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Indemnification

User agrees to defend, indemnify, and hold Fixed Income Academy, its education partners, affiliates, contractors, suppliers, directors, employees and agents harmless from any and all claims, costs, damages, judgments, and liabilities (including but not limited to reasonable attorney's fees) made by any third party and arising from any content User posts, submits, transmits or otherwise makes available through Fixed Income Academy, User's violation of the terms and conditions of this Agreement, or the violation of the intellectual property rights of any third party.

Limitation of Claims

Except for claims relating to improper use of Fixed Income Academy, no claim, regardless of form, which in any way arises out of this Agreement, may be made, if such claim is brought, under this Agreement more than one year after the basis for the claim becomes known to the party desiring to assert it.

User disputes

User is solely responsible for its interactions with other Fixed Income Academy users. Fixed Income Academy retains the right, but expressly disclaims any obligation, to become involved in any dispute between User and any other users of Fixed Income Academy.

Entire Agreement

This Agreement embodies the entire understanding between User and Fixed Income Academy with respect to the subject matter herein, and supersedes any and all prior understandings and agreements, oral or written, relating to the subject matter.

Force Majeure

Fixed Income Academy's performance under these Terms and Conditions of use are subject to interruption and delay due to causes beyond its reasonable control, such as acts of God, acts of any government, war or other hostility, civil disorder, the elements, fire, explosion, power failure, equipment failure, industrial or labor dispute, inability to obtain necessary supplies and the like.

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General Provisions

This Agreement will be governed by and construed under the law of the State of California, U.S.A. without regard to conflicts of law provisions. The parties agree that the state and federal courts sitting in California will have exclusive jurisdiction over any claim arising out of this Agreement and each party consents to the exclusive jurisdiction of such courts. Neither this Agreement nor any part or portion may be assigned, sub-licensed or otherwise transferred by Subscriber without Fixed Income Academy's prior written consent. Should any provision of this Agreement be held to be void, invalid, unenforceable or illegal by a court, the validity and enforceability of the other provisions will not be affected thereby. Failure of any party to enforce any provision of this Agreement will not constitute or be construed as a waiver of such provision or of the right to enforce such provision. The headings and captions contained in this Agreement are inserted for convenience only and do not constitute a part of this Agreement.

A. COMMUNITY GUIDELINES

We welcome your participation in the discussions at Fixed Income Academy, FIA Bond School and our related social media sites such as LinkedIn, Twitter and Facebook (herein referred to as "FixedIncomeAcademy.com" or the "sites"). These guidelines were created to help our community better understand how to contribute content and participate in our group discussions.

Your participation and access to and/or use of Group Discussions acknowledges that you have agreed to abide by and be bound by the conditions set forth in the Terms of Use Agreement and Community Guidelines. Fixed Income Academy reserves the right to modify FixedIncomeAcademy.com Group Discussion forums and/or terms of use without notice. Your continued use of FixedIncomeAcademy.com Group Discussion forums following any change(s), will conclusively be deemed as your acceptance of any changes to FixedIncomeAcademy.com Group Discussions, Community Guidelines and terms of use.

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- b. Members shall not use any portion of Fixed Income Academy for any unlawful purpose and will comply with all applicable domestic and international laws, statutes, ordinances and regulations.
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f. Members shall not attempt to interfere with any other person's use of FixedIncomeAcademy.com.

g. Members shall not misrepresent their identity nor impersonate any person.

h. Members shall not hold themselves out as sponsored by, endorsed by, or affiliated with Fixed Income Academy unless they are officially affiliated with Fixed Income Academy.

i. Members shall not attempt to modify, translate, adapt, edit, decompile, disassemble, or reverse engineer any software programs used by Fixed IncomeAcademy.com in connection with Fixed Income Academy website(s).

To register a complaint about another user's conduct, please send an e-mail message to ask@FixedIncomeAcademy.com.

B. SUBSCRIPTION AGREEMENT

Register

If you agree to be bound by the terms of this Agreement, you should click on the "I AGREE" button at the end of this Agreement. IF you do not click "I AGREE" you will not be able to proceed with the registration process for the respective Service and become a subscriber. To the extent you have access to, or are using, a Service without having completed our registration process or clicked on an "I AGREE" button, you are hereby notified that your continued use of a Service is subject to many of the terms and conditions of this Agreement as explained below.

Subscription

FixedIncomeAcademy.com may change the terms of this Agreement including, without limitation, the fees for the Service or for any information products on the Service at any time by notifying you of the change in writing or electronically (including without limitation, by email or by posting a notice on the Service that the terms have been "updated"). You signify that you agree to be bound by such changes by using a Service after changes are made to this Agreement.

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For Users of FIA Bond School

Bond School Syllabus

Users who are enrolled in FIA Bond School or similar education partner programs agree to download and read the complete course catalog and syllabus. The latest copy of the syllabus is available on our website or by emailing bondschool@fixedincomeacademy.com. The syllabus not only includes all information about your courses and guidelines for success, it includes user policies and course terms and conditions.

Maintenance of Records

Fixed Income Academy maintains student and user records in compliance with state and federal regulation. Course information for self-enrollment and continuing education courses (including the CFIP program) will be stored and shared with the operator of our learning management system, Canvas by Instructure, as required to properly serve our registered bond school students. Fixed Income Academy archives information provided by students in addition to data related to course and exam completion. Users also acknowledge that if your license was purchased on your behalf by an employer, third-party organization or as part of a multi-user license agreement, it is likely that your information, including your grades and data related to your progress, will be shared with the organization that purchased the license for your use.

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Users are entitled to a full refund within three days of purchase, minus a \$50 processing fee. After the third business day, all purchases will be final and nonrefundable. Refunds will be issued to the original payment method within 30-45 business days. Refunds must be submitted in writing within 3 business days of purchase.

Send an email to ask@FixedIncomeAcademy.com and include order information, including user name and email on purchased license(s).

For additional assistance call 800-243-5097.

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Director of Student Support Contact: David Mercer dmercerc@fixedincomeacademy.com

Founder and CEO: Susan Munson smunson@fixedincomeacademy.com

Both can be reached by calling 800-243-5097

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In order to get the most out of your learning experience, students should complete their own work and take their own quizzes and exams. As per these terms and during the enrollment process, students agree that they will be the sole user of the license purchased by them, or on their behalf, and that they will not share their user name and password with others. For information about multi-user or enterprise solutions for your organization, please contact ask@fixedincomeacademy.com

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We know this is a lot of fine print!

If you have ANY questions, please contact us and we will point you in the right direction.

We are here to help.

Fixed Income Academy, L.P.

Student Support

800-243-5097

ask@fixedincomeacademy.com