

Revised March 2023

Terms of use

Last Updated March [25], 2023

Prior to accessing or using this website (the "Site"), please carefully read the following Terms of Use and all other disclosures and notices appearing elsewhere on the Site (collectively, the "Agreement").

Acceptance of Agreement: By accessing this Site, you agree to be bound by the Agreement. If you do not agree to the terms and conditions of the Agreement, do not access the Site. Colrain Capital LLC ("Colrain") may modify the Agreement any time and without prior notice to you. Your use of the Site is governed by the version of the Agreement in effect on the date the Site is accessed by you. Accordingly, please review the Agreement each time you use the Site.

Intellectual Property: This Site contains material, including but not limited to software, text, graphics and images (collectively referred to as the "Content"). Colrain may own the Content or portions of the Content may be made available to us through arrangements that we have with third parties. The Content is protected by United States and foreign intellectual property laws. Unauthorized use of the Content may result in violation of copyright, trademark and other laws. You have no rights in or to the Content, and you will not use, copy or display the Content except as permitted under this Agreement. No other use is permitted without our prior written consent. You must retain all copyright and other proprietary notices contained in the original Content on any copy you make of the Content. You may not sell, transfer, assign, license, sublicense, or modify the Content or reproduce, display, publicly perform, make a derivative version of, distribute, or otherwise use the Content in any way for any public or commercial purpose. The use or posting of any of the Content on any other web site or in a networked computer environment for any purpose is expressly prohibited. If you violate any part of this Agreement, your right to access and/or use the Content and Web Site shall automatically terminate and you shall immediately destroy any copies you have made of the Content.

The trademarks, service marks, and logos of Colrain (the "Colrain Trademarks") used and displayed on this Web Site are registered and unregistered trademarks or service marks of Colrain. Other company, product, and service names located on the Web Site may be trademarks or service marks owned by third-parties (the "Third-Party Trademarks" and, collectively with Colrain Trademarks, the "Trademarks"). Nothing on this Web Site or in this Agreement should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any Trademark displayed on this Web Site without the prior written consent of Colrain specific for each such use. The Trademarks may not be used to disparage Colrain or the applicable third-party, Colrain's or third-party's products or services, or in any manner (using commercially reasonable judgment) that may damage any goodwill in the Trademarks. Use of any Trademarks as part of a link to or from any web site is prohibited without Colrain's prior written consent. All goodwill

generated from the use of any Colrain Trademark shall inure to the Colrain's benefit

Site Access and Password Security: Certain portions of this Site are limited to registered users. If you have a password for access to non-public areas of the Site, you are solely responsible for all activities that occur in connection with your password. You shall take steps to protect the confidentiality of your password and you agree to notify Colrain immediately if you become aware of any disclosure, loss, theft or unauthorized use of your password

DISCLAIMERS

By using the Site you acknowledge that you understand its intended aims and permitted uses. The views and information contained within this Site are provided for informational purposes only, are not meant as investment advice, and represent the current good-faith views of the authors at the time of publication. These views are subject to change without notice of any kind. The information on this Site does not constitute an offer for products or services, or a solicitation of an offer to any persons outside of the U.S. who are prohibited from receiving such information under the laws applicable to their place of citizenship, domicile, or residence, and is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to law or regulation, or which would subject Colrain or its affiliates to any registration requirement within such jurisdiction or country. Further, this does not constitute an offer of products or services with regard to any fund, investment scheme, or pooled investment. All persons and entities accessing the Site do so on their own initiative and are responsible for compliance with applicable local laws and regulations.

COLRAIN DOES NOT MAKE ANY EXPRESS OR IMPLIED WARRANTIES ABOUT THE SITE (INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT). COLRAIN DOES NOT WARRANT THAT THE SITE WILL MEET YOUR NEEDS, OR THAT IT WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE. COLRAIN ALSO MAKES NO WARRANTY THAT THE RESULTS OBTAINED FROM THE USE OF THE SITE OR THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SITE WILL MEET YOUR EXPECTATIONS.

Limitation of Liability: COLRAIN WILL NOT BE LIABLE TO YOU OR ANYONE ELSE FOR ANY CONSEQUENTIAL, INCIDENTAL, SPECIAL OR INDIRECT DAMAGES (INCLUDING BUT NOT LIMITED TO LOST PROFITS OR DAMAGES) THAT RESULT FROM USE OR LOSS OF USE OF THE SITE, EVEN IF COLRAIN HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES. COLRAIN WILL NOT BE LIABLE TO YOU OR ANYONE ELSE FOR ANY LOSS RESULTING FROM A CAUSE OVER WHICH COLRAIN DOES NOT HAVE DIRECT CONTROL. IF YOU LIVE IN A STATE THAT DOES NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY OR INCIDENTAL OR CONSEQUENTIAL DAMAGES SOME OR ALL OF THESE LIMITATIONS AND EXCLUSIONS MAY NOT APPLY TO YOU.

Indemnification: As a condition of your use of the Site, you agree to indemnify and hold Colrain harmless from and against any and all claims, losses, liability, costs and expenses (including but

not limited to attorneys' fees) arising from your use of the Site and/or from your violation of the terms of this Agreement.

General: This Agreement is governed by the internal substantive laws of the Commonwealth of Massachusetts without respect to its conflict of laws provisions. You expressly agree to submit to the exclusive personal jurisdiction of the state and federal courts sitting in Boston, MA. If any provision of this Agreement is found to be invalid by any court having competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining provisions of this Agreement, which shall remain in full force and effect. Failure of Colrain to act on or enforce any provision of the Agreement shall not be construed as a waiver of that provision or any other provision in this Agreement. No waiver shall be effective against Colrain unless made in writing, and no such waiver shall be construed as a waiver in any other or subsequent instance.