design, layout, and "look and feel" of this website, 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 Cottonwood Wealth Strategies.

### **DISCLAIMER OF REPRESENTATIONS AND WARRANTIES**

THIS WEBSITE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. [INSERT FIRM NAME] MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, REGARDING YOUR ACCESS TO OR USE OF THIS WEBSITE, OR THE PRODUCTS, SERVICES OR INFORMATION DESCRIBED ON OR AVAILABLE THROUGH THIS WEBSITE. 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 WEBSITE INCLUDES FACTS, VIEWS AND OPINIONS OF INDIVIDUALS AND ORGANIZATIONS DEEMED OF INTEREST. NOTHING CONTAINED ON THIS WEBSITE SHALL BE CONSTRUED AS AN ENDORSEMENT OF THESE VIEWS OR OPINIONS.

### **CONTACTING US**

If you have questions about these terms of use, the content of this website, or to obtain a copy of our Privacy Policy, please contact:

Cottonwood Wealth Strategies  
650 S 500 W #176  
Salt Lake City, Utah 84101  
385-853-5000