

Terms and Conditions of Use Website Policy

This is the Terms and Conditions Use Website Policy which governs our Website at www.dtinvestmentadvisors.com

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Many of the products described in this Website involve significant risks and you should not enter into any transactions unless the risks are fully understood and you have independently determined that the risks are acceptable and that the transactions are appropriate considering your particular facts, objectives, experience, financial and operational resources and other relevant circumstances. Any discussion of risks contained in this Website, however, should not be a full disclosure of the risks of a particular transaction, or a complete discussion of the risks which are mentioned. You may not construe any of the material contained in this Website as business, financial, investment, hedging, trading, legal, regulatory, tax or accounting advice and you may not make this Website the primary basis for any investment decisions.

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Warranty Disclaimer

Our Website or Services may be temporarily unavailable from time to time for maintenance and/or other reasons and we assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of communications.

We are not responsible for any technical malfunction or other problems of any telephone network or service, computer systems, servers or providers, computer or mobile phone equipment, software, failure of email or players on account of technical problems or traffic congestion on the Internet or any combination thereof, including injury or damage to you or to any other person's computer, mobile phone, or other hardware or software, related to or resulting from using or downloading materials in connection with our Website or Services, including without limitation any software provide through our Website or Services.

Under no circumstances will DT Investment Advisors be responsible for any loss or damage, including any loss or damage or personal injury or death, resulting from anyone's use of our Website or Services, or any interactions between users of our Website or Services, whether online or offline. In no event will DT Investment Advisors, its suppliers, or its third party agents be liable to you for any direct, special, indirect, incidental, punitive or consequential damages (including without limitation, loss of business, loss of profit, loss or corruption of data, loss of good will or reputation or wasted management time: which may be incurred or experienced on account of you relying on this Website or any information or links on it, even if DT Investment Advisors has been advised of the possibility of such damages. All warranties, whether express or implied, are hereby excluded to the extent permitted by law.

Indemnification

You shall hold harmless, defend and indemnify DT Investment Advisors' its principals, employees, representatives, independent contractors, agents and assigns against any legal actions or other proceedings. You agree to be responsible for any cost, expense or damages including, but not limited to, reasonable attorney fees, expenses and disbursements or other costs incurred by or in connection with issues arising from any legal action or other proceeding attributable to such claim.

Acceptance of Agreement

By using our Website or Services you agree to accept these Terms and Conditions. If you do not agree to be bound by these terms and conditions please leave our Website immediately. Our Terms and Conditions of Use Website Policy supersede all other representations, warranties and agreements. We reserve the right to change our policies at any time and without notice and you agree to be bound to any subsequent changes to this policy.