

Terms & Conditions

IMPORTANT – PLEASE CAREFULLY READ AND UNDERSTAND OUR TERMS OF USE AND CONDITIONS OF SALE ("TERMS" OR "AGREEMENT") BEFORE ACCESSING, USING, OR PLACING AN ORDER THROUGH OUR SITE AND/OR RELATED SERVICES. THESE TERMS CONTAIN DISCLAIMERS OF WARRANTIES AND LIMITATIONS OF LIABILITIES (SEE SECTIONS 15 AND 16). THESE TERMS FORM AN ESSENTIAL BASIS OF OUR AGREEMENT.

Your use, or any third party's use made under your direction or authorization, of www.lucem.com, including any sub-domains thereof, any mobile applications, and affiliated websites (collectively, the "Services"), which are owned and maintained by Lucem, LLC ("Lucem," "We," "Our," "Us"), are governed by the policies, terms, and conditions set forth below, as updated from time to time. Please read this Agreement carefully. We offer the Services, including all information, tools, products, and/or any Services available to You, the user, conditioned upon your acceptance of all terms, conditions, policies, and notices stated in this Agreement. By accessing, using, or placing an order through the Services or with the use of Lucem's products and/or offerings, you agree to these Terms. If you do not agree to these Terms in their entirety, you are not authorized to use the Site in any manner or form whatsoever. THIS AGREEMENT CONTAINS ARBITRATION AND CLASS ACTION WAIVER PROVISIONS THAT WAIVE YOUR RIGHT TO A COURT HEARING, RIGHT TO A JURY TRIAL, AND RIGHT TO PARTICIPATE IN A CLASS ACTION AGAINST LUCEM, ITS AGENTS, EMPLOYEES, AND/OR ITS AFFILIATES. ARBITRATION IS MANDATORY AND IS THE EXCLUSIVE REMEDY FOR ANY AND ALL DISPUTES BETWEEN YOU AND LUCEM, ITS AGENTS, EMPLOYEES, AND/OR AFFILIATES.

You can review the most current version of the Terms at any time on this page (www.lucem.com/termsandconditions). We reserve the right to update, change, or replace any part of these Terms by posting updates and/or changes to the Services. It is your responsibility to check this page periodically for changes. We may provide you copies of any changes and/or updates to Our Terms, however Lucem does not have any obligation to do so. YOUR CONTINUED USE OF OR ACCESS TO THE SITE FOLLOWING THE POSTING OF ANY CHANGES CONSTITUTES BINDING ACCEPTANCE OF THOSE CHANGES.

1. Site Use

Lucem's Services are intended for adults only. By using any of the Services, you are agreeing to these Terms, and you represent that you are at least the age of majority in your state or province of residence. If you use any of the Services, you affirm that you have the legal capacity to enter into a binding contract with Lucem, and have read, understand, and agree to these Terms and Conditions.

2. Changes to These Terms

Lucem reserves the right to update, change, or replace any part of these Terms by posting updates and/or changes to our Site. You can review the most current version of these Terms at any time by visiting this page (www.lucem.com/termsandconditions). It is your responsibility to check this page periodically for changes. We may provide you copies of any changes and/or updates to Our Terms, however Lucem does not have any obligation to do so. Your continued

use of, or access to, the Services following the changes to such Terms constitutes your binding acceptance of those changes.

3. Privacy and Security Disclosure

Lucem's privacy policy (herein after referred to as the "Privacy Policy") may be viewed at (www.lucem.com/privacypolicy). The Privacy Policy is hereby incorporated into these Terms by reference and constitutes a part of this Agreement. Lucem reserves the right to modify the Privacy Policy at its sole discretion. Your continued use of, or access to, the Site following the posting of any changes constitutes your binding acceptance of those changes.

4. No Investment Recommendations or Professional Advice

Lucem does not provide personalized investment advice. Neither the Site nor any of Lucem's products or services, are intended to provide tax, legal, insurance, or investment advice. None of the content provided on the Site or through any of Lucem's products or services should be construed as an offer to sell, a solicitation of an offer to buy, or a recommendation for any security by Lucem or any third party. You alone are solely responsible for determining whether any investment, security or strategy, or any other product or service, is appropriate or suitable for you based on your investment objectives and personal and financial situation. You should consult a registered investment advisor, attorney, or tax professional regarding your particular financial situation, investing strategies, or specific legal or tax situation.

To the extent that any of the content published on the Site may be deemed to be investment advice or recommendations in connection with a particular security, such information is impersonal and not tailored to the investment needs of any specific person. You understand that an investment in any security is subject to a number of risks, and that discussions of any security published on the Site will not contain a list or description of all relevant risk factors. You understand that performance data is supplied by sources believed to be reliable, that the calculations on our Site are made using such data, and that such calculations are not guaranteed by these sources, the information providers, or any other person or entity, and may not be complete.

From time to time, our Site may reference prior articles and opinions that we have published. These references may be selective, may reference only a portion of an article or opinion, and are likely not to be current. As markets change continuously, previously published information and data may not be current and should not be relied upon.

All content on the Site is presented only as of the date published or indicated and may be superseded by subsequent market events or for other reasons. In addition, you are responsible for setting the cache settings on your browser to ensure you are receiving the most recent data.

5. No Direct Lending

Lucem is a financial education and training company. We do not offer any lending services, either personal or business. Your ability to obtain loans, including the amount, rate, and other terms, will ultimately depend on the determination of third-party lenders, which is beyond our control. We do not guarantee that you will be qualified for or receive any particular offer from any lender.

6. Forex Investment Risk Disclosure

Forex trading presents large potential rewards, but also large potential risks. Risks include, but are not limited to, leverage, creditworthiness, limited regulatory protection and market volatility which may substantially affect the price or liquidity of a currency. By using Lucem's Services you represent that you are aware of the risks and are willing to accept them in order to participate in the Forex market. Before investing you must carefully consider your investment objectives. Don't trade with money you can't afford to lose, as there is risk involved in Forex trading. It is your responsibility to implement any stop loss orders and/or any other risk mitigation strategies in your Forex account. Losses can occur and Lucem cannot make any guarantees against the occurrence of losses from any and all investment activity.

Lucem does not represent that any account will or is likely to achieve profits or losses similar to those discussed on the Site. The past performance of any trading system or methodology is not necessarily indicative of future results. All trades, patterns, charts, systems, etc., discussed on the Site are for illustrative purposes only and not to be construed as specific advisory recommendations. Neither the site nor Lucem's products and services feature an automatic stop loss. By using Lucem's Services, you recognize that you are responsible for the results of all trading activity made under your account. Lucem does not and will not implement any stop loss measures in your account. You may decide to utilize a percentage allocation money management ("PAMM") account. You are responsible for the review and/or monitoring of any Forex activity in your PAMM account, and you may lose your entire Forex investment. Information contained on the Site is intended for informational purposes only. Please review our Disclosure page (www.lucem.com/disclosure) for additional disclaimers regarding investment risks which are incorporated into this Agreement.

7. Intellectual Property

The Site and the content contained herein, as well as all copyrights, including without limitation, the text, documents, articles, products, software, graphics, photos, sounds, videos, interactive features, services, links, User Submissions (as defined below), third-party apps, and any other content on the Site ("Content") and the trademarks, service marks, and logos contained therein are the property of Lucem and its third-party licensors or providers. You may access and use the Content, and download and/or print out copies of any content from the Site, solely for your personal, non-commercial use. If you download or print a copy of the Content for personal use, you must retain all copyright and other proprietary notices contained therein. You acknowledge that you do not acquire any ownership rights by using the Site. Lucem reserves all rights not expressly granted in and to the Site.

8. User Conduct

You may not use, copy, display, sell, license, decompile, republish, upload, post, transmit, distribute, create derivative works, or otherwise exploit Content from the Site to online bulletin boards, message boards, newsgroups, chat rooms, or in any other manner, without our prior written permission. Modification of the Content or use of the Content for any purpose other than your own personal, non-commercial use is a violation of our copyright and other proprietary rights, and can subject you to legal liability. You may disconnect from the Site and any of Lucem's products or services at any time.

In addition, in connection with your use of any of the Services, you agree not to:

- Restrict or inhibit any other visitor from using the Services, including, without limitation, by means of "hacking" or defacing any portion of the Site;
- Use the Services for any unlawful purpose;
- Express or imply that any statements you make are endorsed by us, without our prior written consent;
- Modify, adapt, sublicense, translate, sell, reverse engineer, decompile, or disassemble any portion of the Site;
- Disable, damage, or alter the functioning or appearance of the Site, including the presentation of advertising;
- "Frame" or "mirror" any part of the Site without our prior written authorization;
- Use any robot, spider, site search/retrieval application, or other manual or automatic device or process to download, retrieve, index, "data mine," "scrape," "harvest," or in any way reproduce or circumvent the navigational structure or presentation of the Site or its contents;
- Harvest or collect information about visitors to the Site without their express consent;
- Send unsolicited or unauthorized advertisements, spam, chain letters, etc. to other users of the Site; or
- Transmit any Content which contains software viruses or other harmful computer code, files, or programs (e.g., Trojan horses).
- Ask Lucem to provide you any Forex trading advice.

9. Account Registration

In order to access Lucem's Services, you will be required to create an account, as necessary.

By creating this account, you agree to the following:

- You may only maintain a single account;
- You may never share your account username or password or knowingly provide or authorize access to your account;
- You may never use another user's account without permission;
- When creating your account, you must provide accurate and complete information;
- If you are creating an account on someone's behalf, you must have their written authorization to create such account, which authorization may be requested by Lucem at any time;
- You are solely responsible for the activity that occurs on your account, and you must keep your account password secure;
- You must notify us immediately of any breach of security or unauthorized use of your account; and
- You will be liable for any use made of your account or password and the losses of Lucem or others due to such unauthorized use. We will not be liable for your losses caused by any unauthorized use of your account.

Lucem has the right, in its sole discretion, to cancel your subscription or suspend your access to the Site and/or Services at any time.

10. Automatic Billing and Cancellation Policy

Some of Lucem's products and services are provided on a subscription basis. If you purchase a subscription, the subscription will automatically renew at the then-current rate for the subscribed

product or service, until you notify us of your decision to terminate your subscription. The most common renewal terms are twelve-month periods as identified on your itemized receipt. Prior to billing you for the renewal term, Lucem will email the address that you have on file for your account about the length and price of the renewal term.

By allowing the renewal to proceed, you have provided your electronic authorization for future charges against the credit card or PayPal account that you have on file. You further agree that your subscription fee(s) will be billed automatically at the beginning of each renewal period at the then-current rate (plus sale tax, if applicable) to the credit card(s) or PayPal account you have on file. If you have more than one card on file, the first card will be used. If you have more than one credit card on file, and one or more credit cards has expired, we will use the unexpired credit card.

You may cancel your subscription(s) at any time. To cancel your membership, please contact us in writing by email (support@lucem.com), Monday through Friday during normal business hours within 30 days from the date you wish to cancel. You may also cancel through the Self-Service portal on our Site. Cancellation will take effect no later than 20 business days after we receive your notification.

11. Refunds

ALL SALES ARE FINAL. For all products and services purchased through the Site, Lucem abides by a strict, no refund policy. By accepting these Terms, you agree and understand that you are foregoing the right to claim any refund of fees paid for access and use of the Services, Software, or any other products offered via this Site. All payments made to Lucem are non-refundable, including but not limited to initial fees, subscription fees, and maintenance fees. You understand that once a payment has been made to Lucem, it cannot be refunded under any circumstances.

12. Payment Methods

All charges are in U.S. Dollars. We accept U.S. issued credit and debit cards from Visa, MasterCard, American Express, and Discover and PayPal.

When placing an order online with a credit or debit card, you will need:

- The address the card's statement is sent to (billing address);
- The card number and expiration date; and
- The 3 or 4 digit code found only on the card (CVV2 code).

By submitting credit card information or other payment information to us, you represent and agree that: (i) you are fully entitled to use that card or account; (ii) if you choose a subscription-based purchase, that you will pay all payments for your subscriptions by the date due; (iii) all payment information provided is complete and accurate (and will remain true and accurate at all times during your use of the Services); (iv) you will be responsible for any credit card fees; and (v) that sufficient funds exist to pay us the amount(s) due.

We and our third-party payment service providers may request, and we may receive, updated credit card information from your credit card issuer, such as updated card numbers and expiration date information when your credit card has expired. If such updated information is provided to us and our third-party payment service providers, we will update your account information accordingly, and will use such updated information to process payments for your subscription(s) if you signed up for subscription(s). Your credit card issuer may give you the right

to opt out of providing vendors and third-party payment service providers with your updated credit card information. If you wish to opt out of your credit card's updating service, you should contact your credit card issuer.

We are not responsible for any fees or charges that your bank or credit card issuer may apply. If your bank or credit card issuer reverses a charge to your credit card, we may bill you directly and seek payment by another method including a mailed statement.

13. Social Media

This section applies to everyone who interacts with our social media presence, including comment sections, feeds, and other elements of social media presence viewable on Facebook, Instagram, X (f/k/a Twitter), YouTube, Google, LinkedIn, or any of the many other available external third-party social media platforms we may utilize ("Social Media Presence").

Social media platforms are places of public information exchange, and you should have no expectation of privacy when using them. Specifically, neither these Terms nor our Privacy Policy apply to our Social Media Presence. The sites and platforms that host our Social Media Presence are not controlled by us and therefore have their own privacy policies and terms of use. The comments and opinions expressed by users on social media are theirs alone and do not reflect the opinions of Lucem. Comments that some would consider inappropriate or offensive may appear on our Social Media Presence and may remain there until they have been identified by us or called to our attention and we are able to work through the necessary procedures and technical processes to have them removed. If you see an offensive or inappropriate post or comment on our Social Media Presence, you should report it to the operator of the applicable site or platform using the procedures they have established for that purpose.

14. Copyright Notice

The Site maintains specific contact information provided below, including an e-mail address, for notifications of claimed infringement regarding materials posted to this Site. All notices should be addressed to the contact person specified below (our agent for notice of claimed infringement):

Notification of Claimed Infringement:

Lucem

Attn: Copyright Agent

email: support@lucem.com

You may contact our agent for notice of claimed infringement specified above with complaints regarding allegedly infringing posted material and we will investigate those complaints. If the posted material is believed in good faith by us to violate any applicable law, we will remove or disable access to any such material, and we will notify the posting party that the material has been blocked or removed.

In notifying us of alleged copyright infringement, the Digital Millennium Copyright Act requires that you include the following information: (i) description of the copyrighted work that is the subject of claimed infringement; (ii) description of the infringing material and information sufficient to permit us to locate the alleged material; (iii) contact information for you, including your address, telephone number and/or e-mail address; (iv) a statement by you that you have a good faith belief that the material in the manner complained of is not authorized by the copyright

owner, or its agent, or by the operation of any law; (v) a statement by you, signed under penalty of perjury, that the information in the notification is accurate and that you have the authority to enforce the copyrights that are claimed to be infringed; and (vi) a physical or electronic signature of the copyright owner or a person authorized to act on the copyright owner's behalf. Failure to include all of the above-listed information may result in the delay of the processing of your complaint.

15. DISCLAIMER OF WARRANTIES

EXCEPT WHERE OTHERWISE INAPPLICABLE OR PROHIBITED BY LAW, THE SITE AND ALL CONTENT AND SERVICES ARE PROVIDED ON AN "AS IS", "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF TITLE OR IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. WE MAKE NO, AND EXPRESSLY DISCLAIM ANY AND ALL, REPRESENTATIONS AND WARRANTIES AS TO THE RELIABILITY, TIMELINESS, QUALITY, SUITABILITY, AVAILABILITY, ACCURACY, AND/OR COMPLETENESS OF ANY INFORMATION ON THIS SITE. WE DO NOT REPRESENT OR WARRANT, AND EXPRESSLY DISCLAIM THAT: (A) THE USE OF THE SITE WILL BE SECURE, TIMELY, UNINTERRUPTED, OR ERROR-FREE, OR OPERATE IN COMBINATION WITH ANY OTHER HARDWARE, SOFTWARE, SYSTEM, OR DATA, (B) THE SITE OR OUR PRODUCTS OR SERVICES WILL MEET YOUR REQUIREMENTS OR EXPECTATIONS, (C) ANY STORED DATA WILL BE ACCURATE OR RELIABLE, (D) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SITE WILL MEET YOUR REQUIREMENTS OR EXPECTATIONS, (E) ERRORS OR DEFECTS IN THE SITE WILL BE CORRECTED, OR (F) THE SITE OR THE SERVER(S) THAT MAKE THE SITE AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. ALL CONDITIONS, REPRESENTATIONS, AND WARRANTIES, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT OF THIRD-PARTY RIGHTS, ARE HEREBY DISCLAIMED TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW.

16. DISCLAIMER OF LIABILITIES

EXCEPT WHERE OTHERWISE INAPPLICABLE OR PROHIBITED BY LAW, IN NO EVENT SHALL LUCEM OR ANY OF ITS OFFICERS, DIRECTORS, SHAREHOLDERS, EMPLOYEES, INDEPENDENT CONTRACTORS, TELECOMMUNICATIONS PROVIDERS, AND/OR AGENTS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, CONSEQUENTIAL, PUNITIVE, OR ANY OTHER DAMAGES, FEES, COSTS, OR CLAIMS ARISING FROM OR RELATED TO THIS AGREEMENT, THE PRIVACY POLICY, THE PRODUCTS OR SERVICES, OR YOUR OR A THIRD PARTY'S USE OR ATTEMPTED USE OF THE SITE OR ANY PRODUCT OR SERVICE, REGARDLESS OF WHETHER LUCEM HAS HAD NOTICE OF THE POSSIBILITY OF SUCH DAMAGES, FEES, COSTS, OR CLAIMS. THIS INCLUDES, WITHOUT LIMITATION, ANY LOSS OF USE, LOSS OF PROFITS, LOSS OF DATA, LOSS OF GOODWILL, COST OF PROCUREMENT OF SUBSTITUTE SERVICES OR PRODUCTS, OR ANY OTHER INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, CONSEQUENTIAL, OR OTHER

DAMAGES. THIS APPLIES REGARDLESS OF THE MANNER IN WHICH DAMAGES ARE ALLEGEDLY CAUSED, AND ON ANY THEORY OF LIABILITY, WHETHER FOR BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE AND STRICT LIABILITY), WARRANTY, STATUTE OR OTHERWISE. IF, NOTWITHSTANDING THE LIMITATIONS OF LIABILITY SET FORTH ABOVE, LUCEM IS FOUND LIABLE UNDER ANY THEORY, LUCEM'S LIABILITY AND YOUR EXCLUSIVE REMEDY WILL BE LIMITED TO USD \$500.00. THIS LIMITATION OF LIABILITY SHALL APPLY FOR ALL CLAIMS, REGARDLESS OF WHETHER LUCEM WAS AWARE OF OR ADVISED IN ADVANCE OF THE POSSIBILITY OF DAMAGES OR SUCH CLAIMS. SOME STATES DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THE ABOVE EXCLUSIONS MAY NOT APPLY TO YOU AND YOU MAY HAVE ADDITIONAL RIGHTS. THE FOREGOING SETS FORTH YOUR EXCLUSIVE REMEDY FOR BREACH OF THIS AGREEMENT BY LUCEM. THE PROVISIONS OF THIS SECTION ALLOCATE THE RISKS BETWEEN YOU AND US AND OUR PRICING REFLECTS THE ALLOCATION OF RISK AND LIMITATION OF LIABILITY SPECIFIED HEREIN.

17. GOVERNING LAW; JURISDICTION; DISPUTE RESOLUTION - BINDING ARBITRATION; WAIVER OF JURY TRIAL

Any controversy or claim arising out of, concerning, or relating to this Agreement, or any purported breach of this Agreement, or any dispute that arises from or relates to Lucem, Your use of the Lucem Products, and/or the Lucem Software shall be submitted to and determined by binding arbitration administered by the Financial Industry Regulatory Authority ("FINRA") and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The Arbitrator shall have the power to rule upon its own jurisdiction, including any objections with respect to the existence, scope, or validity of the arbitration agreement. In addition to any other remedies available at law or in equity, the Arbitrator is expressly empowered by the parties to grant the remedies of specific performance and injunction, as may be necessary to enforce the provisions of this Agreement. Decisions and determinations of the Arbitrator shall be enforceable in any court of competent jurisdiction. Any arbitration shall take place in Boca Raton, Florida.

This Agreement shall be governed by and construed in accordance with the internal laws of the State of Florida without giving effect to any choice or conflict of law provision or rule (whether of the State of Florida or any other jurisdiction). Any legal suit, action or proceeding arising out of or based upon this Agreement or the transactions contemplated hereby shall be pursued in accordance with the terms set forth in this Section 17. Any confirmation and/or vacatur proceedings, as appropriate, shall be instituted in the federal courts of the United States or the courts of the State of Florida in each case located in the city of Boca Raton, Florida and County of Palm Beach, and each party irrevocably submits to the exclusive jurisdiction of such courts in any such suit, action or proceeding. Service of process, summons, notice or other document shall be made in accordance with the Federal Rules of Civil Procedure and/or the Florida Rules of Civil Procedure, as appropriate. The Parties irrevocably and unconditionally waive any objection to the laying of venue of any suit, action or proceeding in such courts, as limited herein, and irrevocably waive and agree not to plead or claim in any such court that any such

suit, action or proceeding brought in any such court has been brought in an inconvenient forum, limited to the matters set forth herein.

Waiver of Jury Trial. EACH PARTY ACKNOWLEDGES AND AGREES THAT ANY CONTROVERSY WHICH MAY ARISE UNDER THIS AGREEMENT IS LIKELY TO INVOLVE COMPLICATED AND DIFFICULT ISSUES AND, THEREFORE, EACH SUCH PARTY IRREVOCABLY AND UNCONDITIONALLY WAIVES ANY RIGHT IT MAY HAVE TO A TRIAL BY JURY IN RESPECT OF ANY LEGAL ACTION ARISING OUT OF OR RELATING TO THIS AGREEMENT. EACH PARTY TO THIS AGREEMENT CERTIFIES AND ACKNOWLEDGES THAT (A) NO REPRESENTATIVE OF ANY OTHER PARTY HAS REPRESENTED, EXPRESSLY OR OTHERWISE, THAT SUCH OTHER PARTY WOULD NOT SEEK TO ENFORCE THE FOREGOING WAIVER IN THE EVENT OF A LEGAL ACTION, (B) SUCH PARTY HAS CONSIDERED THE IMPLICATIONS OF THIS WAIVER, (C) SUCH PARTY MAKES THIS WAIVER VOLUNTARILY, AND (D) SUCH PARTY HAS BEEN INDUCED TO ENTER INTO THIS AGREEMENT BY, AMONG OTHER THINGS, THE MUTUAL WAIVERS AND CERTIFICATIONS IN THIS SECTION 17. NOTHING IN THIS CLAUSE SHALL BE INTERPRETED AS DIMINISHING THE AGREEMENT OF THE PARTIES TO SUBMIT ANY AND ALL MATTERS TO BINDING ARBITRATION IN ACCORDANCE WITH SECTION 4 HEREIN.

18. Indemnification

To the fullest extent permitted by law, you agree to indemnify, defend, and hold harmless Lucem, its affiliates (including without limitation all affiliated professional entities), subsidiaries, and each of their respective directors, officers, employees, contractors, licensors, suppliers, representatives, proprietors, partners, shareholders, servants, principals, agents, predecessors, successors, assigns, accountants, and attorneys from and against any claims, actions, losses, liabilities, damages, expenses, demands, and costs of any kind, including, but not limited to, reasonable attorneys' fees, arising out of, resulting from, or in any way connected with or related to (1) your breach of these Terms, the documents they incorporate by reference, or the Agreement; (2) your breach of any representations or warranties in this Agreement; (3) your violation of any law or the rights of a third-party; or (4) your use of any of the Lucem Services (including use of the Site).

19. Third Party Websites and Links

Our Site may include materials from third-parties or links to third-party websites. Lucem is not liable for any third-party materials or websites. Please review carefully the third-party's policies and practices and make sure you understand them before you engage in any transaction. Complaints, claims, concerns, or questions regarding third-party products should be directed to the third-party.

20. Testimonials, Reviews and Other Submissions

Lucem is pleased to hear from users and customers and welcomes your comments regarding our services and products. You agree that any testimonial or product review that you provide Lucem is true and accurate in all respects and does not infringe or interfere with the intellectual property rights of any third party. You agree that Lucem may use testimonials and/or product/service reviews, in whole or in part, together with the name and city/state/country of the person submitting it. Testimonials may be used for any form of advertising relating to Lucem's

products or services, in printed and online media, as Lucem determines in its absolute discretion. Testimonials represent the unique experience of the customers submitting the testimonial, and do not necessarily reflect the experience that you may have using our products or services.

Anything that you submit or post to the Site and/or provide us, including without limitation, photographs, testimonials, ideas, know-how, techniques, questions, reviews, comments, and suggestions (collectively, "Submissions") is and will be treated as non-confidential and nonproprietary, and we shall have the royalty-free, worldwide, perpetual, irrevocable, and transferable right to use, copy, distribute, display, publish, perform, sell, exploit, lease, transmit, adapt, and create derivative works from such Submissions by any means and in any form, and to translate, modify, reverse-engineer, disassemble, or decompile such Submissions. You represent and warrant that you are the owner or have sufficient rights to share the Submissions with us. All Submissions shall automatically become our sole and exclusive property and shall not be returned to you.

Additionally, Lucem reserves the right to correct grammatical and typing errors, to shorten testimonials prior to publication or use, and to review all testimonials prior to publication or use. Lucem shall be under no obligation to use any, or any part of, any testimonial or product/service review submitted. If you submit a testimonial, you are confirming that you have read, understood and agree to these Terms. If you disagree with any part of these Terms, do not submit a testimonial.

21. Electronic Communications

You agree that we may communicate electronically with you and that such communications, as well as notices, disclosures, agreements, and other communications that we provide to you electronically, are equivalent to communications in writing and shall have the same force and effect as if they were in writing and signed by the party sending the communication. Lucem does not, and will not, provide you any Forex trading advice, and you agree that you will not ask Lucem for any such device.

22. Assignment

You may not assign any of your rights under these Terms, and any such attempt will be null and void. Lucem and its affiliates may, in their individual discretion, transfer, without further consent or notification, all contractual rights and obligations pursuant to these Terms if some or all of Lucem's business is transferred to another entity by way of merger, sale of its assets, or otherwise.

23. No Waiver

No waiver by Lucem of any term or condition set forth in these Terms shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition, and any failure by Lucem to assert a right or provision under these Terms shall not constitute a waiver of such right or provision.

24. No Agency Relationship

No joint venture, partnership, employment, or agency relationship exists between you and Lucem as a result of your receipt of any Lucem product, your use of any Lucem Service, or use

of any Lucem Site. The relationship between Lucem and you is that of a service provider and service recipient.

25. Severability

In the event that any provision of these Terms is determined to be unlawful, void or unenforceable, such provision shall nonetheless be enforceable to the fullest extent permitted by applicable law, and the unenforceable portion shall be deemed to be severed from these Terms. Such determination shall not affect the validity and enforceability of any other remaining provisions.

26. Termination

In the event that we terminate this Agreement, Sections 1-28, as well as any representations, warranties, and other obligations made or taken by you, shall survive the termination of this Agreement.

27. Integration Clause

These Terms, the Agreement, and any policies or operating rules posted by us on the Site, through the use of the Services, or in respect to any Lucem products constitutes the entire agreement and understanding between you and Lucem, and supersedes and replaces any prior or contemporaneous agreements. Any ambiguities in the interpretation of these Terms or the Agreement shall not be construed against the drafting party.

28. Lucem Monthly Subscription: Agreement, Cancellation, Refund Policy

Monthly Subscription:

By purchasing a Lucem monthly subscription, you agree to an initial and recurring monthly subscription fee at the then-current monthly subscription rate, and you accept responsibility for all recurring monthly charges until you cancel your subscription. You may cancel your monthly subscription at any time, subject to the terms of the Lucem Cancellation Policy.

Cancellation Policy:

To cancel your monthly subscription, you must log in to your lucem.com account and submit a cancellation request. Cancellation requests will be processed within 24 business hours. Once you cancel your membership subscription, you will not lose access immediately. Your membership will continue through the end of your current charge cycle. For example: If your credit card is charged on the 10th of the month and you cancel on April 25th, you will not lose access until May 10th.

Refunds:

ALL SALES ARE FINAL. NO REFUNDS ARE AVAILABLE FOR SUBSCRIPTION FEES PAID TO LUCEM. All subscription fees are non-refundable under any circumstances, including cancellation of your subscription. By subscribing to Lucem's services, you acknowledge and agree that all payments made to Lucem are non-refundable.