

MGL Consulting Corporation

Risk Management & Business Solutions

MGL CONSULTING CORPORATION (“MGL”)

The following are the cancellation policies of MGL for the various training classes that MGL offers. Each cancellation policy is different; therefore, it is important that you identify and use the cancellation policy that applies to your registered class.

CANCELLATION POLICY FOR SECURITIES TRAINING PROGRAMS

Registrants for Securities Training Programs who provide notice of written cancellation to the MGL Professional Development Department via email to dpatten@mglconsulting.com or fax to 281-364-1452 (attn: Deirdre Patten) 30 days prior to the date of the educational program will receive a full refund, less any MGL incurred travel expenses and a \$100.00 processing fee. Registrants for Securities Training Programs who provide notice of written cancellation to MGL, as set forth above, less than 30 days prior to the date of the educational program will receive a full refund, less any MGL incurred travel expenses and a \$250.00 processing fee. MGL will not provide any refunds for cancellations received by MGL less than three days prior to the date of the educational program. MGL will allow substitutions of registrants at any time prior to the Securities Training Program. However, MGL is unable to honor refund requests unless MGL receives written communication of the request prior to the date of the Securities Training Program, as provided in this paragraph.

CANCELLATION POLICY FOR MGL QUARTERLY TELECONFERENCE

Teleconference registrants providing written cancellation to the MGL Professional Development Department via email to dpatten@mglconsulting.com or fax to 281-364-1452 (attn: Deirdre Patten) 7 days prior to the date of the teleconference will receive a full refund. Teleconference registrants providing written cancellation to MGL, as set forth above, less than 7 days prior to the date of the teleconference will incur a \$25.00 cancellation fee or the registrant may choose to apply the registration fee towards a future teleconference occurring within one year of the originally scheduled teleconference date.

CANCELLATION POLICY FOR PUBLIC ENROLLMENT CLASSES

A. IF UNABLE TO ATTEND A CLASS

If you registered for a Public Enrollment Class and cannot attend, you may send a substitute. If you cannot send a substitute or otherwise need to cancel your registration, please provide written notice to the MGL Professional Development Department via email to dpatten@mglconsulting.com or fax to 281-364-1452. Registrants for Public Enrollment Classes providing written cancellation requests to MGL, as set forth above, 30 days prior to the date of the class will receive a full refund, less a \$50.00 processing fee and the cost of pre-study materials. Registrants for Public Enrollment Classes providing written cancellation requests to MGL, as set forth above, less than 30 days, but more than five days, prior to the date of the class will receive a refund, less a \$75.00 processing fee and the

cost of pre-study materials. Registrants for Public Enrollment Classes providing cancellation requests to MGL, as set forth above, less than five days prior to the date of the class will not receive a refund of the registration fee; however, the registrant may attend the same class within one year of the originally scheduled class date.

B. NO-SHOW POLICY

If a registrant fails to attend a Public Enrollment Class for which he/she registered, MGL will not reimburse the registration fee. However, the registrant may attend the same class within one year of the originally scheduled class date.

C. RETAKES

If a registrant attended a class and failed to pass the exam or the registrant was unable to take the exam within a timely manner, MGL will allow the registrant to attend another Public Enrollment Class, at no cost, for a period of one year from the originally scheduled class date. However, if MGL has updated the class material since the originally scheduled educational program date, the registrant is responsible for purchasing the new study material.

COURSE CANCELLATION BY MGL

MGL reserves the right to cancel an educational program due to insufficient enrollment, inclement weather, or other events beyond its control. In the unlikely event MGL cancels a program, MGL will notify registrants as soon as possible via the contact information provided to MGL at the time of registration. Registrants may choose to receive a full refund or receive a credit towards a future MGL program. MGL will not be responsible for any cancellation costs that the registrant may incur such as, without limitation, airline tickets, hotel reservations, and car rentals.