

PRIVACY POLICY

This Privacy Policy ("**Policy**") describes (i) the types of information RiskTechers, LLC ("**RiskTechers**") may collect from you or that you may provide when you visit and use RiskTechers' website, RiskTechers.com, all RiskTechers services and products, and all software and mobile applications associated with RiskTechers and RiskTechers.com (collectively, the "**Site**"); and (ii) RiskTechers' practices for collecting, using, maintaining, protecting, and disclosing that information.

Please read this Policy carefully to understand RiskTechers' policies and practices regarding your information. If you do not agree with RiskTechers' policies and practices, do not use the Site. By accessing or using the Site, you agree to this Policy. This Policy may change from time to time, without notice. Your continued use of this Site after RiskTechers makes changes is deemed to be acceptance of those changes, so please check this Policy periodically for updates. This Policy incorporates the terms of the RiskTechers Terms and Conditions (the "**Terms**"), which can be found www.risktechers.com; together, the Policy and Terms govern your use of the Site.

1. Children Under the Age of 13. The Site is not intended for children under thirteen (13) years of age. No one under age thirteen (13) may provide any information to the Site. RiskTechers does not knowingly collect personal information from children under thirteen (13). If you are under thirteen (13), do not use or access the Site in any fashion. If you believe RiskTechers may have any information from or about a child under thirteen (13), please contact RiskTechers at [\(833\) 412-3355](tel:833-412-3355).

2. Information Collected and How it is Used.

(a) Information Collected. RiskTechers collects several types of information from and about users of the Site, including information:

(i) by which you may be personally identified, such as name, postal address, e-mail address, telephone number, or any other identifier by which you may be contacted online or offline;

(ii) that is about you but individually does not identify you; and

(iii) about your internet connection, the equipment you use to access the Site, and usage details.

(b) When Information is Collected. RiskTechers collects information:

(i) directly from you when you provide it to RiskTechers; and

(ii) automatically as you navigate through the Site. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies.

(c) Information You Provide. The information RiskTechers collects on or thru the Site may include:

(i) information that you provide by filling in forms on the Site. This includes information provided at the time of registering to use a specific aspect of the Site, subscribing to any applicable subscriptions that may be offered from time to time, posting material, or requesting further information from or otherwise communicating with the Site. RiskTechers may also ask you for information when you report a problem with the Site;

(ii) records and copies of your correspondence (including email addresses), if you contact RiskTechers;

(iii) your responses to surveys that you may be asked to complete for research or feedback purposes;

(iv) details of transactions you carry out through the Site (you may be required to provide certain financial information before using aspects of the Site); and

(v) any search queries or other tool-related inputs.

(d) User Contributions. You also may provide information to be published or displayed on public and private areas of the Site, or transmitted to other users of the Site or third parties (collectively, “*User Contributions*”). Your User Contributions are posted on and transmitted to others at your own risk. Although RiskTechers may limit access to certain pages, please be aware that no security measures are perfect or impenetrable. Additionally, you state that RiskTechers cannot control the actions of other users of the Site with whom you may choose to share your User Contributions. RiskTechers cannot and does not guarantee that your User Contributions will not be viewed by unauthorized persons.

3. Information that may be Collected Through Automatic Data Collection. As you navigate through and interact with the Site, RiskTechers may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

(i) details of your visits to the Site, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Site; and

(ii) information about your computer and internet connection, including your IP address, operating system, and browser type.

4. Usage. The information RiskTechers collects from you assists RiskTechers in offering and improving the Site and to deliver a better and more personalized service, including by enabling RiskTechers to:

- (i) estimate audience size and usage patterns;
- (ii) store information about your preferences, allowing RiskTechers to customize the Site according to your individual interests;
- (iii) speed up your searches;
- (iv) recognize you when you return to the Site;
- (v) present the Site and its contents;
- (vi) provide you with information, products, or services that you may request from the Site;
- (vii) carry out RiskTechers' obligations and enforcing its rights arising from any contracts entered into between you and RiskTechers, including for billing and collection;
- (viii) notify you about changes to the Site or any products or services; and
- (ix) in any other way that RiskTechers may describe when you provide information.

5. Technology Used. The technologies used for automatic data collection may include:

(i) cookies. A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of the Site. Unless you have adjusted your browser setting so that it will refuse cookies, the Site system will issue cookies when you direct your browser to the Site;

(ii) certain features of the Site may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on the Site; and

(iii) web beacons. Pages of the Site may contain small electronic files known as web

beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit RiskTechers, for example, to count users who have visited those pages and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

6. Third Party Use of Cookies and Other Tracking Technologies. Some content or applications, including advertisements, on the Site 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 the Site. 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 and behavioral advertising or other targeted content. RiskTechers does 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.

7. Sharing Information. RiskTechers may share anonymized and aggregated information, like traffic and usage data, for purposes such as analyzing user preferences, user experience, and to improve the Site. RiskTechers does not sell or rent your personal information to third parties. RiskTechers may use your personal information in the following ways:

- (i) for data processing or storage purposes;
- (ii) to subsidiaries and affiliates;
- (iii) with service providers, advisors, other users, and other third parties, to the extent necessary to provide the services or features that you use on the Site;
- (iv) to a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of RiskTechers' assets, whether as a going concern or as a part of bankruptcy, liquidation, or similar proceeding, in which personal information held by RiskTechers is among the assets transferred;
- (v) to comply with any court order, law, or legal process, including to respond to any government or regulatory request;
- (vi) to enforce or apply the Terms, and any other agreements or arrangements that apply to you, including for billing and collection purposes; and
- (vii) if RiskTechers believes disclosure is necessary or appropriate to protect the rights,

property, or safety of RiskTechers, its customers, or others (this includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction).

8. Security. RiskTechers strives to maintain reasonable safeguards and security measures designed to protect the information collected by RiskTechers. Unfortunately, no transmission of information via the internet is 100% secure. Although RiskTechers will do its best to protect your information, RiskTechers cannot guarantee its security; any transmission is at your own risk. RiskTechers strongly recommends that you take every precaution in protecting your information, including using complex passwords, changing your passwords often, and using secure browsers, servers, and devices.

9. Questions and Contact. If you have questions or concerns with this Policy, please contact RiskTechers at [\(833\) 412-3355](tel:8334123355).