

# User Agreement

**Effective Date:** January 27, 2025

Welcome to **Federal Pension Training (federalpensiontraining.com)** ("Website"). By accessing or using our Website, you agree to this **User Agreement** ("Agreement"). Please read these terms carefully. If you do not agree, you must not use the Website.

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## 1. Acceptance of Terms

By using the Website, you affirm that you are at least **18 years old** and have the legal capacity to enter into this Agreement. Your use of the Website constitutes acceptance of these terms.

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## 2. Modifications to the Agreement

We reserve the right to **update or modify** this Agreement at any time. Changes will be effective upon posting. Continued use of the Website after modifications indicates your acceptance of the updated terms.

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## 3. Use of the Website

### Permitted Use:

- You may use the Website for **educational purposes** related to federal pension training.
- You agree **not to misuse** the Website or its content.

### Prohibited Use:

- You must not use the Website for **illegal or unauthorized purposes**.
  - You must not attempt to **disrupt or compromise** the Website's functionality.
  - Unauthorized reproduction, distribution, or modification** of content is prohibited.
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## 4. Intellectual Property

All content, including **text, graphics, logos, and software**, is the property of **Federal Pension Training** or its licensors. You may not **use, copy, or distribute** content without written permission.

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## 5. Subscription & Payment Terms

### Course Purchase & Monthly Subscription Requirement:

- Upon purchasing a course, users receive **initial access** to all educational materials, resources, and tools.
- To maintain continued access to the **Website, course updates, advisor resources, and the FPT AI Assistant**, users are required to pay a **recurring subscription fee of \$79/month**.
- Subscription payments are **automatically billed** on a monthly basis.

### Subscription Cancellation & Refund Policy:

- Users may **cancel their subscription at any time** through their account settings.
  - Upon cancellation, access to **premium resources and the AI assistant** will be revoked at the end of the billing cycle.
  - Refunds are **not provided for partially used subscription periods**.
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## 6. Privacy Policy

Your use of the Website is governed by our **[Privacy Policy]**, which explains how your information is **collected, used, and protected**.

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## 7. Disclaimer of Warranties

The Website and its content are provided **"as is"** without warranties of any kind. We make no guarantees about the **accuracy, completeness, or reliability** of the Website.

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## 8. Limitation of Liability

To the fullest extent permitted by law, **Federal Pension Training** shall **not be liable** for any damages arising from your use of the Website, including **indirect or consequential damages**.

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## 9. Termination

We reserve the right to **terminate or suspend access** to the Website at our discretion if you **violate this Agreement** or fail to maintain an **active subscription**.

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## 10. Governing Law


This Agreement is governed by the **laws of The United States of America**, without regard to conflict of law principles.

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## 11. Contact Information

If you have any questions about this Agreement, please contact us:

**Federal Pension Training**

 **1-800-575-4058**

 **support@federalpensiontraining.com**

By using the Website, you acknowledge that you have **read, understood, and agree** to this User Agreement, including the **monthly \$79 subscription fee requirement**.