

Terms and Conditions

Retire Smart Group

Effective Date: 1/23/2026

Welcome to the Retire Smart Group website (“Site”). By accessing or using this Site, you agree to the following Terms & Conditions (“Terms”). If you do not agree, please do not use the Site.

1. Who We Are

This Site is operated by Retire Smart Group (“Company,” “we,” “us,” “our”). References to “you” mean any visitor to the Site.

2. No Financial or Investment Advice

All content provided on this Site is for general informational and educational purposes only.

Nothing on this Site should be interpreted as:

- investment advice
- financial planning advice
- tax advice
- legal advice

Retire Smart Group is an insurance-only business. We do not provide investment advisory services through this Site.

3. No Client Relationship

Your use of this Site does not create an agent-client relationship. Any relationship will only be established through direct communication and completion of required documentation.

4. No Guarantees

Insurance and financial-related decisions involve risks and depend on individual circumstances. We do not guarantee any specific outcome, financial result, or savings amount.

5. Use of the Site

You agree to use the Site only for lawful purposes. You may not:

- attempt to gain unauthorized access to the Site or its systems
- interfere with the Site’s operation or security
- use the Site to transmit harmful code (viruses, malware, etc.)
- submit false, misleading, or inaccurate information

6. Contact Forms and Communications

If you submit information through our contact form, you agree that:

- the information you provide is accurate to the best of your knowledge
- we may contact you using the details you provide (including by phone, email, and/or text message, where permitted by law)

Do not submit sensitive personal information (such as Social Security numbers, banking information, or account logins) through the contact form.

7. Intellectual Property

All content on this Site—including text, graphics, logos, images, design, and branding—is owned by Retire Smart Group or used with permission and is protected by applicable intellectual property laws.

You may not copy, reproduce, modify, distribute, or republish content from this Site without written permission.

8. Third-Party Links

This Site may contain links to third-party websites. We do not control those sites and are not responsible for their content, privacy practices, or services.

9. Disclaimer of Warranties

This Site is provided on an “AS IS” and “AS AVAILABLE” basis. We make no warranties of any kind, express or implied, including warranties of accuracy, reliability, or availability.

10. Limitation of Liability

To the maximum extent permitted by law, Retire Smart Group will not be liable for any damages arising from your use of (or inability to use) this Site, including indirect, incidental, special, or consequential damages.

11. Changes to These Terms

We may update these Terms at any time. Any changes will be posted on this page with an updated effective date.

12. Governing Law

These Terms are governed by the laws of Louisiana, without regard to conflict of law principles.

13. Contact

If you have questions about these Terms, contact:

Retire Smart Group

Attn: Karen Bienvenu

Website: <https://retiresmartgroup.com/>

Email: karen@retiresmartgroup.com

Phone: [\(337\) 210-5416](tel:(337)210-5416)