

## TERMS OF USE

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JNS may suspend or terminate your access to the Site at any time and for any reason, including your violation of any of the Terms.

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Clients of JNS consist of print, online, broadcast, and other media services that have entered into a Subscription Agreement with JNS, have become registered users of the Site, and pay a fee to use JNS Content (“Clients”).

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Some areas of the Site are restricted to Clients and are password-protected (“Password-Protected Areas”). Only Clients may access Password-Protected Areas. At its option, JNS may also convert any freely accessible area into a Password Protected-Area subject to registration.

## 5. Proprietary Rights

### *A. Site Content*

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You may not sell, resell, rent or lease the JNS Service or Content to any third party. You may not copy, frame, or mirror any part of the Service. You may not make the Service available to anyone other than employees for business use. You may not reverse engineer the Service, nor may you build a competitive Service. You may not use the Service to store or transmit material in violation of copyright or third-party privacy rights. You may not use the Service to store or transmit infringing, libelous, or otherwise unlawful material. You may not use the Service to store or transmit malicious code, or interfere with or disrupt the integrity or performance of the Service.

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Please include the following information, as required by the Online Copyright Infringement Liability Limitation Act of the Digital Millennium Copyright Act, 17 U.S.C. sec. 512:

- a. A physical or electronic signature of a person authorized on behalf of the owner of an exclusive right that is allegedly infringed;

- b. Identification of the copyrighted work claimed to have been infringed 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;
- c. 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 can be contacted;
- d. 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
- e. A statement that the information in the notification is accurate and, under penalty of perjury, that you are authorized to act on behalf of the owner of the copyright that is allegedly infringed.

After receiving notification of an alleged copyright infringement, JNS will remove or disable access to such material pending further review and will notify Clients and other users of the Site to delete and refrain from publishing or using such material. Your use of the Site means that you agree to comply with any such notice received from JNS. JNS reserves the right to remove posted materials and to terminate any party's access to this Site.

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You may not use any of JNS's proprietary logos, marks, or other distinctive graphics, video, or audio material in hyperlinks or metatags without permission.

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- b. post or transmit any material that violates or infringes the rights of others, including material that is an invasion of privacy or publicity rights or that infringes on any intellectual property or contractual rights;
- c. post or transmit any material containing software viruses or similar disabling devices;

- d. post or transmit any unsolicited advertising; junk mail; material that is encrypted or that intrudes on a person's privacy; or material that constitutes a criminal offense or gives rise to civil liability or violates any local, state, federal, national, or international law or regulation;
- e. disrupt, overwhelm, overload, attack, modify, or impair the operation of or interfere with the Site or its associated software, hardware and/or servers in any manner, or impede or interfere with the use of the Site by other persons or alter or tamper with any content or information associated with the Site;
- f. violate confidentiality of restricted information or reveal any trade secret information that you have either explicitly or implicitly agreed to keep confidential;
- g. infringe or violate the copyrights, trademarks, patents, trade secrets, or other intellectual property or proprietary rights of JNS or any third party;
- h. impersonate or claim the identity or characteristics of any person or entity, falsely claim an affiliation with any person or third party, or submit false, misleading, or inaccurate information pertaining to your identity.

## 8. Hyperlinks

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12. Export and Trade Controls

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The Content is not offered, and should not be construed as investment, legal, or other professional advice, or as a substitute for consultation with investment advisers, legal counsel, or other professionals.

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If any provision of these Terms is found to be unlawful, void, or for any reason unenforceable, then that provision will be considered severable from the remaining provisions, and will not affect the validity and enforceability of the remaining provisions.