

Earnings Disclaimer

Last Revised: September 12, 2018

Thank you for visiting SuccessfulRetirementSecrets.com (hereinafter “this web site”) and/or FloridaWealthAdvisors.com.

Tony Kendzior, CLU, ChFC (dba Florida Wealth Advisors), its owners (including, but not limited to Tony Kendzior), employees, subsidiaries, affiliates, licensors, service providers, and agents (hereinafter “Tony Kendzior Associates”) are NOT financial advisors, unless expressly identified as such, and nothing contained on this web site or part of the membership program is intended to be financial advice.

Furthermore, the services, strategies, information, and/or products offered by Tony Kendzior Associates on this web site, through the membership program, and/or elsewhere are not to be interpreted as a promise or guarantee of earnings or any specific result.

The education and information presented by Tony Kendzior Associates is intended for a general audience and does not purport to be, nor should it be construed as, specific financial, legal, or other advice tailored to any individual or group. You are encouraged to discuss any opportunities with your attorney, accountant, financial professional, or other advisor.

In fact, your personal level of success in attaining the results from using our information, strategies, and/or products totally depends upon your own individual circumstances, the effort you devote to your own financial success, the ideas and techniques used, your finances, the various strategies that your financial, legal, and other advisors may have suggested that you implement, your knowledge, and various other skills. Since these factors differ among each individual and/or group, we cannot guarantee your success or income level, nor are we responsible for any of your actions.

Any and all forward-looking statements on this web site, membership program, and/or in any of our products are intended to express our opinion of the financial and/or earnings potential that some people may achieve. To the extent that we included any case studies or testimonials on this site, you can assume that none of these stories in any way represent the “average” or “typical” customer experience.

Even though Tony Kendzior Associates makes no guarantees that you will achieve any particular result from using this information, you can still take advantage of Tony Kendzior Associates’s refund policy if you are not completely satisfied. In such instances, you can request a refund according to the terms and timelines indicated in the refund policy described in the Terms and Conditions section on this site.

Tony Kendzior Associates may derive fees or other compensation as a result of purchases from service providers or vendors that are recommended from this site and/or membership program.

YOU FULLY AGREE AND UNDERSTAND THAT TONY KENDZIOR ASSOCIATES IS NOT RESPONSIBLE FOR YOUR SUCCESS OR FAILURE AND MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND WHATSOEVER THAT OUR PRODUCTS OR SERVICES WILL PRODUCE ANY PARTICULAR RESULT FOR YOU.

YOUR USE OF THE INFORMATION CONTAINED ON THIS WEB SITE AND/OR MEMBERSHIP PROGRAM IS AT YOUR OWN RISK. THE CONTENT IS PROVIDED 'AS IS' AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESSED OR IMPLIED.

TONY KENDZIOR ASSOCIATES DISCLAIMS ALL WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, OR NON-INFRINGEMENT. TONY KENDZIOR ASSOCIATES DOES NOT PROMISE OR GUARANTEE ANY INCOME OR PARTICULAR RESULT FROM YOUR USE OF THE INFORMATION CONTAINED ON THIS WEB SITE AND/OR MEMBERSHIP PROGRAM. TONY KENDZIOR ASSOCIATES ASSUMES NO LIABILITY OR RESPONSIBILITY FOR ERRORS OR OMISSIONS IN THE INFORMATION CONTAINED ON THIS WEB SITE AND/OR MEMBERSHIP PROGRAM.

TONY KENDZIOR ASSOCIATES WILL NOT BE LIABLE FOR ANY INCIDENTAL, DIRECT, INDIRECT, PUNITIVE, ACTUAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY, OR OTHER DAMAGES, INCLUDING, BUT NOT LIMITED TO, LOSS OF REVENUE OR INCOME, PAIN AND SUFFERING, EMOTIONAL DISTRESS, OR SIMILAR DAMAGES, EVEN IF TONY KENDZIOR ASSOCIATES HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IN NO EVENT WILL THE COLLECTIVE LIABILITY OF TONY KENDZIOR ASSOCIATES TO ANY PARTY (REGARDLESS OF THE FORM OF ACTION, WHETHER IN CONTRACT, TORT, OR OTHERWISE) EXCEED THE GREATER OF \$100 OR THE AMOUNT YOU HAVE PAID TO TONY KENDZIOR ASSOCIATES FOR THE INFORMATION, PRODUCT OR SERVICE OUT OF WHICH LIABILITY AROSE.

UNDER NO CIRCUMSTANCES WILL TONY KENDZIOR ASSOCIATES BE LIABLE FOR ANY LOSS OR DAMAGE CAUSED BY YOUR RELIANCE ON THE INFORMATION CONTAINED ON THIS WEB SITE AND/OR MEMBERSHIP PROGRAM. IT IS YOUR RESPONSIBILITY TO EVALUATE THE ACCURACY, COMPLETENESS OR USEFULNESS OF ANY INFORMATION, OPINION, ADVICE OR OTHER CONTENT CONTAINED ON THIS WEB SITE AND/OR MEMBERSHIP PROGRAM. PLEASE SEEK THE

ADVICE OF PROFESSIONALS, AS APPROPRIATE, REGARDING
THE EVALUATION OF ANY SPECIFIC INFORMATION, OPINION,
ADVICE OR OTHER CONTENT.