

TYLER & ASSOCIATES, INC.

PRIVACY POLICY

MP TYLER & ASSOCIATES, INC. take the privacy of its customers very seriously. The following Privacy Policy is to provide information about how we treat personally identifiable information. We provide this Privacy Policy because you have a right to know what information we collect, how it is protected and used, and the circumstances under which it may be disclosed. If you have comments, suggestions, questions, or concerns about our Privacy Policy, please contact us via email at info@mptylerassociatesinc.com: MP Tyler & Associates, Inc., Office of Compliance & Ethics, Attn: Chief Executive Officer/President, P.O. Box 791 Lansing, IL 60438, USA.

Online Privacy Standards. While there are no official standards governing privacy practices on the internet, we follow the principles supported by the Federal Trade Commission's Fair Information Practices Principles, currently available at <http://www.ftc.gov/reports/privacy3/fairinfo.htm>.

MP Tyler & Associates, Inc's Policy Covers. This policy covers how MP Tyler & Associates, Inc., treats personally identifiable information that we obtain when you visit the MP Tyler & Associates, Inc.'s website or use the MP Tyler & Associates, Inc.'s services (the "Service").

We regard personally identifiable information as information that someone can use to identify or contact you in person, such as real name, telephone number, birth date, email address, or physical mailing address. Information that we use internally to identify you as a user in our system, such as your selected username, is not considered personally identifiable information.

What This Policy Does Not Cover. This policy does not cover the privacy practices of affiliates websites that we do not own or control. Likewise, this Policy does not cover the online privacy practices of any of the affiliates' services whether they create websites using the tools supplied by the Service or host their sites through the Service. For your best on-line experience, we encourage our customers to review the policies of MP Tyler & Associates, Inc. before submitting any personal information.

1. HOW WE COLLECT INFORMATION

A. Information You Provide.

Information: During your review process of our services, we may collect your email address, address, and your name. Therefore, you will choose a username that we will use to identify you in our system (When applicable). Also, since our service is not intended for children (see our Terms and Conditions of Service/Agreements for further information birth month and year information is requested to assist us in blocking access to children).

Optional Customer Profile Information. During the Customer registration process, you will have the opportunity to provide us with additional optional information about yourself, to help us deliver a more personalized experience to you. For example, you can sign up for MP TYLER & ASSOCIATES, INC.'S insurance program when registering online with MP TYLER & ASSOCIATES, INC.. You can provide us with as much or as little of this optional information as you like. You may also choose to

provide us with information you use to access web services of our partners, such as your username or ID for PayPal®, if you choose to pay for Services using your PayPal account. We use this information to enable easy access to your favorite services throughout our website.

Access To Your Personal Information. In general, we make it easy for you to view any personally identifiable information we have collected from you in your Customer Profile, where you can add, edit, or remove information as you see fit. You can always access your Customer Profile by logging in to your “Returning Customers” page from the link on our homepage.

B. Information We Do Not Collect.

You must be at least eighteen (18) years of age or older to establish a customership, and to review an MP Tyler & Associates, Inc. website.

MP Tyler & Associates, Inc. does not knowingly collect or solicit personal information from anyone under the age of 18 or knowingly allow such persons to register within our account. If you are under 18, please do not send any information about yourself to us, including your name, address, telephone number, or email address. No one under age 18 is allowed to provide any personal information to or on the Service. In the event that we learn that we have collected personal information from a child under age 18 without verification of parental consent, we will delete that information as quickly as possible. If you believe that we might have any information from or about a child under 18, please contact MP TYLER & ASSOCIATES, INC. Department of Compliance and Ethics at (312) 376-6365.

Social Security Numbers

We do not ask for or require your social security number to use or to access any part of our site.

C. Information We Track.

Log Files. Like many websites, we gather certain anonymous, non-personal information automatically and store it in web server log files. This information includes internet protocol addresses, browser type, internet service provider (ISP), site entry/exit pages, operating system, date/time stamp, and clickstream data. We use this information to improve our site, analyze trends, administer the site, track users’ movements around the site, and gather aggregate information about our user base as a whole. Sometimes when we track individual users’ movements around the site we need to tie this information to personally identifiable information for our internal use in order to assist a site owner or user to solve a technical problem raised in a problem report. “Aggregate information” is data we collect about a group or category of services or users from which individual user identities have been removed, and therefore does not include your personally identifiable information.

Cookies. A cookie is a small text file that is stored on a user’s computer for record-keeping purposes. It can also help us understand how our site visitors click to our site, and what pages they view during their visit. Like many websites, we store an encrypted cookie on your computer, so we can identify you when you come back to our website without requiring you to log-in every time (these are sometimes called “persistent cookies”). Cookies also allow us to track and understand the interests of our users to enhance the overall experience on our site.

You can set your web browser software to disable cookies. To do so, please refer to the help section of your specific browser for more information on how to manage or disable cookies. If you disable cookies, you may still view our site, but some areas of our site will not work properly.

Some of our business partners, such as advertisers, may also use cookies on our site. We have no access

to or control over these cookies, and, as noted above, this privacy policy does not govern the use of cookies by our business partners or advertisers.

2. HOW WE USE INFORMATION.

Communication of Service-Related Announcements. We use emails and/or prominent notifications on our website as our primary means to inform our users of service-related announcements about MP Tyler & Associates, Inc.'s Service. We may use your email address to deliver important service-related announcements. Example service-related announcements include: requests for a password reset, important security or server maintenance updates, software updates, upgrades, and new releases, or policy changes. These service-related announcements are considered a fundamental part of the Service, and users cannot opt-out of these email announcements.

Promotional Announcements. In order to improve the experience for our users, we may offer you the ability to sign up for optional email communications, such as regular updates from our business website, or email alerts and newsletters for specific web guides. These communications are enhancements to our service and are entirely optional. We will ask for your consent before sending you promotional communications and will make it easy for you to unsubscribe from these communications, either through the emails or through your customer profile page.

On Our Website. We may use information provided by you on our website in the following ways:

- **Identification of Customers by Username.** As explained further in our Terms of Services when you post information to the MP Tyler & Associates, Inc. website (such as posting a comment or giving feedback about the site, asking or answering questions through a bulletin board or other interactive features), you will be identified by your username as the author of that post, comment, or action.
- **For Site Statistics.** As noted above, we use information collected from our web log files to calculate and publish anonymous, non-personal, aggregate statistics that we believe our users are interested in viewing. For example, we track and publish the total number of users who have viewed a particular web page. We publish this data in aggregate form only, and do not tie it to any personally identifiable information.

For Internal Reporting and Internal Analysis. As noted above, we use information gathered from log files and cookies to improve our site, analyze trends, administer the site, track users' movements around the site, and to gather aggregate information about our user base as a whole. Also, as explained above, sometimes when we track individual users' movements around the site we need to tie this information to personally identifiable information for our internal use in order to assist a site owner or user to solve a technical problem raised in a problem report. We do not share this sort of personally identifiable information with any third party without your consent.

3. HOW WE SHARE AND DISCLOSE INFORMATION

On Our Website. We may choose to provide a group blog or message board in the future. These features would allow you to communicate with other Customers by posting public messages. Please be aware that what you write in these public messages can be viewed, collected or used by anyone who visits our website. We are not responsible for any personally identifiable information that you submit or permit others to submit through public messages.

Sharing, Renting, and Selling Information We Collect With Third-Parties.

We will neither rent nor sell your personally identifiable information to anyone. Occasionally we share anonymous, non-personal, aggregate information about our user base with affiliated partners or advertisers, and, as mentioned above, we may publish these aggregate usage statistics on our website for the interest of our users. We do not tie this shared or published data to personally identifiable information.

As Necessary In Legal Circumstances. We reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or to comply with a judicial proceeding, court order, or legal process served on our website.

As Necessary In An Acquisition. If our company is acquired, all our assets, including Customer information, may be transferred to the acquiring company. At that time, your Customer information may become subject to the acquiring company's privacy policy. Before we transfer your Customer information, we will notify you either by email or by posting a prominent notice on our site, and we will remind you of your ability to add, edit or delete your personally identifiable information from your Customer Profile Page in advance of any such transfer.

Linked Services. In some cases, we allow you to access or link to other web services through our website, such as PayPal®. We make it easy for you to determine when you are accessing or linking to these other web services through our website. In all of these cases, our affiliated partners may choose to collect your personal information as they deem appropriate. As noted above, we are not responsible for or in control of how our affiliated partners collect, use, or disclose your information obtained through these linked services. We encourage you to be aware when you are using these services and, for your best on-line experience, we encourage you to review their policies before submitting any personal information to them.

4. HOW WE KEEP INFORMATION SECURE

We implement security measures designed to protect your information from unauthorized access. Your email address is protected and we will not send your advertisement or unsolicited materials. You and your child's(ren) personal information will be safe and secured by a two-step verification through our DNS server and proxy. We further protect your information from potential security breaches by implementing certain technological security measures including encryption, firewalls and secure socket layer technology. However, these measures do not guarantee that your information will not be accessed, disclosed, altered or destroyed by breach of such firewalls and secure server software. By using our Service, you acknowledge that you understand and agree to assume these risks.

5. YOUR PERSONAL CHOICES

Receiving Communications. If you subscribe to any optional promotional communications, you will be able to unsubscribe from them through your customer profile page or through the emails we send you.

Editing and Deleting Customer Profile Information. You can view the personally identifiable information we have collected from you in your Customer Profile Page where you can add, edit, or delete it as you see fit. You may also request deletion of your Customer account through your Customer Profile Page. Your Customer Profile is always available by logging in to your "My Account" page from the link on our homepage at info@mptylerassociatesinc.com

6. FOR OUR CANADIAN CUSTOMERS AND VISITORS.

Canadian citizens, except under circumstances defined by law, are entitled to access the personally identifiable information about you collected by MP Tyler & Associates, Inc. by writing to: Chief Executive Officer/President, MP TYLER & ASSOCIATES, INC., 2596 Logan Lane, Lynwood, IL, 60411, USA. We may ask you to pay an administrative fee for accessing or copying your information, but will inform you of the anticipated charges and confirm that you want us to proceed before processing your request. If you believe that the personally identifiable information about you that we have collected is incomplete or inaccurate, we will correct the information upon verification of the omission or error and of the identity of the person requesting the change. If you wish additional information about our personal identifiable management, to access, correct or have us investigate any matters in relation to your personally identifiable information please contact us at the above address or email us at info@mptylerassociatesinc.com.

7. UPDATES TO OUR PRIVACY POLICY

From time to time, we will review and make changes to our privacy policy. When we do so, we will either notify you by email or place a prominent notice on our website. The most recent version of our privacy policy is always available from a link on our homepage at www.mptylerassociatesinc.com.

Privacy Policy for www.mptylerassociatesinc.com (referred to hereafter as "the Website")

Please note: The Website privacy policy changes from time to time and changes are effective upon posting. Please check back frequently for updates as it is your sole responsibility to be aware of changes. The Website does not provide notices of changes in any manner other than by posting the changes at this web site.

If you do not agree with the terms of this privacy policy please do not provide any information to the Website or use any of the services or products offered or provided on any of the websites referred to in this privacy policy.

The information collection, use, and dissemination practices of the Website:

This policy applies to the Website's collection, use, storage and disclosure of information by the Website on its (a) websites, including all its divisions, subsidiaries and related companies (collectively, "the Websites"), (b) on various third party websites, and (c) to the Website's other information collection, including the purchase of customer lists from third parties. The Website is not responsible for the information collection or privacy practices of third web sites or applications.

1. Collection of Information

1.1 Survey Information

Our website collects information from individuals by various methods, including, but not limited to, when an individual voluntarily completes a survey, order form, or a registration page either online or offline, or by means of online or offline surveys, order forms, or registration pages operated by third parties (collectively, a "Survey"). (As used herein, "online" means using the Internet, including the Website, and related technologies, and "offline" means by methods other than online, including in person, in the postal mail, using telephones and cell phones, and other similar means.) In the Surveys, the Website or a third party (a "Third Party") may ask an individual to provide various information to the Website, which may include his or her name, email address, street address, zip code, telephone numbers (including cell phone numbers and carriers), birth date, gender, salary range, education and marital status, occupation, social security number, employment information, personal and online interests, and such other information as may be requested from time to time (together, "Survey Information"). The Website may also collect information concerning an individual from another source and uses that information in combination with information provided from this web site. Completing the Surveys is completely voluntary, and individuals are under no obligation to provide survey information to the Website or Third Party, but an individual may receive incentives from the Website or a Third Party in exchange for providing Survey Information to the Website.

1.2 Other Information

Other occasions when the Website obtains information from individuals include (1) when an individual is making a claim for a prize or seeking to redeem an incentive offered by the Website or by a third party, (2) when an individual requests assistance through the Website's customer service department, and (3) when an individual voluntarily subscribes to a service or newsletter on the Website (together, "Other Information").

1.3 Cookies, Web Beacons, and Other Info Collected Using Technology

Our website currently uses cookie and web beacon technology to associate certain Internet-related information about an individual with information about the individual in our database. Additionally, the Website may use other new and evolving sources of information in the future (together, "Technology Information").

(a) Cookies

Cookies are small amounts of data stored on the hard drive of the individual's computer that allows the Website to identify the individual with his or her corresponding data that resides in the Website's database. Individuals who use the Websites need to accept cookies in order to use all of the features and functionality of the Websites.

(b) Web Beacons

A web beacon is programming code that can be used to display an image on a web page, but can also be used to transfer an individual's unique user identification (often in the form of a cookie) to a database and associate the individual with previously acquired information about an individual in a database. This allows the Website to track certain web sites an individual visits online. Web beacons are used to determine products or services an individual may be interested in, and to track online behavioral habits for marketing purposes.

(c) New Technology

Use of technology on the Internet, including cookies and web beacons, is rapidly evolving, as is the Website's use of new and evolving technology. As a result, the Website strongly encourages individuals to revisit this policy for any updates regarding its use of technology.

1.4 Outside Information

Website may receive information about individuals from third parties or from other sources of information outside of the Website including information located in public databases ("Outside Information").

1.5 Individual Information

Used herein, Individual Information means Survey Information, Third Party List Information, Other Information, Technology Information, and Outside Information, and any other information the Website gathers or receives about individuals.

1.6 No Information Collected from Children

Our website will never knowingly collect any personal information about children under the age of 18. If the Website obtains actual knowledge that it has collected personal information about a child under the age of 18, that information will be immediately deleted from our database. Because it does not collect such information, the Website has no such information to use or to disclose to third parties. The Website has designed this policy in order to comply with the Children's Online Privacy Protection Act ("COPPA").

1.7 Credit Card Information

Our website may in certain cases collect credit card numbers and related information, such as the expiration date of the card ("Credit Card Information") when an individual places an order or makes a payment from the Website via the third party PayPal, if needed. When the Credit Card Information is submitted to the Website, such information is encrypted and is protected with SSL encryption software. The Website will use the Credit Card Information for purposes of processing and completing the purchase transaction, and the Credit Card Information will be disclosed to third parties only as necessary to complete the purchase transaction.

2. Use of Individual Information

2.1 Discretion to Use Information

MP TYLER & ASSOCIATES, INC. may use individual information for any legally permissible purpose at company's sole discretion.

The following paragraphs in Section 2 describe how the Website currently uses Individual Information, but the Website may change or broaden its use at any time. As noted below, the Website may update this policy

from time to time. The Website may use Individual Information to provide promotional offers to individuals by means of email advertising, direct mail marketing, online banner advertising, and package stuffers, among other possible uses. If you do not wish us to use personal information about you to promote or sell our products and services or to sell, transfer or otherwise provide personal information about you to third parties, please inform us by contacting MP TYLER & ASSOCIATES, INC. Office of Compliance & Ethics using the information at the bottom of this document and we will certainly honor your request.

2.2 Email

Website uses Individual Information to provide promotional offers by email to individuals. The Website may maintain separate email lists for different purposes. If email recipients wish to end their email subscription from a particular list, they need to follow the instructions at the end of each email message to unsubscribe from the particular list.

2.2(a) Content of Email Messages

In certain commercial email messages sent by the Website, an advertiser's name will appear in the "From:" line but hitting the "Reply" button will cause a reply email to be sent to the Website. The "Subject:" line of the Website email messages will usually contain a line provided from the advertiser to the Website.

2.2(b) Solicited Email

Our website only sends email to individuals who have agreed on the Websites to receive email from the Website or to individuals who have agreed on third party websites to receive email from third parties such as the Website. The Website does not send unsolicited email messages. As a result, statutes requiring certain formatting for unsolicited email are not applicable to the Website's email messages.

2.3 Targeted Advertising

Our website uses Individual Information to target advertising to an individual. When an individual is using the Internet, the Website uses Technology Information (see also Section 2.5 below) to associate an individual with that person's Individual Information, and the Website attempts to show advertising for products and services in which the person has expressed an interest in the Surveys, indicated an interest by means of Technology Information, and otherwise. The Website may, at its discretion, target advertising by using email, direct mail, cell phones, and other means of communication to provide promotional offers.

2.4 Use of Technology Information

Our website uses Technology Information (1) to match a person's Survey Information and Third Party List Information to other categories of Individual Information to make and improve profiles of individuals, (2) to track a person's online browsing habits on the Internet, (3) to determine which areas of the Website's web sites are most frequently visited. This information helps the Website to better understand the online habits of individuals so that the Website can target advertising and **promotions to them.**

2.5 Profiles of Individuals

Our website uses Individual Information to make a profile of an individual. A profile can be created by combining Survey Information and Third Party List Information with other sources of Individual Information such as information obtained from public databases.

2.6 Storage of Individual Information

Our website stores the Individual Information in a database on the Website's computers. Our computers have security measures (such as a firewall) in place to protect against the loss, misuse, and alteration of the information under the Website's control. Notwithstanding such measures, the Website cannot guarantee that its security measures will prevent the Website's computers from being illegally accessed, and the Individual Information on them stolen or altered.

3. Dissemination of Individual Information

3.1 Order Fulfillment

Our website will transfer Individual Information to third parties when necessary to provide a product or service that a person orders from such third party while using the Website or when responding to offers provided by the Website.

3.2 Legal Process

Our website may disclose Individual Information to respond to subpoenas, court orders, and other legal processes.

3.3 Summary Data

Our website may sell or transfer non-individualized information, such as summary or aggregated anonymous information about all persons or sub-groups of persons.

3.4 Access

Individuals have access to their Individual Information collected to provide an opportunity for an individual to correct, amend, or delete such information. Access can be obtained by contacting customer service using the information at the bottom of this document. The Website may also grant advertising clients and email services providers access to an individual's email address to verify the origin of the Individual Information collected.

4. Privacy Practices of Third Parties

4.1 Advertiser cookies and web beacons

Advertising agencies, advertising networks, and other companies (together, "Advertisers") who place advertisements on the Websites and on the Internet generally may use their own cookies, web beacons, and other technology to collect information about individuals. The Website does not control Advertisers' use of such technology and the Website has no responsibility for the use of such technology to gather information about individuals.

4.2 Links

Our websites and email messages sometimes contain hypertext links to the web sites of third parties. The Website is not responsible for the privacy practices or the content of such other web sites. Linked web sites may contain links to web sites maintained by third parties. Such links are provided for your convenience and reference only. The Website does not operate or control in any respect any information, software, products or services available on such third party web sites. The inclusion of a link to a website does not imply any endorsement of the services or the site, its contents, or its sponsoring organization.

4.3 Affiliated Companies

Our website may disclose, transfer, and sell Individual Information to entities affiliated with the Website at the Website's **discretion**.

5. Unsubscribe Procedures

If you wish to discontinue receiving email messages from the Website please inform us by contacting customer service using the information at the bottom of this document. We reserve the right to add Individual Information to multiple lists maintained by the Website. For more information about protecting your privacy, you may wish to visit: www.ftc.gov. If you have questions about this policy, please inform us by contacting

customer service using the information at the bottom of this document. Company Address (Please do NOT send products or packages to this address):

MP TYLER & ASSOCIATES, INC..

Office of Compliance & Ethics

P.O. Box 791

Lansing, IL 60438

Telephone: 1-312-376-6365 - Monday to Friday 9am-5pm CST

info@mptylerassociatesinc.com