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**12. ENTIRE AGREEMENT:** This Agreement, including the Privacy Policy incorporated herein by this reference, contains the entire agreement between You and BHG relating to the subject matter hereof, and supersedes any other oral or written communications relating thereto. This Agreement may not be amended or supplemented by You, or by statements of any of BHG 's employees. BHG reserves the right to make changes to this Agreement at any time without advance notice. BHG agrees to post all amended forms of this Agreement on the Site and such amended forms shall be effective immediately upon its posting. It is at all times Your responsibility to read the most current form of this Agreement before using the Site to ensure that You agree to the terms and conditions of any amendments made to this Agreement. You agree that these standards for notice of amendments to this Agreement are reasonable.

**13. TERMINATION:** Your right to access and use the Site immediately terminates without further notice upon Your breach of this Agreement. BHG may terminate this Agreement and/or Your right to use the Site at any time, with or without cause. Sections 5, 6, 7, 8, 11, 12, 16, 17 and 20 of this Agreement survive the expiration or termination of this Agreement for any reason whatsoever. BHG reserves the right to discontinue or make changes to the Site at any time.

**14. ASSIGNMENT:** BHG may assign this Agreement, in whole or in part, in its sole discretion. You may not assign Your rights under this Agreement without BHG's prior written permission. Any attempt by You to assign Your rights under this Agreement without BHG's permission shall be void.

**15. WAIVER OF BREACH:** Any failure to enforce any term or provision of this Agreement shall not be deemed a waiver of that or any other breach of that or any other term or provision of this Agreement. In addition, any failure to enforce any term or provision of this Agreement shall not constitute a waiver of a future breach of that or any other term or provision of this Agreement.

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