



PRIVACY POLICY

This Privacy Policy applies to Life Expert Now as well as our subsidiaries and affiliates and trusted family of brands (collectively, “Life Expert”). This Privacy Policy has been created to let you know we take your privacy seriously. This Privacy Policy explains our information practices and the choices you can make about the way your information is collected from our websites, online applications, kiosks, mobile applications, email, telephone inquiries, promotions, warranty registrations, newsletter service, surveys, forums, sweepstakes/contest entries, and the websites hosted by our service providers and merchant associates (collectively, the “Services”).

1. WHAT AND HOW WE COLLECT INFORMATION

When using our Services, we may collect (ourselves or through our trusted service providers or business associates) information which can be used to identify or contact you (“Personal Information”). We collect Personal Information in two ways: 1) by asking you for such information, and 2) by automated means which are part of the technology that underlies our platform which is needed to provide you the Services (“Website Navigational Information”).

Information Voluntarily Provided By You

When we ask you for Personal Information, this will usually include information such as: your name, age, gender, company name, postal address, e-mail address, phone number, and zip. We may also collect other information that you submit or disclose in connection with the Services, such as product interests, reviews, feedback, and other similar information.

Website Navigational Information

We may, directly or through a third party, collect information about you and your use of our Services whenever you use the Services. For instance,

we may collect various forms of information such as your IP address, entry and exit points for our Services (i.e., referring URLs or domains), Services traffic statistics, operating system and browser type (collectively “Traffic Data”).

Traffic Data is generally anonymous information that does not personally identify you but is helpful for marketing purposes or for improving your experience on the Services. However, some Traffic Data maybe attached to Personal Information, and we consider all that data to be Personal Information.

Third Party Partners

We use third-party service providers, such as internet service providers, to help us provide the Services, and manage our technology platform. As part of these activities, we may use these third-party providers to collect information as described above.

We include links or “widgets” to social media platforms, such as Facebook, Google Plus, Pinterest, Instagram and Twitter. These third-party features may collect information about your IP address and which page you’re visiting on our site(s), and they may set sessions for the purposes the third parties have described in their privacy policies. Your interactions with those features are governed by the privacy policies of the companies that provide them, and not by this Privacy Policy.

2. USE OF INFORMATION COLLECTED

We may use Personal Information for the following purposes:

- to send you information about us and our products, including news and promotional material of all our affiliated brands and companies;
- to develop a better understanding of what your interests are across all the Life Expert Now products;
- to solicit information from you, and for marketing research;

- to customize the Services and display content that we think you might be interested in according to your preferences;
- to better design our website;
- to protect against fraud, suspicious, or other illegal activity; and
- to meet our legal, security, processing, and regulatory requirements.

Where we use third-party service providers, those parties are required to only use Personal Information for the same purposes which we would use that Personal Information. Additionally, they can only use Personal Information as instructed by us.

3. SHARING OF PERSONAL INFORMATION.

Except as described in this Privacy Policy, we will not sell, rent, or intentionally disclose any Personal Information, including its contents or your use of the Site, without your consent. However, we may share your Personal Information, without your consent, for the purposes noted below:

Affiliate Brands and Companies

If you choose to opt-in to receive information from us, we may share your information with our affiliated brands, parent company, and its subsidiaries or affiliated entities/partners (“Affiliated Entities”) for purposes of sending you advertising/promotional material, discounts, newsletters, product launches, etc. We will not transfer your information outside the Life Expert Now organization except as otherwise described in this Privacy Policy.

Third Parties

We may share Personal Information with its service providers to perform functions such as collecting and analyzing user information, conducting contests, sweepstakes, and other promotions, sending e-mail, removing repetitive information from customer lists, analyzing data, providing

marketing assistance, providing search results and links (including paid listings and links) and providing customer service. These third parties will only use your Personal Information for those purposes required to perform their functions.

Business Transfers

As we continue to develop our business, we might sell or buy subsidiaries or business units, either directly or in legal proceedings such as bankruptcy. In such transactions, customer information generally is one of the transferred business assets but remains subject to the obligations made in any pre-existing privacy policy.

Legal Obligations

We may share your Personal Information if we have a good faith belief that such action is necessary to: (i) comply with legal process or other legal requirements of any governmental authority; (ii) protect and defend our rights or property; (iii) enforce this Privacy Policy; (iv) protect the interests of other users of this Site or any other person; or (v) operate or conduct maintenance and repair of this Site or equipment.

4. PROTECTION OF PERSONAL INFORMATION

We want you to have continuing trust in us and in our products and Services. In order to prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, we have put in place reasonable and appropriate physical, electronic, and managerial procedures to safeguard the information we collect. Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, you acknowledge that: (a) there are security and privacy limitations of the Internet which are beyond our control; (b) the security, integrity and

privacy of any and all information and data exchanged between you and us through our Services cannot be guaranteed; and (c) any such information and data may be viewed or tampered with in transit by a third party.

5. RETENTION OF PERSONAL INFORMATION

We will collect Personal Information by fair and lawful means. We will normally retain Personal Information as long as necessary for the fulfillment of the purposes contained in this Privacy Policy. However, some Personal Information may be retained for longer periods as required by law, contract, or auditing requirements.

6. SUBMISSION OF CONFIDENTIAL INFORMATION

Other than Personal Information, we do not treat User-Generated Content as confidential. You should not use the Services as a means of submitting information you consider to be confidential or proprietary. Any submission of User Generated Content will be treated as non-confidential and non-proprietary and will become our sole property, in which we will own exclusive rights, including all intellectual property rights, and shall be entitled to the unrestricted use of this material for any purpose, commercial or otherwise, without acknowledgment or compensation to you.

7. AGE

The Children's Online Privacy Protection Act (COPPA) protects the online privacy and personal information of children under 13 years of age. We respect children's privacy. The Services are not intended for children under the age of 13. We do not knowingly solicit or collect personally identifiable information online from children under the age of 13 without prior verifiable parental consent. Parents can also select "Personal Information / Opt Out" at our [Contact Us](#) page to access, change, or delete any personal information that has been submitted by a child.

8. THIRD PARTY LINKS

The Services may contain links to non-Life Expert Now websites. We are not responsible for the privacy practices or the content of non-Life Expert Now websites. We have no control over the use of such websites and you should exercise caution when deciding to disclose any Personal Information or User-Generated Content on these websites.

9. USER CHOICE REGARDING COLLECTION, USE AND DISTRIBUTION OF PERSONAL INFORMATION

You may choose not to provide us with some types of Personal Information. However, we automatically collect Website Navigational Information, and as such if you wish not to disclose such information, please do not visit our Site. If you chose not to provide some of the voluntary disclosures (as described in the “Information Voluntarily Provided By You” section above), your access to some of the Services may be limited. If you wish to update your Personal Information, have questions about your Personal Information or do not wish to receive information and promotional material from us you may select the appropriate “opt-out” option or let us know by selecting “Personal Information / Opt Out” at our [Contact Us](#) page.

10. TERMS AND CONDITIONS OF ACCESS AND USE

Please review our [Terms and Conditions of Access and Use](#), which also governs your visit to Life Expert Now websites.

11. UPDATES AND CHANGES TO PRIVACY POLICY

We reserve the right, at any time and without notice, to add to, change, update or modify this Privacy Policy, by posting such change, update or modification on the Site. Any such change, update or modification will be effective immediately upon posting on the Site. Updates and changes to the Terms and Conditions of Access and Use and the Privacy Policy will continue to govern your use of the Site where you use the Services or the

Site after the changes have been posted.

12. HOW TO CONTACT US

Should you have other questions or concerns about our Privacy Policy, including requests to review or update inaccurate Personal Information, complaints that the Privacy Policy isn't being followed, click [Contact Us](#).

13. CALIFORNIA RESIDENTS

If you are a California resident, and you would like to know what Personal Information was disclosed to third parties in the last 12 months, and wish to know who those third parties are, please click [Contact Us](#).

14. EUROPEAN ECONOMIC AREA RESIDENT RIGHTS

The information about you that we collect, process, and/or use is controlled by Life Expert Now in the United States of America. The site is hosted outside the European Economic Area. The information you provide is transmitted to the United States of America, and is stored and processed in the United States of America. If you are a resident of the European Economic Area, you have the following data protection rights:

- If you wish to access, correct, update, or request deletion of your personal information, you can do so at any time by clicking [Contact Us](#).
- In addition, you can object to processing of your personal information, ask us to restrict processing of your personal information or request portability of your personal information. Again, you can exercise these rights by clicking [Contact Us](#).
- If we have collected or processed your personal information with your consent, you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. You can withdraw

your consent by selecting “Personal Information / Opt Out” at out [Contact Us](#) page

- You have the right to complain to a data protection authority about our collection and use of your personal information. For more information, please contact your local data protection authority.