# **Terms & Conditions**

Effective Date: August 27, 2025

Last Updated: August 27, 2025

Welcome to **WILLB\$UGO.com** ("Website," "we," "our," "us"). By accessing or using our website and services, you agree to be bound by the following Terms & Conditions. Please read them carefully before using our website. If you do not agree, you should not use this website.

## 1. Purpose of the Website

WILLB\$UGO.com provides general information, resources, and services related to estate planning, insurance, and related financial education. The content on this site is for **informational purposes only** and should not be considered legal, financial, or tax advice.

# 2. Eligibility

By using this website, you represent that you are at least 18 years old and legally able to enter into binding agreements under applicable law.

### 3. No Attorney-Client Relationship

Use of this website does **not** create an attorney-client, financial advisor-client, or fiduciary relationship between you and WILLB\$UGO, LLC. For legal or financial advice specific to your situation, please consult a licensed professional in your state.

## 4. User Responsibilities

You agree not to:

- Use this website for unlawful purposes.
- Submit false, misleading, or fraudulent information.
- Attempt to gain unauthorized access to our systems or interfere with website functionality.

# 5. Intellectual Property

All content on this website, including text, graphics, logos, images, and digital materials, is the property of WILLB\$UGO, LLC or its content providers and is protected under applicable copyright, trademark, and intellectual property laws. You may not reproduce, distribute, or use any content without prior written permission.

# 6. Third-Party Links

This website may include links to third-party websites. We are not responsible for the content, accuracy, or practices of third-party sites. Accessing third-party links is at your own risk.

#### 7. Disclaimer of Warranties

The information and services provided on WILLB\$UGO.com are offered "as is" and "as available," without warranties of any kind, either express or implied. We make no guarantees regarding accuracy, completeness, reliability, or availability.

# 8. Limitation of Liability

To the fullest extent permitted by law, WILLB\$UGO, LLC and its affiliates shall not be liable for any damages arising from your use of the website, including but not limited to direct, indirect, incidental, or consequential damages.

#### 9. Indemnification

You agree to indemnify and hold harmless WILLB\$UGO, LLC, its employees, partners, and affiliates from any claims, losses, liabilities, damages, or expenses (including legal fees) resulting from your use of the website or violation of these Terms.

## 10. Privacy Policy

Your use of this website is also governed by our [Privacy Policy]. Please review it to understand how we collect, use, and safeguard your information.

#### 11. Modifications to Terms

We reserve the right to modify these Terms & Conditions at any time. Updates will be posted on this page with a revised "Last Updated" date. Continued use of the website constitutes acceptance of the changes.

## 12. Governing Law

These Terms & Conditions shall be governed by and construed under the laws of the State of Georgia, without regard to its conflict of law provisions.

# 13. Contact Information

For questions or concerns about these Terms & Conditions, please contact us:

#### WILLB\$UGO, LLC

Website: www.willb4ugo.com

Email: willb4ugo@icloud.com

Phone: 770-685-2946