

PRIVACY POLICY AGREEMENT

Introduction

K. Kai Anderson (dba Rental Property Mastery), Author of: Retire On Real Estate, is committed to lawful, fair, and transparent collection of your data. This policy governs data collection by us and our affiliates (collectively the "Company") when you purchase or use our products, services, software, and website (collectively the "Services"). It was drafted to help you understand the types of information we collect from you, how we use it, as well as how we share, store and protect it.

If you do not agree with this policy, you should not use our Services. By accessing or using our Services, you agree to this policy, which may change from time to time to better reflect our practices and applicable laws. Your continued use after we make change(s) is deemed acceptance of those changes.

K. Kai Anderson values its users' privacy. This Privacy Policy ("Policy") will help you understand how we collect and use personal information from those who visit our website or make use of our online facilities and services, and what we will and will not do with the information we collect. Our Policy has been designed and created to ensure those affiliated with K. Kai Anderson of our commitment and realization of our obligation not only to meet, but to exceed, most existing privacy standards.

As with most other websites that you may visit, we collect personal information so that we can perform our business activities and functions and provide best possible quality of customer service. We collect, hold, use and disclose personal information for the following purposes:

- to provide our services to you;
- to provide you with access to protected areas of our website;
- to send communications requested by you;
- to respond to your inquiries and provide information or advice about existing and new services;
- to make improvements to our websites and products offered; and
- to comply with any law, rule, regulation, lawful and binding determination, decision or direction of a regulator, or in co-operation with any governmental authority.

This Policy applies to K. Kai Anderson, and it governs any and all data collection and usage by us. Through the use of www.kkaianderson.com and www.yesIcanRORE.com, you are therefore consenting to the data collection procedures expressed in this Policy. We reserve the right to make changes to this Policy at any given time. If you want to make sure that you are up to date with the latest changes, we advise you to frequently visit this page. If at any point in time K. Kai Anderson decides to make use of any personally identifiable information on file, in a manner vastly different from that which was stated when this information was initially collected, the user or users shall be promptly notified by email. Users at that time shall have the option as to whether to permit the use of their information in this separate manner.

Please note that this Policy does not govern the collection and use of information by companies that K. Kai Anderson does not control, nor by individuals not employed or managed by us. If you visit a

website that we mention or link to, be sure to review its privacy policy before providing the site with information. It is highly recommended and suggested that you review the privacy policies and statements of any website you choose to use or frequent to better understand the way in which websites garner, make use of and share the information collected.

Specifically, this Policy will inform you of the following

- What personally identifiable information is collected from you through our website;
- Why we collect personally identifiable information and the legal basis for such collection;
- How we use the collected information and with whom it may be shared;
- What choices are available to you regarding the use of your data; and
- The security procedures in place to protect the misuse of your information.

Information We Collect

It is always up to you whether to disclose personally identifiable information to us, although if you elect not to do so, we reserve the right not to register you as a user or provide you with any products or services. Our websites collect various types of voluntarily-provided and automatically-collected information.

Voluntarily provided information which may include your name, address, email address, billing and/or credit card information etc. which may be used when you purchase products and/or services and to deliver the services you have requested.

Voluntary information is that which you provide voluntarily. For example, you are voluntarily providing personal information to us when you choose to send us an email or fill out an online form. In doing so, you understand that we have a reasonable and lawful basis for collecting this information, (e.g., providing free and paid online services, products, and subscriptions, marketing, comply with law, or satisfy our legitimate business interests) on which to collect, use, and disclose that information for the purpose it is requested and for other reasonable internal business purposes. Please do not provide personal information if you do not want us to collect it. Unfortunately, if this is the case, you will not be able to access to many of the resources and programs offered on our websites.

Here are means by which individuals voluntarily provide personal information and why we retain this information:

- Emails and Online Forms – Retained so that we may respond to you or provide follow-up information on any offerings that may be of interest to you.
- Surveys – Retained to understand customer needs and opinions and to improve customer experience.
- Registering for an Account – Retained to create and manage your account and/or portal.
- Registering for Events or Webinars – Retained to register you for the event, send you communications about the event, and provide additional information on related topics.
- Purchasing a Course – Retained to perform our contractual obligations and provide the products and services purchased, to manage their accounts and communicate with you.

Public Messages, Chat Rooms, Forums, Webinars – Note that personal information that you voluntarily share in the public domain is not covered/protected by this statement. You should be

aware that the information you provide in spaces such as these, as with any public space on the internet, are broadly accessible to the population. These spaces may have additional rules and conditions. Each participant's opinion in such a space is his or her own and should not be considered as reflecting the opinion of K. Kai Anderson. Additionally, please understand that for any forums or Webinars you attend, recordings can be enabled by a meeting or webinar host. By signing up for or otherwise attending any of K. Kai Anderson's, or any other host authorized by K. Kai Anderson, webinar services, including without limitation by attending any K. Kai Anderson meeting or webinar, you expressly acknowledge that we may make and store Recordings for meetings or webinars, and may make such recordings available to hosts and other attendees. If you do not want to be recorded, you can choose to participate silently or leave the meeting or webinar.

Information automatically collected when visiting our website, which may include cookies, third party tracking technologies and server logs.

Cookies are used to measure traffic patterns on our websites, to determine which areas have been visited and to measure transaction patterns in the aggregate, so that we may make improvements to our website and offerings. Our cookies do not collect personal information. If you do not wish to receive cookies, you can set your browser so that your computer does not accept them.

We may use tracking software to review and improve your experience of our Site. We allow third party vendors to use cookies or similar technologies to collect information about your browsing activities over time following your use of the site. For example, we may use Facebook, Click Funnels, Infusionsoft and Google Analytics, a web analytics service provided by Google, Inc. ("Google"). While the anonymous identifiers collected via Google Analytics are not linked with any personally identifiable information you submit while on our Site, you may opt out of Google Analytics data collection, at <https://tools.google.com/dlpage/gaoptout/>.

We are not responsible for the content or the privacy practices of social media platforms, or any third party sites or apps to which we link

The internet activity information collected may include, but does not necessarily include, any of the following:

- Date and time and length of your visit;
- Specific page visited, graphics viewed, and documents downloaded;
- Browser, operating system, domain name, and IP address from which you accessed our online and mobile resources;
- Specific links between our websites and external sites.

Why We Collect Information and For How Long

We are collecting your data for several reasons:

- To better understand your needs and provide you with the services you have requested;
- To fulfill our legitimate interest in improving our services and products;
- To send you promotional emails containing information we think you may like when we have your consent to do so;
- To contact you to fill out surveys or participate in other types of market research, when we have your consent to do so;

- To customize our website according to your online behavior and personal preferences.

The data we collect from you will be stored for no longer than necessary. The length of time we retain said information will be determined based upon the following criteria: the length of time your personal information remains relevant; the length of time it is reasonable to keep records to demonstrate that we have fulfilled our duties and obligations; any limitation periods within which claims might be made; any retention periods prescribed by law or recommended by regulators, professional bodies or associations; the type of contract we have with you, the existence of your consent, and our legitimate interest in keeping such information as stated in this Policy.

Use of Information Collected

K. Kai Anderson does not now, nor will it in the future, sell, rent or lease any of its customer lists, names, or personal information to any third parties.

K. Kai Anderson may collect and may make use of personal information to assist in the operation of our website and to ensure delivery of the services you need and request. At times, we may find it necessary to use personally identifiable information as a means to keep you informed of other possible products and/or services that may be available to you from www.kkaianderson.com and www.yesicanRORE.com

K. Kai Anderson may also be in contact with you with regards to completing surveys and/or research questionnaires related to your opinion of current or potential future services that may be offered.

K. Kai Anderson uses various third-party social media features including but not limited to @KKaiAnderson (Twitter), <https://m.facebook.com/GetaChicken>, and other interactive programs. These may collect your IP address and require cookies to work properly. These services are governed by the privacy policies of the providers and are not within K. Kai Anderson's control.

Disclosure of Information

We may will not use or disclose the information provided by you except under the following circumstances:

- as necessary to our employees, contractors, service providers or other third parties for the purposes of providing services or products you have ordered, operating our website or our business, fulfilling requests by you, marketing, and to otherwise provide services to you including, without limitation, web hosting providers, IT systems administrators, mailing houses, couriers, payment processors, data entry service providers, electronic network administrators, debt collectors, and professional advisors such as accountants, solicitors, business advisors and consultants;
- in other ways described in this Policy or to which you have otherwise consented;
- in the aggregate with other information in such a way so that your identity cannot reasonably be determined;
- as required by law, or in response to a subpoena or search warrant;
- to outside auditors who have agreed to keep the information confidential;
- as necessary to enforce the Terms of Service;

- as necessary to maintain, safeguard and preserve all the rights and property of K. Kai Anderson.

If there is a change of control of our business or a sale or transfer of business assets, we reserve the right to transfer to the extent permissible at Law our user databases, together with any personal non-financial information and non-personal non-financial information contained in those databases. This information may be disclosed to a potential purchaser. We would seek to only disclose information in good faith and where we have sought to maintain confidentiality.

Non-Marketing Purposes

K. Kai Anderson greatly respects your privacy. We do maintain and reserve the right to contact you if needed for non-marketing purposes (such as bug alerts, security breaches, account issues, and/or changes in K. Kai Anderson products and services). In certain circumstances, we may use our website, newspapers, or other public means to post a notice.

Children Under the Age of 18 (Including Children Under The Age of 13)

Our Services are not intended for minors (children under 18 years of age or equivalent depending on jurisdiction, ("Children")), and use of our Services by Children is strictly prohibited. K. Kai Anderson's website is not directed to, and does not knowingly collect personal identifiable information from, any children under the age of eighteen (18). If it is determined that such information has been inadvertently collected on anyone under the age of eighteen (18), we shall immediately delete such information from our system's database, and will not use it for any purpose whatsoever. Anyone under the age of eighteen (18) who wishes to use our websites must seek and obtain parent or guardian permission and oversight. If you have reason to believe that an individual under the age of 18 has provided email address or other personal information, please inform us through the "contact me" page at www.kkaianderson.com. Likewise, If we learn we have collected or received personal information from Children without verification of parental consent, we will delete that information. Parents and legal guardians are encouraged to talk with their children about the potential risks of providing personal information over the Internet.

How We Protect Your Personal Information

We may store your personal data in any region or in any country where we or our service providers have facilities. We implement reasonable processes and adhere to best practices in order to protect your Personal Information from accidental loss and from unauthorized access, use, alteration, and disclosure. Unfortunately, the transmission of information via the internet is not completely secure. We will do our best to protect your personal information, but we cannot guarantee the security of your personal information transmitted to our website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the website. We will store your personal data only until it is no longer needed to fulfill the purpose(s) for which it was collected or as required or permitted by law; at that point it will be anonymized, deleted, or isolated.

Unsubscribe or Opt-Out

All users and visitors to our website have the option to discontinue receiving communications from us by way of email or newsletters. If you wish to unsubscribe or opt-out from any third-party websites, you must go to that specific website to unsubscribe or opt-out. K. Kai Anderson will continue to adhere to this Policy with respect to any personal information previously collected.

Who We Share Your Information With

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this policy to our team members, agents, subsidiaries and affiliates who have a business need to know; to contractors, service providers, and other third parties we use to support our business; 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 the Company's assets; to fulfill the purpose for which you provide it; for any other purpose disclosed by us when you provide the information; and/or with your consent.

We may also disclose your personal information: to comply with any court order, law, or legal process, including to respond to any government or regulatory request; and/or to enforce or apply our terms of use and other agreements, including for billing and collection purposes.

If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of the Company, our customers, or others.

Links to Other Websites

Our website does contain links to affiliate and other websites. K. Kai Anderson does not claim nor accept responsibility for any privacy policies, practices and/or procedures of other such websites. Therefore, we encourage all users and visitors to be aware when they leave our website and to read the privacy statements of every website that collects personally identifiable information. This Privacy Policy Agreement applies only and solely to the information collected by our website.

Security

K. Kai Anderson takes all reasonable security precautions to protect your personal information provided to our online and mobile resources to prevent any loss, misuse, unauthorized access, disclosure or modification of the user's personal information under our control. When you submit sensitive information via the website, your information is protected both online and offline. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to non-financial personally identifiable information, such as email addresses. Wherever we collect sensitive information (e.g. credit card information), that information is encrypted and transmitted to us in a secure way. We have no way of knowing or ascertaining any of your personal credit card or financial information.

We cannot, however, guarantee that your personal information, whether during transmission or while stored on our systems or otherwise in our care, or the care of our vendors and business partners, will be free from either failed or successful attempts at unauthorized access or that loss, misuse, destruction, or alteration will never occur. Accordingly, any personal information or other information which you transmit to us online is transmitted at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the website. We will store your personal data only until it is no longer needed to fulfill the purpose(s) for which it was collected or as required or permitted by law; at that point it will be anonymized, deleted, or isolated. Except for our duty to maintain the Security Program under applicable law, we necessarily disclaim, to the maximum extent the law allows, any other liability for any such theft or loss of, unauthorized access or damage to, or interception of any data or communications including personal information. We have every reason to believe our Security Program is reasonable and appropriate for our business and the nature of foreseeable risks to the personal information we collect. We further periodically review and update our Security Program, including as required by applicable law.

All that said, as part of our Security Program, we have specific incident response and management procedures that are activated whenever we become aware that your personal information was likely to have been compromised. Those procedures include mechanisms to provide, when circumstances and/or our legal obligations warrant, notice to all affected data subjects within the time frames required by law, as well as to give them such other mitigation and protection services (such as the credit monitoring and ID theft insurance) as may be required by applicable law. We further require, as part of our vendor and business partner oversight procedures, that such parties notify us immediately if they have any reason to believe that an incident adversely affecting personal information we provided to them has occurred.

If you believe that your privacy has been breached, please contact us and provide details of the incident so that we can investigate it. We will treat your complaint confidentially, investigate your complaint and aim to ensure that we contact you and your complaint is resolved within a reasonable time.

THE CALIFORNIA CONSUMER PRIVACY ACT

When we collect personal information from California residents we become subject to, and those residents have rights under, the California Consumer Privacy Act or "CCPA". This section of our statement is used to allow us to fulfill our CCPA obligations and explain your CCPA rights. For purposes of this section, the words "you" and "your" mean only such California residents.

What we may collect from California Residents:

- identifiers such as name, address, IP address, and other similar identifiers
- personal information described in subdivision (e) of Section 1798.80 (California customer records statute) such as a name, address, telephone number, credit card number
- commercial information such as products or services purchased
- internet/electronic activity such as browsing history and search history
- geolocation data including geographic coordinates/physical location
- audio, video, electronic or other similar information

Rights of California Residents

You have the following rights under the CCPA. It's important to us that you know that if you exercise these rights, we will not "discriminate" against you by treating you differently from other California residents who use our sites and mobile resources or purchase our services but did not exercise their rights.

Disclosure – the right to request that we disclose to you, specifically beyond the general statement immediately above, the categories and specific elements of personal information collected including the source of the information, our use of it and, if the information was disclosed or sold to third parties, the categories so disclosed or sold as well as the categories of third party who received or purchased it.

Access – the right to receive a copy of the categories and specific elements of personal information we collected about you in the preceding 12 months.

Delete – the right to request that we delete the personal information we collected about you under certain circumstances.

You can exercise these rights up to two different times every 12 months. To do so, just contact us at through our "Contact Me" page at www.kkaianderson.com. We may ask you to fill out a request form. The CCPA only allows us to act on your request if we can verify your identity or your authority to make the request so you will also need to follow our instructions for identity verification. If you make a verifiable request per the above, we will confirm our receipt and respond in the time frames prescribed by the CCPA.

Notice to European Union Users

K. Kai Anderson's operations are located primarily in the United States. If you provide information to us, the information will be transferred out of the European Union (EU) and sent to the United States. (The adequacy decision on the EU-US Privacy became operational on August 1, 2016. This framework protects the fundamental rights of anyone in the EU whose personal data is transferred to the United States for commercial purposes. It allows the free transfer of data to companies that are certified in the US under the Privacy Shield.) By providing personal information to us, you are consenting to its storage and use as described in this Policy.

The EU General Data Protection Regulation

We do collect or otherwise obtain personal information from data subjects located in the GDPR Jurisdictions. When we do so, we become subject to, and those data subjects have rights under, the GDPR. We fulfill our GDPR obligations with respect to our workforce/job applicants, our customers (and their own end-clients), and our vendors and business partners through a series of separate notices, contracts or other terms provided to them at the time, and in the manner and form, GDPR and local law within each GDPR Jurisdiction requires.

We describe, in the immediately following section of this statement, how we comply with the GDPR for personal information collected from visitors to and users of our online and mobile resources while they were in a GDPR Jurisdiction. Thus for purposes of that section, the words “you” and “your” mean only such GDPR Jurisdiction-based visitors and users.

We collect from you the categories of personal information already described in this Privacy Policy. The lawful basis on which we rely for such collection, later use and disclosure, is what the GDPR refers to as legitimate interest. We urge you to re-read our statement where we describe how we use your personal information and our legitimate interests as described in that part of our statement, as well as for fraud prevention and similar security related activities. We urge you to also re-read the section where we describe the categories of third parties with whom we may have shared it. As stated elsewhere in this statement, we do not sell any of your personal information to third parties nor do we use it for automated decision making.

Rights of Data Subjects in the GDPR Jurisdictions

While we attempt to allow all visitors and users of our online and mobile resources to exercise a degree of control over their personal information, under the GDPR we have a legal obligation to do so for you. More specifically, with respect to personal information collected from you while you were in a GDPR Jurisdiction, you have the below-listed rights:

Transparency – you have the right to ask us to explain the contents of this statement and the notices it provides. You also have the right to ask us whether we have collected any personal information about you. If we have, you then have these additional rights:

Access – you have the right to access the personal information we’ve collected about you.

Correction and Deletion – you have the right, under certain circumstances, to request that we correct inaccuracies, remedy incompleteness, and/or delete the personal information we collected about you.

Portability – you have the right, under certain circumstances, to request a copy of the personal information we have and receive that copy in a GDPR-prescribed form that permits portability either for yourself, or by asking us to send it to another controller.

Who, What, Why and Where – you have the right to request that we tell you, specifically, beyond the general statement immediately above:

what categories of personal information we have about you and whether it was collected directly or via another source

why we collected it and use it including whether we use it for automated decision making to whom we disclose or transfer it

where they are located, if outside the GDPR Jurisdictions, and

how long we plan to store it and how we decide whether to delete it

Restriction and Objection – you have the right, under certain circumstances, to restrict us from

engaging in some types of further processing of your personal information, as well as to object, at any time, to profiling, direct marketing or other uses of your personal information if we have stated our right to undertake those uses is based on “public interest” or legitimate business interests.

If you would like to exercise any of these rights, please just contact us at through our “Contact Me” page at www.kkaianderson.com. Your ability to exercise these rights is subject to certain conditions and exemptions that you can read about in Articles 12 through 23 of the GDPR. Among those conditions is our right to decline part or all of a request if we cannot satisfy our reasonable doubts and concerns about your identity in a manner that helps us minimize the risk that unauthorized persons might use a GDPR right to access your personal information. We will respond to all requests without undue delay, and in accordance with the time frames, if any, prescribed by the GDPR. If you are not satisfied with how we use your personal information or respond to your requests, you have the right to complain to your data protection regulator.

Privacy Shield

K. Kai Anderson is fully committed to complying with the US-EU Privacy Shield Framework and Swiss-US Privacy Shield Framework as set forth by the U.S. Department of Commerce regarding the collection, use and retention of personal information transferred from EEA member nations, the United Kingdom and/or Switzerland to the United States. That personal information is collected and used as described in this Privacy Policy. Our adherence to the Privacy Shield may be limited to the extent required to satisfy legal obligations including national security or law enforcement requirements. If there is any conflict between the policies in this privacy statement and the Principles, the Principles shall govern with respect to personal information collected from data subjects in the GDPR Jurisdictions.

In compliance with the EU-US and Swiss-US Privacy Shield Principles, K. Kai Anderson commits to resolve complaints about your privacy and our collection or use of your personal information. Inquiries or complaints regarding our Privacy Shield compliance can be directed to us through our “Contact Me” page at www.kkaianderson.com or PO Box #26213, Baltimore MD 21210. Directing such inquiry/complaint to the specific attention of “Privacy Shield Inquiries and Complaints” will facilitate a more prompt response.

K. Kai Anderson has further committed to refer unresolved privacy complaints under the EU-US and Swiss-US Privacy Shield Principles to BBB EU PRIVACY SHIELD, a non-profit alternative dispute resolution provider located in the United States and operated by the Council of Better Business Bureaus. If you do not receive timely acknowledgment of your complaint, or if your complaint is not satisfactorily addressed, please visit www.bbb.org/EU-privacy-shield/for-eu-consumers/ for more information and to file a complaint.

We remain responsible and liable under the Privacy Shield Principles if third-party agents that we engage to process your personal information on our behalf do so in a manner inconsistent with the Principles, unless we can prove that we are not responsible for the event giving rise to any harm you may incur.

Please note that if your complaint is not resolved through these channels, under limited

circumstances, a binding arbitration option may be available before a Privacy Shield Panel for European Union individuals.

Other

Accessing and Correcting Your Information

You can request to access, correct or delete any personal information that you have provided to us by contacting us at Kai@KKaiAnderson.com. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Acceptance of Terms

By using our websites, you are hereby accepting the terms and conditions stipulated within the Privacy Policy Agreement. If you are not in agreement with our terms and conditions, then you should refrain from further use of our sites. In addition, your continued use of our website following the posting of any updates or changes to our terms and conditions shall mean that you agree and acceptance of such changes.

How to Contact Us

If you have any questions or concerns regarding the Privacy Policy Agreement related to our website, please feel free to contact us by email at: Kai@KKaiAnderson.com. You may also contact us at:
K. Kai Anderson
PO Box #26213
Baltimore, Maryland
21210