

Terms of Use for Apex Benefits Partners, Inc.

Effective Date: January 1, 2025

Introduction

Welcome to the website of Apex Benefits Partners, Inc. ("Apex Benefits," "we," "us," or "our"). By accessing or using our website (the "Site"), you agree to be bound by the following Terms of Use ("Terms"). If you do not agree to these Terms, please do not use our Site.

1. Acceptance of Terms

By using this Site, you confirm that you are at least 18 years old or have the legal authority to enter into this agreement on behalf of your organization. These Terms constitute a binding agreement between you and Apex Benefits.

2. Use of the Site

- **Permitted Use:** You may use the Site solely for lawful purposes and in compliance with these Terms. The Site is intended to provide information about our employee benefits consulting and brokerage services.
- Prohibited Use: You agree not to:
 - Use the Site for any unlawful purpose or in a manner that violates any applicable laws or regulations.
 - o Upload or transmit viruses, malware, or other harmful code.
 - o Attempt to gain unauthorized access to any portion of the Site or related systems.
 - o Copy, reproduce, distribute, or modify any content on the Site without our prior written consent.

3. Intellectual Property

All content on the Site, including text, graphics, logos, images, and software, is the property of Apex Benefits or its licensors and is protected by copyright, trademark, and other intellectual property laws. You may not use our content without express written permission, except as necessary for personal use of the Site.

4. Disclaimer of Warranties

The Site and its content are provided "as is" and "as available" without any warranties of any kind, either express or implied. Apex Benefits does not guarantee that the Site will be error-free, uninterrupted, or free of harmful components.

5. Limitation of Liability

To the fullest extent permitted by law, Apex Benefits and its affiliates, officers, directors, employees, and agents will not be liable for any damages arising out of or related to your use of the Site, including but not limited to direct, indirect, incidental, punitive, or consequential damages.

6. Links to Third-Party Websites

The Site may contain links to third-party websites for your convenience. Apex Benefits does not endorse or control these third-party sites and is not responsible for their content or privacy practices. Use of third-party sites is at your own risk.

7. Privacy

Your use of the Site is also governed by our Privacy Policy, which can be found [here](link to privacy policy). By using the Site, you consent to our collection and use of information as described in the Privacy Policy.

8. Changes to These Terms

We may update these Terms from time to time to reflect changes in our practices or applicable laws. Any updates will be posted on this page with a revised "Effective Date." Your continued use of the Site constitutes acceptance of the updated Terms.

9. Governing Law

These Terms are governed by and construed in accordance with the laws of the state in which Apex Benefits is headquartered, without regard to its conflict of laws principles.

10. Contact Information

If you have any questions about these Terms or our Site, please contact us:

Apex Benefits Partners, Inc. 330 Cochituate Road Unit 761

Framingham, MA 01701

Email: info@apexbenefitsonline.com

Thank you for visiting our Site. We appreciate your interest in Apex Benefits Partners, Inc. and look forward to serving you.