



WISDOM CONSULTING GROUP LLC

## Terms of Use

### Introduction

Welcome to <https://www.wisdomconsulting.info/> By using our website, you acknowledge that you have read and understood these terms of use (the “Terms”), which incorporate by reference our Privacy Policy, located at <https://www.wisdomconsulting.info/privacy>, and agree to be bound by the Terms.

It is your obligation to review these Terms before using the Website. If you do not understand or have questions about the Terms, please stop all use of the Website and contact us at [info@wcgllc.info](mailto:info@wcgllc.info).

Any changes to these Terms will be effective immediately upon our posting them to the Website, unless otherwise stated. We reserve the right to change the contents of the Website at any time, with or without notice.

These Terms apply only to the Website and do not apply to any websites, even those controlled by us, that are linked to the Website. For access to the terms of use or privacy policies of linked websites, you should refer to the policies of those websites.

If you become a customer of Wisdom Consulting Group LLC , these Terms and the Privacy Policy will be superseded by the terms and conditions applicable to that relationship to the extent of any conflicts between them.

Definitions“Wisdom Consulting Group LLC ” means , an Illinois limited liability company, who is the owner and operator of the Website.“Website” means the website located at



<https://www.wisdomconsulting.info/>. "Content" means any and all material, existing or having existed on the Website in any fashion from any origin and in any form whether digital, electronic, posted, deleted, archived, embedded, or linked or contained in any subpage of the Website or existing as data, designs, text (on every page of the Website, whether editorial, navigational, or instructional), images, graphics (including all logos, buttons, and other graphical elements on the Website, including the color combinations and the page layout of the Website, with the exception of trademarks and intellectual property belonging to third parties), code or programming (includes both client-side code and server-side code (including compiled or interpreted code in any computer language, databases, etc.) used on the Website), and includes all material that we have provided on or as part of the Website or which any Users have submitted, posted, uploaded, or otherwise provided to the Website. "Customer" means any person or entity who investigates, initiates, or completes a transaction for Services with Wisdom Consulting Group LLC. "Services" means any of the products, goods, or services provided by or through Wisdom Consulting Group LLC. "User" means any person or entity, as the case may be, who accesses the Website. As a User, you are subject to these Terms and our Privacy Policy <https://www.wisdomconsulting.info/privacy> and agree to abide by all terms and conditions contained in these Terms.

## Usage and Access

### GENERAL USE OF THIS WEBSITE

We hereby grant you a limited license to view and use the website solely as an aid to properly engaging with the Website as a User. You may use the Website only in a manner consistent with your bona fide personal or internal business needs.

If a Customer creates an account on the Website, then Customer shall ensure that all users of Customer's account, whether or not they have separate usernames or passwords, comply with the restrictions on use and disclosure set forth in this Agreement.

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Customer is responsible for, including being liable to Wisdom Consulting Group LLC for, (1) any person's use of the Website that is authorized or permitted by Customer, including any use or conduct that violates the AUP or other requirements of these Terms applicable to Customer; and (2) any use of the Website through Customer's account, whether authorized or unauthorized. Customer is responsible to, at its discretion, arrange for or establish the liability to Customer of any such person for their actions or omissions.

Customer shall use reasonable efforts to prevent unauthorized access to the Website, including by protecting its passwords and other log-in information. Customer shall notify Wisdom Consulting Group LLC promptly following Customer's knowledge, awareness, or good-faith suspicion that Customer's log-in information has been compromised.

Customer shall notify Wisdom Consulting Group LLC immediately of any known or suspected unauthorized use of the Website or breach of its security and shall use reasonable efforts to halt and remediate any such breach.

The Website and any Services are not intended for the use of children under the age of 13. Children under the age of 13 may not use or submit any information to the Website, and their guardians should not permit them to do so.

Individuals older than 13 but under the age of 18 may access the Website only under the supervision of a parent or legal guardian who agrees to be bound by these Terms and responsible for all of the User's actions taken on the Website. These age restrictions are based on applicable law for the benefit of such children.

## **RESTRICTIONS ON USE OF THE WEBSITE**

Any unauthorized use by you or on your behalf, including as described in this section of these Terms, will automatically terminate the license granted by us, and you may not thereafter use the Website for any personal or business purpose.

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Except as provided in these Terms or by the Website itself, you may not: use (or plan, encourage or help others to use) the Website for any purpose or in any manner that is prohibited by these Terms or by applicable law; download (other than page caching), excerpt, summarize, copy, or create derivative works from any portion of the Website; gather information from the Website from data mining, robots, spiders, or similar extraction tools; interfere with the proper operation of the Website including by attacking, hacking into, or otherwise attempting to penetrate any non-publicly accessible elements of the Website or its servers or network, through the use of bots, Trojan horses, Viruses, DNS attacks, or any other technology that is designed or intended to interfere with the proper operation of the Website or the use of the Website by any User; circumvent or attempt to circumvent any security or access control technology implemented on the Website or its associated servers and networks; advertise or otherwise engage in any commercial endeavor, including any pyramid, network marketing, Ponzi, or similar scheme; impersonate or misrepresent your connection to any other entity or person or otherwise manipulate identifiers to disguise the origin of the content; disrupt the normal flow of communications or affect the ability of any User to use this Website; or advocate illegal activity or an intention to commit an illegal act or violate any applicable local, state, national or international law.

## **TERMINATION OF ACCESS**

Use of this Website is not a legal right. We reserve the right to suspend or terminate your access to the Website for any reason or no reason at any time, in our sole discretion without considering the potential ramifications on you and your activities.

Wisdom Consulting Group LLC may immediately terminate or suspend any person's access to the Website, without advance notice, if Wisdom Consulting Group LLC believes in good faith that there has been a violation of these Terms or any other applicable agreement. Wisdom Consulting Group LLC shall use reasonable efforts to provide written notice to Customer as soon as practicable following any such termination or suspension of access.

Neither these Terms nor the AUP require that Wisdom Consulting Group LLC enforce the AUP or these Terms against Customer or any user or other person. Wisdom Consulting Group LLC



reserves the right to take such action, or no action, as it may determine from time to time.

## Information You Provide

### User-Generated Content

The Website may allow you to post information or data in a variety of forms to dedicated sections of the Website, such as support forums or similar message boards. The purpose of these sections, unless otherwise specified, is to support the business of Wisdom Consulting Group LLC and the related needs of its Users and Customers.

“User-Generated Content” means any content created or publicly posted by you to the Website.

You hereby irrevocably grant to Wisdom Consulting Group LLC a worldwide, perpetual, fully paid, royalty-free, non-exclusive, sub-licensable, transferable right to use, publish, broadcast, post online, and copyright (1) your name, voice, picture, portrait, and likeness (“Identity Materials”) as such Identity Materials appear in connection with the User-Generated Content and (2) the User-Generated Content in, and in connection with, advertising, marketing, and promoting Wisdom Consulting Group LLC, its products and services, or its events, in whole or in part, by any means, media, devices, processes, and technology, whether now known or hereafter developed. You acknowledge that Wisdom Consulting Group LLC may modify the User-Generated Content for formatting, navigation, integration, or other purposes, provided that Wisdom Consulting Group LLC uses good-faith efforts to ensure that such modifications do not materially distort such User-Generated Content.

You hereby waive and shall not enforce any conflicting rights in the User-Generated Content, including any moral rights that you may have under applicable law.

You hereby consent to the appearance and use of the Identity Materials in any advertisement, promotional media, or other media without submitting such proposed uses to you for any further approval. You hereby release Wisdom Consulting Group LLC from any liability to you for any distortion or illusionary effect resulting from the publication of your Identity Materials.

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Wisdom Consulting Group LLC is not required to use any of these rights granted by you to retain these rights.

Representations - You represent to Wisdom Consulting Group LLC that:

You have the necessary authority to grant the rights described in these Terms;

You have created the User-Generated Content or have the necessary rights to publish the User-Generated Content to the Website;

You have the necessary rights and consents to publish the Identity Materials of any person appearing in your User-Generated Content;

Your grant of rights to Wisdom Consulting Group LLC under these Terms will not violate the rights of any third party or violate any applicable laws, including consumer protection, privacy, copyright, trademark, unfair competition, and trade laws;

The User-Generated Content does not violate any provision of these Terms, including that it does not contain any viruses or other harmful code and is not defamatory, obscene, pornographic, abusive, indecent, threatening, harassing, hateful, or offensive or otherwise unlawful.

We do not assume any obligation to review or monitor the Content or other information submitted to the Website by third parties. We may review some, none, or all of the information submitted to the Website. We reserve the right to remove, edit, or reject any information submitted to the Website for any reason or no reason. You assume the responsibility of verifying the accuracy of any posted information through your own independent investigation.

## **ACCEPTABLE USE POLICY**

### 1. Unacceptable Use

Wisdom Consulting Group LLC requires that all customers and other users of the Website conduct themselves with respect for others. In particular, observe the following rules in your use of the Website:

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**Abusive Behavior:** Do not harass, threaten, or defame any person. Do not contact any person who has requested no further contact. Do not use ethnic or religious slurs against any person or group.

**Privacy:** Do not violate the privacy rights of any person. Do not collect or disclose any personal address, social security number, or other personally identifiable information without each person's written permission. Do not cooperate in or facilitate identity theft.

**Intellectual Property:** We respect the intellectual property of others, and we ask you to do the same. Do not infringe upon the copyrights, trademarks, trade secrets, or other intellectual property rights of any person. Do not reproduce, publish, or disseminate software, audio recordings, video recordings, photographs, articles, or other works of authorship without the written permission of the copyright holder. We may, in appropriate circumstances, terminate or suspend use of the Website to Users who infringe the intellectual property rights of others.

**Hacking, Viruses, & Network Attacks:** Do not access any computer or communications system without authorization, including the computers used to provide the Website. Do not attempt to penetrate or disable any security system. Do not intentionally distribute a computer virus, launch a denial-of-service attack, or in any other way attempt to interfere with the functioning of any computer, communications system, or website. Do not attempt to access or otherwise interfere with the accounts of other users of the Website.

**Violations of Law:** Do not violate any law.

**Customer Use Only:** Your use of the Website is limited to your personal or internal business purposes only. Do not (1) sell, re-license, rent, lease, or provide service bureau or timeshare access to the Website; (2) use the Website to provide the same or similar services to third parties; or (3) create derivative works from, distribute, or in any way exploit the Website. Do not permit anyone other than your authorized users to access the Website, whether on a for-profit, loan, gratuitous, temporary, or other basis, whether through consulting, training, or other services provided by you, or in any other manner, except with the express prior written consent of Wisdom Consulting Group LLC .



## 2. Consequences of Violation

Violation of this acceptable use policy (this "AUP") may lead to suspension or termination of the user's account or the customer's account or the initiation of legal action. In addition, the user or customer may be required to pay for the costs of investigation and remedial action related to AUP violations. Wisdom Consulting Group LLC reserves the right to take any other remedial action that it determines in good faith is necessary or advisable.

## 3. Reporting Unacceptable Use

Wisdom Consulting Group LLC requests that anyone with information about a violation of this AUP report it at [info@wcgllc.info](mailto:info@wcgllc.info). Please provide the date and time (with time zone) of the violation and any identifying information regarding the violator, including email or IP (Internet Protocol) address if available, as well as details of the violation.

## 4. Disclosure

We reserve the right to cooperate with any law enforcement authorities or court orders requesting or directing us to disclose the identity of anyone posting any messages or publishing or otherwise making available any materials that are believed to violate these Terms or applicable law. You consent to our disclosure, without your further consent or notice, of your IP address, username, name, IP location or other information as required by any subpoena issued to us by a court or from a law enforcement or government agency. We may challenge any such subpoena on legal grounds but are not required to do so.

## 5. Revisions to the AUP

Wisdom Consulting Group LLC may change this AUP at any time by posting a new version on this page on the Website. The new version will become effective on the date of such notice.

## **Other Information You Provide**

If you choose to provide any personal information via this Website that is not User-Generated Content, the information will be used only for the purposes described in our Privacy Policy



<https://www.wisdomconsulting.info/privacy>. We may collect or share certain information based on your usage of the Website, as described in, and subject to, our Privacy Policy.

To facilitate communications between you and us, this Website offers you the ability to contact us. Although we strive to protect and secure our online communications, and use the security measures detailed in our Privacy Policy to protect your information, you and we both acknowledge that no data transmitted over the Internet can be guaranteed to be completely secure and that no security measures are perfect or impenetrable. You agree to release us from (1) any liability to you for any unaccepted or unprocessed email instructions or requests and (2) from any loss or damage arising out of any unauthorized use by third parties of any information that you send by email. If you would like to transmit sensitive information to us, please contact us, without including the sensitive information, to arrange a more secure means of communication.

**Prohibited Information** Please do not send us any confidential or proprietary information or trade secrets through the Website. They are not protected by any confidentiality agreement, and you do so at your own risk. Information you submit through the Website or otherwise may not contain: commercial speech, such as links to other websites, solicit money or offer securities, or contain any chain letters, pyramid schemes, or spam; the intellectual property of a third party, including trade secrets, except in accordance with applicable law (that is, fair use or appropriate permission) or infringe on such IP; material that is false or misleading or impersonates another person, or misstates or misleads as to identity, gender, or age; material that is harmful, threatening, abusive, harassing, tortious, defamatory, obscene, invasive of another's privacy, or otherwise unlawful; viruses, worms, time bombs, Trojan horses, or other harmful or disruptive components or links to such items; or any robot, spider, website search/retrieval application, or other manual or automatic device or process to retrieve, index, "data mine," or in any way reproduce or circumvent the navigational structure or presentation of the Website or its contents.



## Intellectual Property

### Rights

Wisdom Consulting Group LLC owns all intellectual property rights relating to the Wisdom Consulting Group LLC brand and other content including: copyright, trademark, service mark, trade name, trade dress, logo, patents and patentable subject matter, trade secrets, and data elements and other Content that has or provides the “look and feel” of the Wisdom Consulting Group LLC brand image, as well as our own Content, including the text, graphics, programming (including source and object code), photographs, video, and audio contained in the Website (the “Intellectual Property”). All other intellectual property not owned by Wisdom Consulting Group LLC is the property of its respective owner or licensee, as the case may be.

We reserve all rights to all of our Intellectual Property. Your use of the Website does not grant you any rights or licenses relating to the Intellectual Property, except as expressly provided for in these Terms.

You may not display, copy, modify, create derivative works of, sell, or distribute any of the Intellectual Property, or use it in any other way for public or commercial purposes except in accordance with these Terms and the intended purpose of the Website. Subject to the Privacy Policy, any information, materials, suggestions, ideas, or comments you send to us (each, a “Submission”) are deemed non-confidential. By sending us a Submission, you hereby grant, will grant, and agree to grant us an irrevocable and unrestricted worldwide license to use, modify, reproduce, adapt, transmit, sell, license and sub-license, create derivative works from, publicly display, perform, and distribute the Submission for any purpose whatsoever (commercial or otherwise), in any form, media, or technology, whether now known or hereafter developed, alone or as part of other works, with no payment or other compensation to you. This grant includes the right to use the Submissions and any ideas, concepts, or know-how contained in the Submission for any purpose, including developing, manufacturing, distributing, or marketing products or services. Wisdom Consulting Group LLC may use any such Submissions without obligation.



## Third-Party Intellectual Property

We will respond to claims of copyright and trademark infringement in accordance with applicable law. We will promptly process and investigate notices of alleged infringement by third parties and will take appropriate actions under applicable law, including the Digital Millennium Copyright Act ("DMCA"), 17 U.S.C. § 512(c)(2).

**Reporting Infringement** Only the intellectual property rights owner may report potentially infringing items through this reporting system. If you are not the intellectual property rights owner, you should contact the intellectual property rights owner, who can choose whether to use the procedures set forth in these Terms. If you believe that your work is the subject of copyright infringement or a trademark infringement, provide our copyright agent with the following information: A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed; Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works at a single online site are covered by a single notification, a representative list of such works at that site; Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled, and information reasonably sufficient to permit us to locate the material; Information reasonably sufficient to permit us to contact the complaining party, such as an address, telephone number, and, if available, an electronic mail address at which the complaining party may be contacted; A statement that the complaining party has a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law; and A statement that the information in the notification is accurate, and under penalty of perjury, that the complaining party is authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

Send the reporting information to our agent for notice of claims of copyright or trademark infringement as follows:

1. By email: [info@wcgllc.info](mailto:info@wcgllc.info)
2. By mail: 1440 W Taylor St #620 Chicago IL 60607

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Please note that for copyright infringements under Section 512(f) of the Copyright Act, any person who knowingly materially misrepresents that material or activity is infringing is subject to liability for damages. Once a proper, bona fide notification of infringement is received by the designated agent, our policy is to: Remove or disable access to the allegedly infringing material; Notify the User whose material has been removed or disabled; and For repeat, flagrant, or bad-faith offenders, remove the allegedly infringing material from the Website and, in our discretion, terminate such User's access to the Website and the Services.

Responding to a Notice of Infringement If after receiving a notice of infringement, you may elect to send us a counter-notice. To be effective, the notice must be in writing, provided to our designated agent, and include substantially the following (please consult your own attorney or see 17 U.S.C. §512(g)(3) to confirm these requirements): A physical or electronic signature of the User; Identification of the material that has been removed or to which access has been disabled and the location at which the material appeared before it was removed or access to it was disabled; A statement under penalty of perjury that the User has a good-faith belief that the material was removed or disabled as a result of a mistake or misidentification of the material to be removed or disabled; and The User's name, address, and telephone number, and a statement that the User consents to the jurisdiction of the Federal District Court for the judicial district in which the address is located, or if the user's address is outside of the United States, for any judicial district in which Wisdom Consulting Group LLC may be found, and that the user will accept service of process from the person who provided notification under subsection (c)(1) (C) or an agent of such person. Send the notice to our agent for notice of claims of copyright or trademark infringement as follows: By email: [info@wcgllc.info](mailto:info@wcgllc.info) By mail: 1440 W Taylor St #620 Chicago IL 60607 Please note that under Section 512(f) of the Copyright Act, any person who knowingly materially misrepresents that material or activity was removed or disabled by mistake or misidentification is subject to liability for damages.



Disclaimers and Limitations Your consent and agreement to the following disclaimers and limitations is a material inducement for us to permit you to access the Website or use the Services.

## **Disclaimers**

THE WEBSITE AND ITS CONTENT, INCLUDING ALL PRODUCTS OR SERVICES FROM WISDOM CONSULTING GROUP LLC , ARE PROVIDED “AS IS” AND WITHOUT ANY WARRANTY. WISDOM CONSULTING GROUP LLC DISCLAIMS ALL EXPRESS AND IMPLIED WARRANTIES TO THE MAXIMUM EXTENT PERMITTED BY LAW, INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR PARTICULAR PURPOSE.

WISDOM CONSULTING GROUP LLC DISCLAIMS THE APPLICABILITY OF ANY EXPRESS OR IMPLIED WARRANTIES SET FORTH ON THIS WEBSITE TO ANY CUSTOMER TRANSACTION AND MAKES ONLY THOSE WARRANTIES THAT MAY BE SET FORTH IN THE TERMS AND CONDITIONS APPLICABLE TO A CUSTOMER TRANSACTION.

WISDOM CONSULTING GROUP LLC DISCLAIMS ANY LIABILITY ARISING OUT OF OR RELATED TO YOUR USE OF THIS WEBSITE IF THE OFFER OR SALE OF ANY PRODUCT OR SERVICE OFFERED THROUGH THIS WEBSITE IS ILLEGAL IN YOUR JURISDICTION.

WISDOM CONSULTING GROUP LLC DOES NOT WARRANT THAT THE CONTENT, FUNCTIONS, OR SERVICES CONTAINED IN OR ACCESSED THROUGH THE WEBSITE WILL BE UNINTERRUPTED, ACCURATE, RELIABLE, OR ERROR-FREE. YOU, AND NOT WISDOM CONSULTING GROUP LLC , ASSUME THE COST OF ALL NECESSARY SERVICING, REPAIR, OR CORRECTION IF THERE IS ANY LOSS OR DAMAGE ARISING FROM OR IN CONNECTION WITH THE USE OF THE WEBSITE, ITS CONTENT, OR ANY SERVICES. WISDOM CONSULTING GROUP LLC DOES NOT WARRANT OR MAKE ANY REPRESENTATION REGARDING THE USE OF THE WEBSITE OR THE RESULTS OF ITS USE RELATED TO ACCURACY, RELIABILITY, OR OTHERWISE. THE WEBSITE MAY INCLUDE ERRORS (INCLUDING TECHNICAL OR TYPOGRAPHICAL ERRORS), AND WE MAY MAKE CHANGES TO THE WEBSITE AT ANY TIME, WITH OR WITHOUT NOTICE.

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NEITHER WISDOM CONSULTING GROUP LLC NOR ANY OTHER PERSON OR ENTITY ASSOCIATED WITH THE DESIGN OR MAINTENANCE OF THE WEBSITE WILL BE HELD LIABLE OR RESPONSIBLE IN ANY WAY FOR ANY DAMAGE, LOSS, INJURY, OR MALFUNCTION ASSOCIATED WITH YOUR USE OF THIS WEBSITE OR THE SERVICES.

**Third Parties and Third-Party Websites**The Website may contain links to other websites for your convenience and information. Links may be contained on pages, or in blog posts, emails from us, or newsletters we make available from time to time. Such links may be to advertisers, merchandise retailers, payment processors, content providers, social media or other companies who may use our logo or style as a result of a co-branding agreement. These websites may be operated by companies that are not affiliated with Wisdom Consulting Group LLC and may have different privacy policies and terms of use. Notwithstanding the presentation of, or links to, any third-party information or website on the Website, such presentation is not an endorsement, guarantee, representation, or warranty, either express or implied, by us on behalf of any third party. Wisdom Consulting Group LLC does not control the content that appears on these websites or their privacy practices. We hereby disclaim any liability or responsibility for the content, subject matter, or substance of any information accessed or obtained from third-party websites accessed from or via the Website. Accessing third-party websites from our Website is therefore done at your own risk. These Terms apply only to the Website and do not apply to any websites, even those controlled by us, that are linked to the Website. For access to the terms of use or privacy policies of linked websites, you should refer to the policies of those websites.

## **Information Monitoring and Updates**

We attempt to ensure that information on the Website is complete, accurate, and current. Despite our efforts, the information on this Website may be inaccurate, incomplete, or out of date, and we make no representation to you about the completeness, accuracy, or timeliness of any information on the Website, such as information about the nature or characteristics of any goods or services we provide, including pricing or terms of sale.

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While this Website facilitates transactions between customers and Wisdom Consulting Group LLC , not all terms of those transactions are available to users of the Website who are not attempting to complete such a transaction. Any terms offered or described on this Website from time to time may be different from those available at any given time to any customer or prospective customer.

VirusesWisdom Consulting Group LLC does not assume any responsibility or risk for your use of the Internet and the myriad of risks it presents.We cannot and do not guarantee that the materials contained on this Website will be free of viruses, worms, or other code or related hazards that may have destructive properties (collectively, "Viruses"). It is your responsibility to ensure that you have sufficient procedures, firewalls, checkpoints, and safeguards within your computer system to satisfy your particular requirements to protect against Viruses.

Limitations of LiabilityIN NO EVENT WILL WISDOM CONSULTING GROUP LLC , ITS AFFILIATES, OR THEIR RESPECTIVE EMPLOYEES, OFFICERS, DIRECTORS, OR AGENTS BE LIABLE FOR ANY INCIDENTAL, CONSEQUENTIAL, PUNITIVE, INDIRECT, OR SPECIAL DAMAGES, (INCLUDING LOST PROFITS) WHETHER BASED ON WARRANTY, CONTRACT, TORT, OR ANY OTHER LEGAL THEORY, AND WHETHER OR NOT WISDOM CONSULTING GROUP LLC IS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. BECAUSE SOME STATES OR JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE LIMITATIONS SET FORTH IN THIS SECTION MAY NOT APPLY TO YOU. IF THE FOREGOING LIMITATIONS ARE HELD INAPPLICABLE OR UNENFORCEABLE FOR ANY REASON, AND IF WISDOM CONSULTING GROUP LLC IS HELD RESPONSIBLE BY ANY COURT, THEN THE MAXIMUM LIABILITY OF WISDOM CONSULTING GROUP LLC TO YOU FOR ANY TYPE OF DAMAGES WILL BE LIMITED TO THE AMOUNT YOU PAID WISDOM CONSULTING GROUP LLC FOR GOODS OR SERVICES.

## Disputes

**Indemnification** You shall indemnify, defend and hold harmless Wisdom Consulting Group LLC , its affiliates, and their respective officers, directors, managers, agents, employees, and contractors from any losses or liabilities including reasonable attorneys' fees and costs of suit, arising out of any claims, actions, demands, liabilities, and settlements, including third-party claims and causes of action, arising out of or related to any one or more of the following: (1) your use of the Website or the Services; (2) information, including Submissions, that you submit, transmit, or otherwise make available via the Website; (3) your breach of these Terms; (4) your use of the intellectual property of a third party; (5) any investigations of or involving you or your conduct by Wisdom Consulting Group LLC , law enforcement, or governmental authorities; (6) your violation of any applicable law; (7) User-Generated Content submitted by you; (8) any use of your account or credentials to the extent not resulting from our negligence; and (9) your use of this Website to investigate, initiate, or complete a customer transaction, if the offer or sale of any products, good, or services offered through this Website is illegal in any jurisdiction to which you are subject.

**Release** You, on behalf of your successors and assigns or heirs and personal representatives, as the case may be, hereby irrevocably and fully release Wisdom Consulting Group LLC , its affiliates, and their respective officers, directors, managers, agents, employees, and contractors from and against any and all suits, claims, actions, causes of action, arbitration, liabilities, obligations, damages, losses, penalties or fines known or unknown, arising out of or in connection with information or Submissions provided by third parties to, through, or in connection with the Website or Services.

If you are a California resident, you expressly waive the provisions of California Civil Code §1542, which says: "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS FAVOR AT THE TIME OF



EXECUTING THE RELEASE, WHICH IF KNOWN BY HIM MUST HAVE MATERIALLY AFFECTED HIS SETTLEMENT WITH THE DEBTOR.”

## Dispute Resolution

**Governing Law.** Illinois law governs your use of the Website, the Services, and all disputes, claims, actions, suits, or other proceedings arising out of or related to the Website, the Services, these Terms, or the Privacy Policy.

**Dispute Resolution.** The parties shall first use good-faith efforts to attempt to resolve any dispute, claim, or controversy arising out of or relating to the Website, the Services, these Terms, or the Privacy Policy by negotiation before bringing any action, other than an action for preliminary injunctive relief.

**Venue.** Any mediation, dispute or court proceeding based on or arising out of the Website, the Services, these Terms, or the Privacy Policy must be brought in the state or federal courts sitting in Cook County, Illinois.

**Jurisdiction.** You and Wisdom Consulting Group LLC hereby irrevocably consent to the personal jurisdiction by such courts. You and Wisdom Consulting Group LLC represent that such courts are a convenient forum.

**Time period for bringing claims.** Regardless of any statute or law to the contrary, any claim under these Terms or Privacy Policy must be brought within one (1) year after the cause of action arises, or such claim will be forever barred and deemed released.

**Fees and costs.** The prevailing party in any action or proceeding under these Terms will be entitled to recover legal fees and other costs reasonably incurred in that action or proceeding, in addition to any other relief to which the party may be entitled.



## Additional Provisions

Entire Agreement. These Terms, together with the Privacy Policy <https://www.wisdomconsulting.info/privacy>, constitute the entire agreement between you and Wisdom Consulting Group LLC governing the Website or Services and supersede any prior agreements or understandings, oral or written, between you and Wisdom Consulting Group LLC with respect to the Website or the Services. Each of us represents to the other that we are not relying on any representations or promises not set forth in these Terms or the Privacy Policy. You also may be subject to additional contractual terms that may apply if you use or purchase certain Services of Wisdom Consulting Group LLC and enter into a separate agreement.

Waiver. The failure of Wisdom Consulting Group LLC to enforce any right in these Terms or the Privacy Policy will not constitute a waiver of any right or provision.

Severability. If any provision of these Terms or Privacy Policy is found by a court to be unenforceable for any reason, it will not affect any other provision, and these Terms or Privacy Policy will be construed without regard to the unenforceable provision.

Local Laws. The materials on the Website may not be appropriate or available for use in your location. Persons who choose to access the Website do so on their own initiative and at their own risk and are responsible for compliance with local laws, rules, and regulations applicable to them. Wisdom Consulting Group LLC may limit the Website's availability, in whole or in part, to any person, geographic area, or jurisdiction.

Relationship. These Terms do not create any partnership, joint venture, employer-employee, agency, or franchisor-franchisee relationship between the parties.

Assignment. Wisdom Consulting Group LLC may assign these Terms or Privacy Policy and delegate any of its obligations.

**Updated:** May 14, 2026

## Terms and Conditions of Sale

These terms and conditions of sale (the “Sale Terms”) are between you and , an Illinois limited liability company (“Wisdom Consulting Group LLC ”) and effective as of the date of your purchase transaction (the “Purchase”).

It is your obligation to review these Sale Terms before completing your Purchase. If you do not understand or have questions about the Sale Terms, please stop your Purchase and contact us at [info@wcgllc.info](mailto:info@wcgllc.info).

### 1.

Sale. By completing your Purchase, you purchase from Wisdom Consulting Group LLC , and Wisdom Consulting Group LLC sells to you, the Products, subject to these Sale Terms.

#### 1.1.

Cancellations. Your ability to cancel the Purchase depends on the specific details of your Purchase. Some Purchases may not be able to be canceled. To cancel, please cancel by signing into your account or contacting us at [info@wcgllc.info](mailto:info@wcgllc.info).

#### 1.2.

### Definitions

#### 1.0.1.

“Website” means the Wisdom Consulting Group LLC website located at .

#### 1.0.1.

“Products” means the products that are the subject of the Purchase.

2.

## Payments

2.1.

You shall pay the purchase price for the Products, plus all applicable sales taxes, shipping and handling fees, and other applicable fees or charges that have been disclosed to you in connection with the Purchase during the checkout process.

2.0.1.

If you are exempt from sales taxes, or the Purchase is otherwise exempt from sales taxes, you must provide Wisdom Consulting Group LLC with appropriate documentation, and Wisdom Consulting Group LLC shall use reasonable efforts to avoid collecting sales taxes from you.

2.1.

Shipping fees. Your Purchase is subject to the shipping fees set forth in your order during the checkout process. Additional shipping fees may apply if you are unable to accept delivery or refuse delivery, or if the shipping address is incorrect. Wisdom Consulting Group LLC cannot calculate such potential additional fees in advance for every situation.

2.2.

We will charge your method of payment as disclosed to you and agreed to by you during the Checkout Process.

3.

## Warranties

3.1.

### Warranty.

3.0.1.

The Products have a 30-day warranty for defects in materials or workmanship.



### 3.0.1.

If you have a warranty claim or you are otherwise dissatisfied with the Products for something not covered by the warranty, please contact us at [info@wcgllc.info](mailto:info@wcgllc.info), and we'll see what we can do to help you.

### 3.0.1.

#### Disclaimers

### 3.0.1.

THE PRODUCTS ARE PROVIDED "AS IS" AND WITHOUT ANY WARRANTY EXCEPT AS EXPRESSLY PROVIDED IN THESE SALE TERMS. WISDOM CONSULTING GROUP LLC DISCLAIMS ANY OTHER EXPRESS AND ALL IMPLIED WARRANTIES TO THE MAXIMUM EXTENT PERMITTED BY LAW, INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR PARTICULAR PURPOSE.

### 3.0.1.

WISDOM CONSULTING GROUP LLC DISCLAIMS ANY LIABILITY ARISING OUT OF OR RELATED TO YOUR PURCHASE OR USE OF THE PRODUCTS IF THE OFFER OR SALE OF THE PRODUCTS IS ILLEGAL IN YOUR JURISDICTION.

## 3.1.

#### Returns/exchanges

### 3.0.1.

#### Damaged

### 3.0.1.

If your Products are damaged at the time of delivery, we will repair or replace them free of additional charge.

## 3.0.1.

Please contact us at [info@wcgllc.info](mailto:info@wcgllc.info), and we will coordinate the return and repair/replacement process with you.

## 3.0.1.

If, however, risk of loss transferred to you before shipping, then you will be responsible for arranging compensation for damages with the shipping company. Wisdom Consulting Group LLC shall use reasonable efforts to assist you in proving that the Products were not damaged when transferred to the shipping company.

## 3.0.1.

### Defective

## 3.0.1.

If the Products are defective and still within the warranty period, we will repair or replace them free of charge.

## 3.0.1.

The Customer will pay the shipping costs to return a defective product. Please contact us at [info@wcgllc.info](mailto:info@wcgllc.info), and we will coordinate the return and repair/replacement process with you.

## 3.0.1.

### Wrong item

## 3.0.1.

If you received one or more incorrect items instead of the Products, we will replace them free of additional charge.

## 3.0.1.

Please contact us at [info@wcgllc.info](mailto:info@wcgllc.info), and we will coordinate the return and replacement process with you.

## 3.1.

Exchanges and Returns. In some cases, you may be able to exchange a product or return it.

### 3.0.1.

For Products that are returned within 30 days days of purchase, you will receive store credit for the returned Products.

### 3.0.1.

Please contact us at [info@wcgllc.info](mailto:info@wcgllc.info), and we will coordinate the return and replacement process with you.

### 3.0.1.

Custom or personalized products may not be returned unless they are damaged or defective.

### 3.0.1.

Products not returned in like-new condition may be subject to an adjustment in the applicable refund amount for wear and tear.

### 3.0.1.

Products not returned in their original packaging, if applicable, may be subject to an adjustment in the applicable refund amount for repackaging.

### 3.0.1.

The customer will pay shipping for a non-warranty return or exchange.

## 4.

Intellectual Property

## 4.1.

### Rights

#### 4.0.1.

Wisdom Consulting Group LLC owns all intellectual property rights relating to the Wisdom Consulting Group LLC brand and other content including: copyright, trademark, service mark, trade name, trade dress, logo, patents and patentable subject matter, trade secrets, and data elements and other Content that has or provides the “look and feel” of the Wisdom Consulting Group LLC brand image, as well as our own content, including the text, graphics, programming (including source and object code), photographs, video, or audio contained in, displayed on, or embodied in, the Products (the “Intellectual Property”). Any other intellectual property not owned by Wisdom Consulting Group LLC is the property of its respective owner or licensee, as the case may be.

#### 4.0.1.

We reserve all rights to all of our Intellectual Property. Your Purchase does not grant you any rights or licenses relating to the Intellectual Property, except as expressly provided for in these Sale Terms.

#### 4.0.1.

You may not display, copy, modify, create derivative works of, sell, or distribute any of the Intellectual Property, separately from a resale of the entire Product as a single whole, or use it separately in any other way for public or commercial purposes except in accordance with these Sale Terms.

## 4.1.

Submissions. Any information, materials, suggestions, ideas, or comments you send to us (each, a “Submission”) that are not User Generated Content under the Terms, are deemed non-confidential. By sending us a Submission, you hereby grant, will grant, and agree to grant us an irrevocable and unrestricted worldwide license to

use, modify, reproduce, adapt, transmit, sell, license and sub-license, create derivative works from, publicly display, perform, and distribute the Submission for any purpose whatsoever (commercial or otherwise), in any form, media, or technology, whether now known or hereafter developed, alone or as part of other works, with no payment or other compensation to you. This grant includes the right to use the Submissions and any ideas, concepts, or know-how contained in the Submission for any purpose, including developing, manufacturing, distributing, or marketing products or services. Wisdom Consulting Group LLC may use any such Submissions without obligation.

5.

## Additional Terms

5.1.

Limitation of Liability. IN NO EVENT WILL WISDOM CONSULTING GROUP LLC , ITS AFFILIATES, OR THEIR RESPECTIVE EMPLOYEES, OFFICERS, DIRECTORS, OR AGENTS BE LIABLE FOR ANY INCIDENTAL, CONSEQUENTIAL, PUNITIVE, INDIRECT, OR SPECIAL DAMAGES, (INCLUDING LOST PROFITS) WHETHER BASED ON WARRANTY, CONTRACT, TORT, OR ANY OTHER LEGAL THEORY, AND WHETHER OR NOT WISDOM CONSULTING GROUP LLC IS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. BECAUSE SOME STATES OR JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE LIMITATIONS SET FORTH IN THIS SECTION MAY NOT APPLY TO YOU. IF THE FOREGOING LIMITATIONS ARE HELD INAPPLICABLE OR UNENFORCEABLE FOR ANY REASON, AND IF WISDOM CONSULTING GROUP LLC IS HELD RESPONSIBLE BY ANY COURT, THEN THE MAXIMUM LIABILITY OF WISDOM CONSULTING GROUP LLC TO YOU FOR ANY TYPE OF DAMAGES WILL BE LIMITED TO THE AMOUNT YOU PAID WISDOM CONSULTING GROUP LLC FOR GOODS OR SERVICES.

5.2.



Indemnification. You shall indemnify, defend and hold harmless Wisdom Consulting Group LLC , its affiliates, and their respective officers, directors, managers, agents, employees, and contractors from any losses or liabilities including reasonable attorneys' fees and costs of suit, arising out of any claims, actions, demands, liabilities, and settlements, including third-party claims and causes of action, arising out of or related to any one or more of the following: (1) information, including Submissions, that you submit, transmit, or otherwise make available to us; (2) your breach of these Sale Terms; (3) any investigations of or involving you or your conduct by Wisdom Consulting Group LLC , law enforcement, or governmental authorities; (4) your violation of any applicable law; and (5), if the offer or sale of the Products is illegal in your jurisdiction, your use of the Website to investigate, initiate, or complete a customer transaction.

5.3.

#### Dispute Resolution

5.0.1.

Governing Law. Illinois law governs your Purchase and all disputes, claims, actions, suits, or other proceedings arising out of or related to your Purchase or these Sale Terms.

5.0.1.

Venue. Any mediation, dispute, arbitration, or court proceeding based on or arising out of the Purchase or these Sale Terms must be brought in the state or federal courts sitting in Cook County, Illinois.

5.0.1.

Jurisdiction. You and Wisdom Consulting Group LLC hereby irrevocably consent to the personal jurisdiction by such courts. You and Wisdom Consulting Group LLC represent that such courts are a convenient forum.

5.0.1.



Fees and costs. The prevailing party in any action or proceeding under these Sale Terms will be entitled to recover legal fees and other costs reasonably incurred in that action or proceeding, in addition to any other relief to which the party may be entitled.

5.1.

Entire Agreement. These Sale Terms and the terms of your Purchase chosen during the checkout process (the "Checkout Terms") constitute the entire agreement between you and Wisdom Consulting Group LLC . These Sale Terms supersede the Wisdom Consulting Group LLC Terms of Use and Privacy Policy to the extent of any conflicts between them and these Sale Terms. Each of us represents to the other that we are not relying on any representations or promises not set forth in these Sale Terms or the Checkout Terms.

5.2.

Waiver. The failure of Wisdom Consulting Group LLC to enforce any term in these Sale Terms will not constitute a waiver of any term.

5.3.

Severability. If any provision of these Sale Terms is found by a court to be unenforceable for any reason, it will not affect any other provision, and these Sale Terms will be construed without regard to the unenforceable provision.

5.4.

Assignment. Wisdom Consulting Group LLC may assign these Sale Terms or the Checkout Terms and may delegate any of its obligations.