

PRIVACY POLICY

Last Updated: October 16, 2017

- 1. Introduction.** We at Over65Advantage (“We,” “Us” or “Over65Advantage”) respect your privacy and are dedicated to protecting your personal information through our compliance procedures entailed in this Privacy Policy (“Policy”). Please study the following information carefully as it details the type of information we may collect from you or that you may provide to us when you visit Over65Advantage (“Website”), and our practices for collecting, using, maintaining, protecting, and disclosing such information.

If you do not agree with our Policy and practices regarding how we handle your personal information, you should not use our Website. Accessing or using this Website signifies and confirms your acceptance of the terms set forth in this Policy. This Policy may change from time to time in our sole discretion. Accordingly, you should visit this Website and review the Policy periodically to determine if any changes have been made. The date on which this Policy was last updated will be noted immediately above this Policy.
- 2. Information We Collect.** In the course of using this Website, we may collect personal information and data to present you with more fitting [loan connections] and to assist you to search for and locate more satisfactory opportunities in [loans] or other offerings that you seek. Any collection of personal information or data through this Website is performed with your consent.

Personally Identifiable Information. We do not collect Personally Identifiable Information (“PII”) that can identify you such as your first and last name, physical address, telephone number, cellular number, social security number, email address, date of birth, driver’s license number, state of residency and information pertaining to your bank account, etc. Instead, we merely link you out to a third party website where you may be required to enter such information if you seek their services and/or products.

Non-Personally Identifiable Information. We also collect information automatically as you navigate through this Website. We use log files and cookies to collect Non-Personally Identifiable Information (“Non-PII”) including, but not limited to, the IP address of the computer or mobile device making the request, browser type and the times you access this Website and usage details. Please note that IP addresses are not usually associated with your personal computer, but with a portal through which you accessed the Internet. Consequently, IP addresses are not linked to personally identifiable information.

Cookies. As you navigate through and interact with this Website, we may use automatic data collection technologies (“Cookies”) to collect certain information, including but not limited to, information about your equipment, browsing actions and patterns, operating system, internet connection and location data. The information we collect automatically may include personal information, and we may maintain it or compound it with personal information we collect in other ways or receive from third parties. Cookies help us improve this Website so we are able to deliver a better and more personalized experience by reducing unwanted information that you might otherwise receive.
- 3. How We Use Your Information.** We may use Non-PII to better understand your preferences on an aggregate basis, for fraud prevention, and to determine what aspects of this Website are more responsive to you in order to deliver a better and more personalized experience.
- 4. Disclosing Your Information.** We may share your non-PII with other parties on an aggregate basis for marketing, advertising or other uses.
- 5. Third Party Links.** This Website may contain links to third party websites, which may have independent privacy policies that differ from our own. We are not responsible, nor do we endorse, any of the activities and

practices that take place on third party websites. Accordingly, we recommend that you review the privacy policy posted on any third party website thoroughly before disclosing any personal information.

6. **Data Retention and Security.** By accessing and navigating through this Website, you hereby acknowledge and agree that Over65Advantage may retain your information indefinitely. Please note that any transmission of personal information is at your own risk.

Commitment to Online Security. We use reasonable efforts to protect the security of your non-PII and other information collected through our automatic data collection technologies. Although we strive to provide reasonable security measures for your personal information that we process and maintain, we cannot guarantee the security of your personal information transmitted to and through this Website.

No Liability for Acts of Third Parties. We will exercise all reasonable efforts to safeguard the confidentiality of your personal information. However, transmissions protected by industry standard security technology and implemented by human beings cannot be made absolutely secure. Consequently, we shall not be liable for unauthorized disclosure of personal information due to no fault of Over65Advantage including, but not limited to, errors in transmission and unauthorized acts of third parties.

7. **Modifications or Amendments.** From time to time, we may change this Policy to accommodate new technologies, industry practices, regulatory requirements or for other purposes. We will provide notice to you if these changes are material on this Website, and where required by applicable law, we will obtain your consent. For your information, the date this Policy was last updated is listed at the top of this page. Your continued use of this Website after any such changes have been made signifies and confirms your acceptance of any changes or amendments to this Policy.

8. **Children Under the Age of 18.** This Website is not intended for children under eighteen (18) years of age. No one under 18 years of age may access or provide any information on this Website. We do not knowingly collect personal information from children under 18 years of age.

9. **California Disclosures.** California Law requires us to provide certain disclosures to users of this Website. Shine the Light Disclosure. Civil Code Section 1798.83 permits California residents that use this Website to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please contact us at info@Over65Advantage.com. Please note that this section does not prohibit disclosure made for non-marketing purposes.

Do Not Track Disclosures. Business and Professions Code Section 22575(b) requires websites to disclose their practices with respect to the use of tracking technology made by third parties and whether this Website honors web browser do-not-track signals. No third parties are able to collect personally identifiable information you provide on this Website. At this time, Over65Advantage does not respond to do-not-track browser settings or signals.

10. **Contact Us.** If you have any questions or comments regarding this Policy or our practices, please reach out to us at info@Over65Advantage.com.