

MORNING STAR PRIVACY POLICY

Morning Star Consulting (“**Company**”, “**we**”, or “**us**”) respects your privacy and is committed to protecting it. That is why we have developed this Privacy Policy which describes the types of personal information we collect about you, how we use the information, with whom we share it, and the choices available to you regarding how we use your personal information. We also describe how we safeguard your personal information and how you can contact us about our privacy practices (the “**Privacy Policy**”).

This Privacy Policy governs your access to and use of www.morningstarconsultant.com, including any content, functionality and services offered on or through morningstarconsultant.com (the “**Website**”), whether as a guest or a registered user.

When accessing the Website, the Company will learn certain information about you, both automatically and through voluntary actions you may take, during your visit. This policy applies to information we collect on the Website and in email, text, or other electronic messages between you and the Website.

This page contains the Privacy Policy for the Site, as well as for any other websites or microsites including social media pages operated by Morning Star Consultive Services (collectively and together with the Site, the “**Sites**”), and for web applications, tools, forums, or social media pages offered by the company on the Sites, and for any online services offered by Morning Star Consultive Services, including but not limited to providing information regarding our consulting, courses, retail services, coaching and mentoring support services, resources, or any coaching by telephone, email or online (together with the Sites, the “**Service**”).

Please read the Privacy Policy carefully before you start to use the Website. **By using the Website or by clicking to accept or agree to the Terms of Use when this option is made available to you, you accept and agree to be bound and abide by the Privacy Policy.** If you do not want to agree to the Privacy Policy, you must not access or use the Website.

DEFINITIONS

For the purposes of this Privacy Policy, the following words have the following meanings:

“**collection**” means the act of gathering, acquiring, recording, or obtaining personal information from any source, including third parties, by any means.

“**Company**” Morning Star Consultive Services, Morning Star Consulting, MSCS

“**consent**” means voluntary agreement with the collection, use and disclosure of personal information for defined purposes. Consent can be either express or implied and can be provided directly by the individual or by an authorized representative, such as a parent or guardian. Express consent is permission that is granted by an individual taking a positive step to signify consent and may be given orally, electronically or in writing. Implied consent is the assumption of consent that can reasonably be inferred from a user’s action or inaction.

“user” means an individual who uses the Service provided by Morning Star Consultive Services, including anyone else who accesses or visits the Sites.

“disclosure” means making personal information available to a third party.

“employee” means an employee of Morning Star Consultive Services, and for the purpose of this Privacy Policy only, includes agents, independent and other contractors performing services for Morning Star Consultive Services.

“Personal information” means information about an identifiable individual, but not aggregated information that cannot be associated with a specific individual.

“Registered user” means a user who has created and registered an account with Morning Star Consultive Services, as well as a Subscribing Organization that has created and registered an account or accounts with Morning Star Consultive Services.

“Subscribing Organization” means a company, entity, person or organization, including any business that has subscribed to the Service.

“Third party” means an individual other than the user, or the user's agent, or an organization outside Morning Star Consultive Services or a Subscribing Organization.

“use” means the treatment, handling, and management of personal information by and within Morning Star Consultive Services.

CHILDREN UNDER THE AGE OF 13

Our website is not intended for children under 13 years of age. No one under age 13 may provide any information to or on the Website. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on this Website or on or through any of its features/register on the Website, make any purchases through the Website, use any of the interactive or public comment features of this Website or provide any information about yourself to us, including your name, address, telephone number, email address, or any screen name or username you may use.

If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us at info@morningstarconsultant.com.

INFORMATION WE COLLECT ABOUT YOU

When you access the Website, the Company will learn certain information about you during your visit.

Information You Provide to Us. The Website provides various places for users to provide information. We collect information that users provide by filling out forms on the Website, communicating with us via contact forms, responding to surveys, search queries on our search

feature, providing comments or other feedback, and providing information when ordering a product or service via the Website.

We use information you provide to us to deliver the requested product and/or service, to improve our overall performance, and to provide you with offers, promotions, and information.

Information We Collect Through Automatic Data Collection Technology. As you navigate through our website, we may use automatic data collection technologies including Google Analytics to collect certain information about your equipment, browsing actions, and patterns. This will generally include information about your location, your traffic pattern through our website, and any communications between your computer and our website. Among other things, we will collect data about the type of computer you use, your Internet connection, your IP address, your operating system, and your browser type.

The information we collect automatically is used for statistical data and will not include personal information. We use this data to improve our website and our service offerings. To the extent that you voluntarily provide personal information to us, our systems will associate the automatically collected information with your personal information.

USE OF COOKIES AND PIXELS

Similar to other commercial websites, our website utilizes a standard technology called “cookies” and server logs to collect information about how our site is used. Information gathered through cookies and server logs may include the date and time of visits, the pages viewed, time spent at our site, and the websites visited just before and just after our own, as well as your IP address.

A cookie is a very small text document, which often includes an anonymous unique identifier. When you visit a website, that site’s computer asks your computer for permission to store this file in a part of your hard drive specifically designated for cookies. Each website can send its own cookie to your browser if your browser’s preferences allow it, but (to protect your privacy) your browser only permits a website to access the cookies it has already sent to you, not the cookies sent to you by other sites.

The Company reserves the right to use technological equivalents of cookies, including social media pixels. These pixels allow social media sites to track visitors to outside websites so as to tailor advertising messages users see while visiting that social media website. The Company reserves the right to use these pixels in compliance with the policies of the various social media sites.

THIRD PARTY USE OF COOKIES

Some content or applications, including advertisements, on the Website are served by third parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across

different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly.

EMAIL INFORMATION

If you choose to correspond with us through email, we may retain the content of your email messages together with your email address and our responses. We provide the same protections for these electronic communications that we employ in the maintenance of information received online, mail, and telephone. This also applies when you register for our website, sign up through any of our forms using your email address or make a purchase on this site. For further information see the email policies below.

EMAIL POLICIES

We are committed to keeping your e-mail address confidential. We do not sell, rent, or lease our subscription lists to third parties, and will not disclose your email address to any third parties except as allowed in the section titled Disclosure of Your Information.

We will maintain the information you send via e-mail in accordance with applicable federal law.

All e-mails sent from our organization will clearly state who the e-mail is from and provide clear information on how to contact the sender. In addition, all e-mail messages will also contain concise information on how to remove yourself from our mailing list so that you receive no further e-mail communication from us.

Our mass emails provide users the opportunity to opt-out of receiving communications from us and our partners by reading the unsubscribe instructions located at the bottom of any e-mail they receive from us at anytime.

Users who no longer wish to receive our newsletter or promotional materials may opt-out of receiving these communications by clicking on the unsubscribe link in the e-mail.

HOW AND WHY, WE COLLECT INFORMATION

The Company collects your information in order to record and support your participation in the activities you select. If you register to download a book or resources, sign up for our newsletter, and/or purchase a product from us, we collect your information. We use this information to track your preferences and to keep you informed about the products and services you have selected to receive and any related products and/or services. As a visitor to this Website, you can

engage in most activities without providing any personal information. It is only when you seek to download resources and/or register for services that you are required to provide information.

If you are outside the European Union and opt to receive any free resources, participate in any free training programs, register for a webinar, register for a live event, register for a seminar, or purchase any products sold by the Company on this Website, we will automatically enroll you to receive our free email newsletter. If you do not wish to receive this newsletter, you can unsubscribe anytime. We include an “unsubscribe” link at the bottom of every mass email we send. If you ever have trouble unsubscribing, you can send an email to info@morningstarconsultant.com requesting to unsubscribe from future emails.

If you are in the European Union and opt to receive any free resources, participate in any free training programs, register for a webinar, register for a live event, register for a seminar, or purchase any products sold by the Company on this Website, we will only enroll you to receive our free email newsletter if you affirmatively consent to it. If you do not wish to receive this newsletter, you can unsubscribe anytime. We include an “unsubscribe” link at the bottom of every email we send. If you ever have trouble unsubscribing, you can send an email to info@morningstarconsultant.com requesting to unsubscribe from future emails.

HOW DO WE USE THE INFORMATION THAT YOU PROVIDE TO US?

We use personal information for purposes of presenting our website and its contents to you, providing you with information, providing you with offers for products and services, providing you with information about your subscriptions and products, carrying out any contract between you and the Company, administering our business activities, providing customer service, and making available other items and services to our customers and prospective customers.

From time-to-time, we may use the information you provide to us to make you offers to purchase products and services provided by third parties in exchange for a commission to be paid to us by such third parties. Should you opt to take part in such promotions, the third parties will receive your information.

From time-to-time, we may use the information you provide to us to display advertisements to you that are tailored to your personal characteristics, interests, and activities.

DISCLOSURE OF YOUR INFORMATION

As a general rule, we do not sell, rent, lease, or otherwise transfer any information collected whether automatically or through your voluntary action.

We may disclose your personal information to our subsidiaries, affiliates, and service providers for the purpose of providing our services to you.

We may disclose your personal information to a third party, including a lawyer or collection agency, when necessary to enforce our terms of service or any other agreement between you and the Company.

We may provide your information to any successor in interest in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the Company's assets and/or business.

We may disclose information when legally compelled to do so, in other words, when we, in good faith, believe that the law requires it or for the protection of our legal rights or when compelled by a court or other governmental entity to do so.

HOW DO WE PROTECT YOUR INFORMATION AND SECURE INFORMATION TRANSMISSIONS?

We employ commercially reasonable methods to ensure the security of the information you provide to us and the information we collect automatically. This includes using standard security protocols and working only with reputable third-party vendors. Email is not recognized as a secure medium of communication. For this reason, we request that you do not send private information to us by email. However, doing so is allowed, but at your own risk. Some of the information you may enter on our website may be transmitted securely via a secure medium. Credit Card information and other sensitive information should never be transmitted via email.

The Company may use software programs to create summary statistics, which are used for such purposes as assessing the number of visitors to the different sections of our site, what information is of most and least interest, determining technical design specifications, and identifying system performance or problem areas.

For site security purposes and to ensure that this service remains available to all users, the Company uses software programs to monitor network traffic to identify unauthorized attempts to upload or change information, or otherwise cause damage.

We cannot ensure or warrant the security of any personal information we collect either directly or automatically from you, and you do so at your own risk. We also cannot guarantee that such personal information may not be accessed, disclosed, altered, or destroyed by breach of any of our security safeguards. To the degree that personal information is of a sensitive nature, and in the event of a breach of security, there may be a risk of significant harm to you which includes bodily harm, humiliation, damage to reputation or relationships, loss of employment, business or professional opportunities, financial loss, identity theft, negative effects on the credit record and damage to or loss of property.

RETENTION OF PERSONAL INFORMATION

Morning Star Consultive Services will only keep personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this Policy Privacy and in order to comply with

our legal and regulatory obligations. To determine the appropriate retention period for your information, we consider the amount, nature, and sensitivity of the information, the potential risk of harm from unauthorized use or disclosure of your information, the purposes for which we process your information and whether we can achieve those purposes through other means, and the applicable legal requirements.

We may also retain aggregated non-identifiable personal information indefinitely after your account has been closed for research or statistical purposes.

Please note, if you are a registered user and your account becomes inactive, Morning Star may choose not to retain your User Content, personal information associated with your account, or any other records associated with your account, for a period longer than three years after your account becomes inactive, in which case such information may be destroyed. If your account becomes inactive, you are solely responsible for exporting any such information from your account that you may wish to retain.

ANALYTICS

The Sites employs Google Analytics, a web analysis service from Google Inc., 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA ("Google"). Google Analytics uses "cookies," which are text files placed on your computer, to help the website analyze how users use the Sites, compiling reports on Site's activity for the Sites' operators and providing other services relating to website activity and Internet usage. The information generated by the cookie (including the IP address) is transferred and stored on a Google server located in the United States.

Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other information held by Google.

We may also use additional analytics programs from time to time to process non-personal information about you.

We make no attempt to link this non-personal information with the identity of individuals using the Service. Non-personal information may be permanently archived for future use in any manner whatsoever by ____.

DISABLE GOOGLE ANALYTICS

You can prevent the collection and processing of cookie created data relating to your utilization of the Sites (including your IP) via Google by downloading and installing the browser-plugin available under the following link (<https://tools.google.com/dlpage/gaoptout?hl=en>).

Google currently offers this opt-out tool for Internet Explorer 11, Google Chrome, Mozilla Firefox, Apple Safari and Opera. Further information concerning the terms and conditions of Google's use and data privacy can be found at <https://www.google.com/analytics/terms/us.html> or at <https://policies.google.com/privacy>.

ACCURACY

Morning Star Consultive Services is committed to keeping your personal information as complete, up-to-date, and accurate as is necessary for the purposes for which it is to be used. Morning Star will promptly correct or complete any personal information found to be inaccurate or incomplete. Where appropriate, Morning Star will transmit amended information to third parties having access to the personal information in question. Upon request, Morning Star will provide you with a reasonable opportunity to review the personal information in your file to review its accuracy. Such personal information will be provided within a reasonable time of the request and at a minimal or no cost to you.

Also, upon request, Morning Star will provide an account of the use and disclosure of your personal information and, where reasonably possible, will state the source of the information. In providing an account of disclosure, Morning Star will provide a list of organizations to which it may have disclosed personal information about you when it is not possible to provide an actual list.

PRIVACY POLICY CHANGES

We may modify this Privacy Policy to accommodate changes in our services, changes in technology and legal developments. If we make changes to this Privacy Policy, we will provide notice through our Services, or by other means to provide you the opportunity to review the changes before they become effective. For example, we may place a prominent notice on the Sites or e-mail you to let you know of an updated Privacy Policy.

If we make significant changes to this Privacy Policy, we will provide at least 30 days' notice through our Services, or by other means, to provide you the opportunity to review the changes and provide your required consent before they become effective. We will notify you by email to the email address specified in your account and/or through a notice on the Website home page. The date the privacy policy was last revised is identified at the bottom of the page. You are responsible for ensuring that Morning Star have an up-to-date active and deliverable email address for you, and for periodically visiting our website and this privacy policy to check for any changes.

A significant change may be using personal information for a new purpose or disclosures to new third parties.

You acknowledge that your continued use of our Services after we modify this Privacy Policy, publish, or send a notice about our changes to this Privacy Policy means that the collection, use and sharing of your personal data is subject to the updated Privacy Policy.

If you object to any changes to the Privacy Policy, you may close your account and no longer visit our website or social media sites or use our resources.

Whenever we update the Privacy Policy, we will change the date below to indicate when the changes were made.

CORPORATE REORGANIZATION AND BUSINESS TRANSFERS

We may also disclose your personal information in connection with a corporate re-organization, a merger or amalgamation with another entity, a sale of all or a substantial portion of our assets

or stock, including any due diligence exercise carried out in relation to the same, provided that the information disclosed continues to be used for the purposes permitted by this Privacy Policy by the entity acquiring the information.

CHANGE OF PURPOSE

We will only use your personal information for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If we need to use your personal data for an unrelated purpose, we will notify you and obtain your express consent to do so pursuant to Section 17.

Please note that we may process your personal data without your knowledge or consent where this is required or permitted by law.

INTERNATIONAL TRANSFERS

Your personal information may be stored and processed in any country where we engage third party service providers (e.g., Canada, United States). While such information is outside of your country of residence, it is subject to the law of the country in which it is held, and may be subject to disclosure to the governments, courts, or law enforcement or regulatory agencies of such other country, pursuant to the laws of such country. However, our practices will at all times continue to be governed by this Privacy Policy.

Morning Star Consultive Services has measures in place to ensure that when your personal information is transferred internationally, it is subject to appropriate safeguards in accordance with data protection laws. These measures typically include contractual safeguards stipulating the confidentiality of the information and the purposes for which it is to be used.

VISITORS' GDPR RIGHTS

If you are within the European Union, you are entitled to certain information and have certain rights under the General Data Protection Regulation. Those rights include:

We will retain the any information you choose to provide to us until the earlier of: (a) you are asking us to delete the information, (b) our decision to cease using our existing data providers, or (c) the Company decides that the value in retaining the data is outweighed by the costs of retaining it.

You have the right to request access to your data that the Company stores and the rights to either rectify or erase your personal data. You have the right to seek restrictions on the processing of your data. You have the right to object to the processing of your data and the right to the portability of your data.

To the extent that you provided consent to the Company's processing of your personal data, you have the right to withdraw that consent at any time, without affecting the lawfulness of processing based upon consent that occurred prior to your withdrawal of consent.

You have the right to lodge a complaint with a supervisory authority that has jurisdiction over issues related to the General Data Protection Regulation. We require only the information that is reasonably required to enter into a contract with you. We will not require you to provide consent for any unnecessary processing as a condition of entering a contract with us.

COMPLAINTS

Morning Star Consultive Services will promptly investigate all complaints concerning our compliance with the Privacy Policy and our dealings with your personal information. If a complaint is found to be justified, Morning Star Consultive Services will take appropriate measures to resolve the complaint, including, if necessary, amending our policies and procedures. You will be informed of the outcome of the investigation regarding your complaint.

WITHDRAWING CONSENT

You may withdraw your consent to the collection, use or disclosure of your personal information by Morning Star Consultive Services at any time, subject to legal or contractual restrictions and reasonable notice. In certain circumstances, your withdrawal of consent may result in the inability of Morning Star Consultive Services to continue providing aspects or optimization of the Service to you. Please contact Morning Star Consultive Services for more information regarding the implications of withdrawing consent.

UNSUBSCRIBE FROM COMMERCIAL ELECTONIC MESSAGES

If you no longer wish to receive commercial electronic messages from Morning Star Consultive Services regarding our new products or services, promotions, or other similar communications, you may email to unsubscribe info@morningstarconsultants.com. Please note that, after you unsubscribe, Morning Star Consultive Services may still send electronic communications to you in certain limited circumstances, such as to provide you with Service notifications and billing information, or to provide information that Morning Star Consultive Services is legally obligated to provide you.

CONTACT US

Morning Star Consultive Services welcomes your questions or comments regarding the Privacy Policy.

To submit an inquiry, complaint, request a review of your personal information, correct, or update your personal information, withdraw your consent, or request more information or additional copies of the Privacy Policy contact:

Morning Star Consultive Services
92 Rossmere Cres, Winnipeg, Mb Canada
Email Address: info@morningstarconsultant.com
Effective as of July 16, 2021