

TERMS OF SERVICE AGREEMENT

These Terms are important and you should ensure that you read them carefully and contact K. Kai Anderson at Kai@KKaiAnderson.com if you have any questions before using our websites, purchasing our products, or engaging our services. These Terms constitute the entire and only agreement between you and us and supersedes all prior agreements, conduct, representations and understandings.

ACCEPTANCE OF TERMS

I understand that K. Kai Anderson provides her ideas, information, and services in a spirit of generosity and helpfulness. I agree to "take what I need and leave the rest." If I am opposed to any of the information, ideas, or strategies provided, I agree not to slander K. Kai Anderson's name or her information products, ideas, or strategies, in any way, either publicly, privately, or on-line. I also agree to be kind and respectful of all persons when communicating on online forums and Facebook groups, and not share any information that is shared within closed groups, including the private Facebook group, with anyone outside that group. This group is a place where members are invited to share comments, questions and experiences, with confidentiality, and it is of utmost importance that the confidentiality of all members is likewise mutually respected by all members.

The following Terms of Service Agreement (the "TOS") is a legally binding agreement that shall govern the relationship with our users and others which may interact or interface with K. Kai Anderson, also known as , located at PO Box #26213, Baltimore, Maryland 21210 and our subsidiaries and affiliates, in association with the use of the website, which includes www.kkaianderson.com and www.yesicanRORE.com.

It is important to note that:

- By accessing, downloading or using the products and services offered on our Site, whether or not you register as a member, or registering to attend any events or programs, you agree to be bound by these Terms, which you acknowledge that you have read and understood.
- We may change all or part of these Terms at any time. If we do, the new terms and conditions will be posted on this Site. Your continued use of the Site will constitute your acceptance of any changes. If you object to any changes to the Terms, your only remedy is to contact us at Kai@KKaiAnderson.com and immediately discontinue your use of the products and/or services.

In consideration of the risk of injury or loss while accessing K. Kai Anderson's websites, online services, coaching services, private lessons, private or group question/answer calls or teleconferences, webinars, courses, and/or workshops (the "Activity"), and as consideration for the right to participate in the Activity, I hereby, for myself, my heirs, executors, administrators, assigns, or personal representatives, knowingly and voluntarily enter into this waiver and release of liability and hereby waive any and all rights, claims or causes of action of any kind whatsoever arising out of my participation in the Activity, and do hereby release and forever discharge K. Kai Anderson, PhD, and affiliates, managers, members, agents, attorneys, staff, volunteers, heirs, representatives, predecessors, successors, and assigns for any financial, physical or psychological injury or loss, including but not limited to illness, paralysis, death, damages, economical or emotional loss, that I

may suffer as a direct result of my participation in the aforementioned Activity, including traveling to and from an event related to the Activity. All subsequent references to K. Kai Anderson in this agreement also include her affiliates, managers, members, agents, attorneys, staff, volunteers, heirs, representatives, predecessors, successors, and assigns.

Any and all visitors to our site, despite whether they are registered or not, shall be deemed as "users" of the herein contained Services provided for the purpose of this TOS. Once an individual registers for our Services, through the process of creating an account, the user shall then be considered a "member."

The user and/or member acknowledges and agrees that the Services provided and made available through our website and applications, which may include some mobile applications and that those applications may be made available on various social media networking sites and numerous other platforms and downloadable programs, are the sole property of K. Kai Anderson. At its discretion, K. Kai Anderson may offer additional website Services and/or products, or update, modify or revise any current content and Services, and this Agreement shall apply to any and all additional Services and/or products and any and all updated, modified or revised Services unless otherwise stipulated.

K. Kai Anderson does hereby reserve the right to cancel and cease offering any of the aforementioned Services and/or products. You, as the end user and/or member, acknowledge, accept and agree that K. Kai Anderson shall not be held liable for any such updates, modifications, revisions, suspensions or discontinuance of any of our Services and/or products. Your continued use of the Services provided, after such posting of any updates, changes, and/or modifications shall constitute your acceptance of such updates, changes and/or modifications, and as such, frequent review of this Agreement and any and all applicable terms and policies should be made by you to ensure you are aware of all terms and policies currently in effect. Should you not agree to the updated, revised or modified terms, you must stop using the provided Services forthwith.

Furthermore, the user and/or member understands, acknowledges and agrees that the Services offered shall be provided "AS IS" and as such K. Kai Anderson shall not assume any responsibility or obligation for the timeliness, missed delivery, deletion and/or any failure to store user content, communication or personalization settings.

REGISTRATION

To register and become a "member" of the kSite, you must be at least 18 years of age to enter into and form a legally binding contract. In addition, you must be in good standing and not an individual that has been previously barred from receiving 's Services under the laws and statutes of the United States or other applicable jurisdiction.

When you register, may collect information such as your name, e-mail address, birth date, gender, mailing address, occupation, industry and personal interests. You can edit your account information at any time. Once you register with and sign in to our Services, you are no longer anonymous to us.

Furthermore, the registering party hereby acknowledges, understands and agrees to:

furnish factual, correct, current and complete information with regards to yourself as may be requested by the data registration process, and maintain and promptly update your registration and profile information in an effort to maintain accuracy and completeness at all times.

If anyone knowingly provides any information of a false, untrue, inaccurate or incomplete nature, K. Kai Anderson will have sufficient grounds and rights to suspend or terminate the member in violation of this aspect of the Agreement, and as such refuse any and all current or future use of K. Kai Anderson Services, or any portion thereof.

It is K. Kai Anderson's priority to ensure the safety and privacy of all its visitors, users and members, especially that of children. Therefore, it is for this reason that the parents of any child under the age of 18 that permit their child or children access to the website platform Services must create a "family" account, which will certify that the individual creating the "family" account is of 18 years of age and as such, the parent or legal guardian of any child or children registered under the "family" account. As the creator of the "family" account, s/he is thereby granting permission for his/her child or children to access the various Services provided, including, but not limited to, message boards, email, and/or instant messaging. It is the parent's and/or legal guardian's responsibility to determine whether any of the Services and/or content provided are age-appropriate for his/her child.

RELEASE OF LIABILITY

I am voluntarily participating in the aforementioned activity and I am participating in the activity entirely at my own risk. I am aware of the risks associated with traveling to and from as well as participating in this activity, which may include, but are not limited to, financial, physical or psychological injury, pain, suffering, illness, disfigurement, temporary or permanent disability (including paralysis), economic or emotional loss, and death. I understand that these injuries or outcomes may arise from my own or others' negligence, conditions related to travel, or the condition of the activity location(s). Nonetheless, I assume all related risks, both known or unknown to me, of my participation in this activity, including travel to, from and during this activity.

The material and conversations provided during the course of the Activity are provided for informational purposes only and should not be construed as ERISA, tax, investment, or legal advice. I hereby agree to consult an attorney or accountant for specific applications of the content provided to my real estate investing and/or retirement planning ventures, as I myself deem necessary. My use of the Activity does not constitute any type of professional relationship between myself and the provider of this information. K. Kai Anderson, PhD hereby disclaims all responsibility and liability for all use of any information provided during and after the course of the Activity. The information shared in the Activity, as well as other materials authored by K. Kai Anderson, PhD (including, but not necessarily limited to, the Retire on Real Estate book and the Retire on Real Estate Blueprint for Success: A Step-by-step Companion Guide) contain the opinions and ideas of K. Kai Anderson, PhD and are intended to provide helpful and informative material on the subject matters covered.

K. Kai Anderson provides support, guidance and tools for you to set goals, determine priorities, and achieve results, but any decision you make, and the consequences that flow from such decisions, is your sole responsibility. Your success depends on many factors, including your dedication,

participation, desire, and motivation, and action. K. Kai Anderson does not assume any responsibility for actions or non-actions taken by myself, and I shall not be entitled to a claim for reliance based upon any information provided or expressed in the course of the Activity. Again, you acknowledge and agree that K. Kai Anderson, its directors, principals, employees and representatives are not responsible for decisions, actions, or non-actions that you may make nor losses that may arise out of any business or personal decision made by you at any time.

Neither the Activity itself, nor the information provided during the course of the Activity, are presented as a source of tax, legal, financial planning, retirement planning, investment or any other type of professional advice. If I require personal assistance or professional advice, I agree to consult with a competent tax, legal, financial planning, retirement planning, investment or other relevant type of professional. If I need tax or legal advice, upon which I intend to rely on in the course of my business or legal affairs, I agree to consult a competent, independent accountant or attorney. I further agree to consult a registered investment adviser or registered dealer prior to making investment decisions. I understand that decisions about whether or not to contact a tax, legal, financial planning, retirement planning, investment or any other type of professional, as well as both the type and specialty of professional, and the specific professional individual or company with whom I ultimately engage or do not engage, are solely my own.

K. Kai Anderson has no control over, and does not assume any responsibility for, third-party websites or their content. Reference to and use of third-party sources should not be taken as an endorsement or recommendation of any particular company or individual, and K. Kai Anderson bears no responsibility for inaccuracies, omission, or errors of such sources. Although effort has been expended to ensure that meaningful resources are referenced in the course of the Activity, K. Kai Anderson does not endorse, guarantee, or warranty the accuracy, reliability, or thoroughness of any referenced information, product, or service.

I agree to indemnify and hold harmless K. Kai Anderson, PhD against any and all claims, suits or actions of any kind whatsoever for liability, damages, compensation or otherwise brought by me or anyone on my behalf, including attorney's fees and any related costs, if litigation arises pursuant to any claims made by me or by anyone else acting on my behalf. If K. Kai Anderson, PhD incurs any of these types of expenses, I agree to reimburse K. Kai Anderson, PhD.

I acknowledge that K. Kai Anderson, PhD and their directors, officers, volunteers, representatives and agents are not responsible for errors, omissions, acts or failures to act of any party or entity conducting a specific event or activity on behalf of K. Kai Anderson, PhD.

I acknowledge that this activity may involve a test of a person's physical and mental limits and may carry with it the potential for death, serious injury, and property loss. The risks may include, but are not limited to, those caused by terrain, facilities, temperature, weather, lack of hydration, condition of participants, equipment, vehicular traffic and actions of others, including but not limited to, participants, volunteers, spectators, coaches, event officials and event monitors, and/or producers of the event.

I acknowledge that I have carefully read this "waiver and release" and fully understand that it is a release of liability. I expressly agree to release and discharge K. Kai Anderson and all of its affiliates,

managers, members, agents, attorneys, staff, volunteers, heirs, representatives, predecessors, successors and assigns, from any and all claims or causes of action and I agree to voluntarily give up or waive any right that I otherwise have to bring a legal action against K. Kai Anderson for personal injury or property damage.

To the extent that statute or case law does not prohibit releases for negligence, this release is also for negligence on the part of K. Kai Anderson, its agents, and employees. In the event that I should require medical care or treatment, I agree to be financially responsible for any costs incurred as a result of such treatment. I am aware and understand that I should carry my own health insurance. In the event that any damage to equipment or facilities occurs as a result of my or my family's willful actions, neglect or recklessness, I acknowledge and agree to be held liable for any and all costs associated with any actions of neglect or recklessness.

This Agreement was entered into at arm's-length, without duress or coercion, and is to be interpreted as an agreement between two parties of equal bargaining strength. Both myself and K. Kai Anderson, PhD agree that this Agreement is clear and unambiguous as to its terms, and that no other evidence will be used or admitted to alter or explain the terms of this Agreement, but that it will be interpreted based on the language in accordance with the purposes for which it is entered into.

In the event that any provision contained within this Release of Liability shall be deemed to be severable or invalid, or if any term, condition, phrase or portion of this agreement shall be determined to be unlawful or otherwise unenforceable, the remainder of this agreement shall remain in full force and effect, so long as the clause severed does not affect the intent of the parties. If a court should find that any provision of this agreement to be invalid or unenforceable, but that by limiting said provision it would become valid and enforceable, then said provision shall be deemed to be written, construed and enforced as so limited.

I affirm that I am of the age of 18 years or older, and that I am freely agreeing to the terms of this agreement. I certify that I have read this agreement, that I fully understand its content and that this release cannot be modified orally. I am aware that this is a release of liability and a contract and that I am agreeing to it of my own free will.

PRIVACY POLICY

Every member's registration data and various other personal information are strictly protected by the K. Kai Anderson Online Privacy Policy (see the full Privacy Policy at <https://www.kkaianderson.com/privacypolicy.html>). As a member, you herein consent to the collection and use of the information provided, including the transfer of information within the United States and/or other countries for storage, processing or use by K. Kai Anderson and/or our subsidiaries and affiliates.

MEMBER ACCOUNT, USERNAME, PASSWORD AND SECURITY

When you set up an account, you are the sole authorized user of your account. You shall be responsible for maintaining the secrecy and confidentiality of your password and for all activities that

transpire on or within your account. It is your responsibility for any act or omission of any user(s) that access your account information that, if undertaken by you, would be deemed a violation of the TOS. It shall be your responsibility to notify K. Kai Anderson immediately if you notice any unauthorized access or use of your account or password or any other breach of security. K. Kai Anderson shall not be held liable for any loss and/or damage arising from any failure to comply with this term and/or condition of the TOS.

CONDUCT

As a user or member of the Site, you herein acknowledge, understand and agree that all information, text, software, data, photographs, music, video, messages, tags or any other content, whether it is publicly or privately posted and/or transmitted, is the expressed sole responsibility of the individual from whom the content originated. In short, this means that you are solely responsible for any and all content posted, uploaded, emailed, transmitted or otherwise made available by way of the Services, and as such, we do not guarantee the accuracy, integrity or quality of such content. It is expressly understood that by use of our Services, you may be exposed to content including, but not limited to, any errors or omissions in any content posted, and/or any loss or damage of any kind incurred as a result of the use of any content posted, emailed, transmitted or otherwise made available by .

Furthermore, you herein agree not use K. Kai Anderson's Services for:

- uploading, posting, emailing, transmitting, or otherwise making available any content that shall be deemed unlawful, harmful, threatening, abusive, harassing, tortious, defamatory, vulgar, obscene, libelous, or invasive of another's privacy or which is hateful, and/or racially, ethnically, or otherwise objectionable or even simply unkind;
- causing harm to minors in any manner whatsoever;
- impersonating any individual or entity, including, but not limited to, any officials, forum leaders, guides or hosts or falsely stating or otherwise misrepresenting any affiliation with an individual or entity;
- forging captions, headings or titles or otherwise offering any content that you personally have no right to pursuant to any law nor having any contractual or fiduciary relationship with;
- sharing or disseminating any information that has been retrieved from your membership to K. Kai Anderson's private discussion group (e.g., closed Facebook group) with any other individuals not belonging to that closed group, by any means whatsoever, including electronic (e.g., Facebook share, email, text, internet, etc.) and non-electronic (e.g., conversation or written format), ever.
- uploading, posting, emailing, transmitting or otherwise offering any such content that may infringe upon any patent, copyright, trademark, or any other proprietary or intellectual rights of any other party;
- uploading, posting, emailing, transmitting or otherwise offering any content that you do not personally have any right to offer pursuant to any law or in accordance with any contractual or fiduciary relationship;
- uploading, posting, emailing, transmitting, or otherwise offering any unsolicited or unauthorized advertising, promotional flyers, "junk mail," "spam," or any other form of solicitation, except in any such areas that may have been designated for such purpose;

- uploading, posting, emailing, transmitting, or otherwise offering any source that may contain a software virus or other computer code, any files and/or programs which have been designed to interfere, destroy and/or limit the operation of any computer software, hardware, or telecommunication equipment;
- disrupting the normal flow of communication, or otherwise acting in any manner that would negatively affect other users' ability to participate in any real time interactions;
- interfering with or disrupting any K. Kai Anderson Services, servers and/or networks that may be connected or related to our website, including, but not limited to, the use of any device software and/or routine to bypass the robot exclusion headers;
- intentionally or unintentionally violating any local, state, federal, national or international law, including, but not limited to, rules, guidelines, and/or regulations decreed by the U.S. Securities and Exchange Commission, in addition to any rules of any nation or other securities exchange, that would include without limitation, the New York Stock Exchange, the American Stock Exchange, or the NASDAQ, and any regulations having the force of law;
- providing informational support or resources, concealing and/or disguising the character, location, and or source to any organization delegated by the United States government as a "foreign terrorist organization" in accordance to Section 219 of the Immigration Nationality Act;
- "stalking" or with the intent to otherwise harass another individual; and/or
- collecting or storing of any personal data relating to any other member or user in connection with the prohibited conduct and/or activities which have been set forth in the aforementioned paragraphs.

K. Kai Anderson herein reserves the right to pre-screen, refuse and/or delete any content currently available through our Services. In addition, we reserve the right to remove and/or delete any such content that would violate the TOS or which would otherwise be considered offensive to other visitors, users and/or members.

K. Kai Anderson herein reserves the right to access, preserve and/or disclose member account information and/or content if it is requested to do so by law or in good faith belief that any such action is deemed reasonably necessary for:

- compliance with any legal process;
- enforcement of the TOS;
- responding to any claim that therein contained content is in violation of the rights of any third party;
- responding to requests for customer service; or
- protecting the rights, property or the personal safety of K. Kai Anderson, its visitors, users and members, including the general public.

K. Kai Anderson herein reserves the right to include the use of security components that may permit digital information or material to be protected, and that such use of information and/or material is subject to usage guidelines and regulations established by K. Kai Anderson or any other content providers supplying content services to K. Kai Anderson. You are hereby prohibited from making any attempt to override or circumvent any of the embedded usage rules in our Services. Furthermore, unauthorized reproduction, publication, distribution, or exhibition of any information or materials supplied by our Services, despite whether done so in whole or in part, is expressly prohibited.

INTERSTATE COMMUNICATION

Upon registration, you hereby acknowledge that by using www.kkaianderson.com and www.yesicanRORE.com to send electronic communications, which would include, but are not limited to, email, searches, instant messages, uploading of files, photos and/or videos, you will be causing communications to be sent through our computer network. Therefore, through your use, and thus your agreement with this TOS, you are acknowledging that the use of this Service shall result in interstate transmissions.

CAUTIONS FOR GLOBAL USE AND EXPORT AND IMPORT COMPLIANCE

Due to the global nature of the internet, through the use of our network you hereby agree to comply with all local rules relating to online conduct and that which is considered acceptable Content. Uploading, posting and/or transferring of software, technology and other technical data may be subject to the export and import laws of the United States and possibly other countries. Through the use of our network, you thus agree to comply with all applicable export and import laws, statutes and regulations, including, but not limited to, the Export Administration Regulations (http://www.access.gpo.gov/bis/ear/ear_data.html), as well as the sanctions control program of the United States (<http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx>). Furthermore, you state and pledge that you:

- are not on the list of prohibited individuals which may be identified on any government export exclusion report (<http://www.bis.doc.gov/complianceand enforcement/liststocheck.htm>) nor a member of any other government which may be part of an export-prohibited country identified in applicable export and import laws and regulations;
- agree not to transfer any software, technology or any other technical data through the use of our network Services to any export-prohibited country;
- agree not to use our website network Services for any military, nuclear, missile, chemical or biological weaponry end uses that would be a violation of the U.S. export laws; and
- agree not to post, transfer nor upload any software, technology or any other technical data which would be in violation of the U.S. or other applicable export and/or import laws.

CONTENT PLACED OR MADE AVAILABLE FOR COMPANY SERVICES

K. Kai Anderson shall not lay claim to ownership of any content submitted by any visitor, member, or user, nor make such content available for inclusion on our website Services. Therefore, you hereby grant and allow for K. Kai Anderson the below listed worldwide, royalty-free and non-exclusive licenses, as applicable:

The content submitted or made available for inclusion on the publicly accessible areas of K. Kai Anderson's sites, the license provided to permit to use, distribute, reproduce, modify, adapt, publicly perform and/or publicly display said Content on our network Services is for the sole purpose of providing and promoting the specific area to which this content was placed and/or made available for viewing. This license shall be available so long as you are a member of K. Kai Anderson's sites, and shall terminate at such time when you elect to discontinue your membership.

Photos, audio, video and/or graphics submitted or made available for inclusion on the publicly accessible areas of K. Kai Anderson's sites, the license provided to permit to use, distribute, reproduce, modify, adapt, publicly perform and/or publicly display said Content on our network Services are for the sole purpose of providing and promoting the specific area in which this content was placed and/or made available for viewing. This license shall be available so long as you are a member of K. Kai Anderson's sites and shall terminate at such time when you elect to discontinue your membership.

For any other content submitted or made available for inclusion on the publicly accessible areas of K. Kai Anderson's sites, the continuous, binding and completely sub-licensable license which is meant to permit to use, distribute, reproduce, modify, adapt, publish, translate, publicly perform and/or publicly display said content, whether in whole or in part, and the incorporation of any such Content into other works in any arrangement or medium current used or later developed.

Those areas which may be deemed "publicly accessible" areas of K. Kai Anderson's sites are those such areas of our network properties which are meant to be available to the general public, and which would include message boards and groups that are openly available to both users and members. However, those areas which are not open to the public, and thus available to members only, would include our mail system and instant messaging.

CONTRIBUTIONS TO COMPANY WEBSITE

K. Kai Anderson may provide an area for our users and members to contribute feedback to our website. When you submit ideas, documents, suggestions and/or proposals ("Contributions") to our site, you acknowledge and agree that:

- your contributions do not contain any type of confidential or proprietary information;
- shall not be liable or under any obligation to ensure or maintain confidentiality, expressed or implied, related to any Contributions;
- shall be entitled to make use of and/or disclose any such Contributions in any such manner as they may see fit;
- the contributor's Contributions shall automatically become the sole property of; and
- is under no obligation to either compensate or provide any form of reimbursement in any manner or nature.

INDEMNITY

All users and/or members herein agree to insure and hold K. Kai Anderson, our subsidiaries, affiliates, agents, employees, officers, partners and/or licensors blameless or not liable for any claim or demand, which may include, but is not limited to, reasonable attorney fees made by any third party which may arise from any content a member or user of our site may submit, post, modify, transmit or otherwise make available through our Services, the use of Services or your connection with these Services, your violations of the Terms of Service and/or your violation of any such rights of another person.

COMMERCIAL REUSE OF SERVICES

The member or user herein agrees not to replicate, duplicate, copy, trade, sell, resell nor exploit for any commercial reason any part, use of, or access to 's sites.

USE AND STORAGE GENERAL PRACTICES

You herein acknowledge that K. Kai Anderson may set up any such practices and/or limits regarding the use of our Services, without limitation of the maximum number of days that any email, message posting or any other uploaded content shall be retained by K. Kai Anderson, nor the maximum number of email messages that may be sent and/or received by any member, the maximum volume or size of any email message that may be sent from or may be received by an account on our Service, the maximum disk space allowable that shall be allocated on K. Kai Anderson's servers on the member's behalf, and/or the maximum number of times and/or duration that any member may access our Services in a given period of time. In addition, you also agree that K. Kai Anderson has absolutely no responsibility or liability for the removal or failure to maintain storage of any messages and/or other communications or content maintained or transmitted by our Services. You also herein acknowledge that we reserve the right to delete or remove any account that is no longer active for an extended period of time. Furthermore, K. Kai Anderson shall reserve the right to modify, alter and/or update these general practices and limits at our discretion.

Any messenger service, which may include any web-based versions, shall allow you and the individuals with whom you communicate with the ability to save your conversations in your account located on K. Kai Anderson's servers. In this manner, you will be able to access and search your message history from any computer with internet access. You also acknowledge that others have the option to use and save conversations with you in their own personal account on www.kkaianderson.com and www.yesicanRORE.com. It is your agreement to this TOS which establishes your consent to allow K. Kai Anderson to store any and all communications on its servers.

MODIFICATIONS

K. Kai Anderson shall reserve the right at any time it may deem fit, to modify, alter and or discontinue, whether temporarily or permanently, our service, or any part thereof, with or without prior notice. In addition, we shall not be held liable to you or to any third party for any such alteration, modification, suspension and/or discontinuance of our Services, or any part thereof.

TERMINATION

As a member of www.kkaianderson.com and www.yesicanRORE.com, you may cancel or terminate your account, associated email address and/or access to our Services by submitting a cancellation or termination request to Kai@KKaiAnderson.com.

As a member, you agree that K. Kai Anderson may, without any prior written notice, immediately suspend, terminate, discontinue and/or limit your account, any email associated with your account, and access to any of our Services. The cause for such termination, discontinuance, suspension and/or limitation of access shall include, but is not limited to:

- any breach or violation of our TOS or any other incorporated agreement, regulation and/or guideline;

- by way of requests from law enforcement or any other governmental agencies;
- the discontinuance, alteration and/or material modification to our Services, or any part thereof;
- unexpected technical or security issues and/or problems;
- any extended periods of inactivity;
- any engagement by you in any fraudulent or illegal activities; and/or
- the nonpayment of any associated fees that may be owed by you in connection with your www.kkaianderson.com and www.yesicanRORE.com account Services.

Furthermore, you herein agree that any and all terminations, suspensions, discontinuances, and or limitations of access for cause shall be made at our sole discretion and that we shall not be liable to you or any other third party with regards to the termination of your account, associated email address and/or access to any of our Services.

The termination of your account with www.kkaianderson.com and www.yesicanRORE.com shall include any and/or all of the following:

- the removal of any access to all or part of the Services offered within www.kkaianderson.com and www.yesicanRORE.com;
- the deletion of your password and any and all related information, files, and any such content that may be associated with or inside your account, or any part thereof; and
- the barring of any further use of all or part of our Services.

ADVERTISERS

Any correspondence or business dealings with, or the participation in any promotions of, advertisers located on or through our Services, which may include the payment and/or delivery of such related goods and/or Services, and any such other term, condition, warranty and/or representation associated with such dealings, are and shall be solely between you and any such advertiser. Moreover, you herein agree that K. Kai Anderson shall not be held responsible or liable for any loss or damage of any nature or manner incurred as a direct result of any such dealings or as a result of the presence of such advertisers on our website.

LINKS

Either K. Kai Anderson or any third parties may provide links to other websites and/or resources. Thus, you acknowledge and agree that we are not responsible for the availability of any such external sites or resources, and as such, we do not endorse nor are we responsible or liable for any content, products, advertising or any other materials, on or available from such third party sites or resources. Furthermore, you acknowledge and agree that K. Kai Anderson shall not be responsible or liable, directly or indirectly, for any such damage or loss which may be a result of, caused or allegedly to be caused by or in connection with the use of or the reliance on any such content, goods or Services made available on or through any such site or resource.

PROPRIETARY RIGHTS

K. Kai Anderson's copyrighted information may not be reproduced, stored, scanned, uploaded,

transmitted or distributed via the Internet or any other means, in whole or in part, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written explicit permission of K. Kai Anderson; doing so is illegal and punishable by law. Please do not participate in or encourage piracy of copyrighted materials, electronically or otherwise. I understand that I must be granted explicit written permission/authorization by K. Kai Anderson, PhD in order to use, make, distribute, sell, lend or lease her copyrighted work entitled information.

17 U.S.C. §102(a) protection extends to "original works of authorship fixed in any tangible medium of expression, now known or later developed, from which they can be perceived, reproduced, or otherwise communicated, either directly or with the aid of a machine or device" such as: 1) literary works, 2) musical works, including any accompanying words, 3) dramatic works, including any accompanying music, 4) pantomimes and choreographic works, 5) pictorial, graphic, and sculptural works, 6) motion pictures and other audio/visual works, and 7) sound recording, and 8) architectural works. In addition, 17 U.S.C. § 106-122 grants the following exclusive rights to copyright holders: 1) the right to reproduce the copyrighted work into copies and phonorecords; 2) the right to create or prepare derivative works based upon the copyrighted work; 3) the right to distribute copies and phonorecords of the copyrighted work to the public by sale, lease, lending or rental; 4) the right to perform the copyrighted work publicly (if the work is a literary, musical, dramatic, choreographic, pantomime, motion picture or other audio/visual work.); 5) the right to display the copyrighted work publicly (if the work is a literary, musical, dramatic, choreographic, pantomime, pictorial, graphic, sculptural, motion picture, or other audio/visual work.), and 6) the right to perform the copyrighted work by means of a digital audio transmission.

You do hereby acknowledge and agree that K. Kai Anderson's Services and any essential software that may be used in connection with our Services ("Software") shall contain proprietary and confidential material that is protected by applicable intellectual property rights and other laws. Furthermore, you herein acknowledge and agree that any Content which may be contained in any advertisements or information presented by and through our Services or by advertisers is protected by copyrights, trademarks, patents or other proprietary rights and laws. Therefore, except for that which is expressly permitted by applicable law or as authorized by K. Kai Anderson or such applicable licensor, you agree not to alter, modify, lease, rent, loan, sell, distribute, transmit, broadcast, publicly perform and/or created any plagiaristic works which are based on K. Kai Anderson Services (e.g. Content or Software), in whole or part.

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- STATEMENTS OR CONDUCT OF ANY SUCH THIRD PARTY ON OUR SERVICE;
- AND ANY OTHER MATTER WHICH MAY BE RELATED TO OUR SERVICE.

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In the event you have a dispute, you agree to release K. Kai Anderson (and its officers, directors, employees, agents, parent subsidiaries, affiliates, co-branders, partners and any other third parties) from claims, demands and damages (actual and consequential) of every kind and nature, known and unknown, suspected or unsuspected, disclosed and undisclosed, arising out of or in any way connected to such dispute.

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You herein acknowledge, understand and agree, unless otherwise expressly provided in this TOS, that there shall be no third-party beneficiaries to this agreement.

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GENERAL INFORMATION

ENTIRE AGREEMENT

This TOS constitutes the entire agreement between you and K. Kai Anderson and shall govern the use of our Services, superseding any prior version of this TOS between you and us with respect to K. Kai Anderson Services. You may also be subject to additional terms and conditions that may apply when you use or purchase certain other K. Kai Anderson Services, affiliate Services, third-party content or third-party software.

CHOICE OF LAW AND FORUM

It is at the mutual agreement of both you and K. Kai Anderson with regard to the TOS that the relationship between the parties shall be governed by the laws of the state of Maryland without regard to its conflict of law provisions and that any and all claims, causes of action and/or disputes, arising out of or relating to the TOS, or the relationship between you and K. Kai Anderson, shall be filed within the courts having jurisdiction within the County of Baltimore City, Maryland or the U.S. District Court located in said state. You and K. Kai Anderson agree to submit to the jurisdiction of the courts as previously mentioned, and agree to waive any and all objections to the exercise of jurisdiction over the parties by such courts and to venue in such courts.

WAIVER AND SEVERABILITY OF TERMS

At any time, should K. Kai Anderson fail to exercise or enforce any right or provision of the TOS, such failure shall not constitute a waiver of such right or provision. If any provision of this TOS is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision, and the other provisions of the TOS remain in full force and effect.

NO RIGHT OF SURVIVORSHIP NON-TRANSFERABILITY

You acknowledge, understand and agree that your account is non-transferable and any rights to

your ID and/or contents within your account shall terminate upon your death. Upon receipt of a copy of a death certificate, your account may be terminated and all contents therein permanently deleted.

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K. Kai Anderson

PO Box #26213

Baltimore, Maryland 21210

Email: Kai@KKaiAnderson.com