Lorraine M. Hightower, LLC Privacy Policy and Notice

By sharing the Privacy Policy for LORRAINE M. HIGHTOWER, LLC and its affiliates

(collectively, "we" or "us"), we hope to help you understand how information can create

new opportunities for you, our customer, as well as to reassure you that we respect and

honor customer requests to restrict and protect personal information. Please check here

regularly for updates.

If you reside in the EU, please see Your rights under EU Data Protection Laws below.

Why we collect personal information

LORRAINE M. HIGHTOWER, LLC collects personal information to improve the manner

by which we operate, offer our products and services, communicate with you about those

products and services, and provide effective, timely customer support when needed. We

will never rent or sell any of the personal information we collect from you to third

parties, and we do not share your personal information except as set forth in this Privacy

Policy.

What kind of personal information do we collect?

LORRAINE M. HIGHTOWER, LLC collects personal information in a variety of ways

when you interact with LORRAINE M. HIGHTOWER, LLC, including when you register

for a program; when you place an order at LORRAINE M. HIGHTOWER, LLC; when

you use LORRAINE M. HIGHTOWER, LLC products or services; when you visit

LORRAINE M. HIGHTOWER, LLC pages or pages of certain LORRAINE M.

HIGHTOWER, LLC partners; when you enter promotions or contests; when you

subscribe to a newsletter or desire to be added to our mailing lists for other products or

services; when you correspond or otherwise interact with us; and when you provide

feedback in any of our online surveys.

Information we collect may include your name, e-mail address, phone number, address,

product preference information, billing information, demographic information provided

by you (such as language, gender, and age, and, if applicable, content preferences and

personalization information), and personal interest information. On occasion, we may ask

for additional information to enable us to provide access to and use of certain

information, materials, and services. LORRAINE M. HIGHTOWER, LLC may combine

information about you that we have the information we obtain from business partners or

other companies.

Data Minimization

We take every reasonable step to limit the volume of your Personal Data that we Process

to what is necessary.

Data Accuracy

We take every reasonable step to ensure that your Personal Data are kept accurate and

up-to-date and are erased or rectified if we become aware of inaccuracies.

Cookies and how we use them

Cookies are small data files that write to your hard drive for record-keeping purposes

when you visit a website. Cookies allow LORRAINE M. HIGHTOWER, LLC to measure

traffic activity as well as to improve your user experience, for example by remembering

your passwords and viewing preferences. We treat any personal information that may be

contained in cookies with the same level of confidentiality as other information you

provide to us. If you wish to disable cookie functionality, you may do so by changing the

security settings on your browser. However, portions of LORRAINE M. HIGHTOWER,

LLC websites may not function or function as efficiently, without them.

More information on how to manage cookies is available

from <a href="http://www.allaboutcookies.org/manage-cookies/">http://www.allaboutcookies.org/manage-cookies/</a>. Please note that LORRAINE M.

HIGHTOWER, LLC has no affiliation with, and is not responsible for, this third-party

website.

In addition, you may opt-out from cookies by visiting the following sites and selecting

which cookies you would like to opt-out

from <a href="http://www.aboutads.info/choices/#completed">http://www.youronlinechoices.c</a>

om/. Please note that LORRAINE M. HIGHTOWER, LLC has no affiliation with, and is

not responsible for, these third-party websites.

**Information Collected from Other Sources** 

Social Media Widgets:

The Websites include social media features, such as the Facebook "Like" button, and

widgets, such as the "Share This button" or interactive mini-programs that run on our

Websites. These features may collect your Internet protocol address, which page you are

visiting on the Websites, and may set a cookie to enable the feature to function properly.

Social media features and widgets are either hosted by a third party or hosted directly on

the Websites. Your interactions with these features are governed by the privacy

statement of the companies that provide them.

Information From Third-Party Services:

We may also obtain other information, including personal information, from third parties

and combine that with information we collect through our Websites. For example, we

may have access to certain information from a third-party social media or authentication

service if you log into our Services through such a service or otherwise provide us with access to information from the service. Any access that we may have to such information from a third-party social media or authentication service is in accordance with the authorization procedures determined by that service. If you authorize us to connect with a third-party service, we will access and store your name, email address(es), current city, profile picture URL, and other personal information that the third-party service makes available to us, and use and disclose it in accordance with this Policy. You should check your privacy settings on these third-party services to understand and change the information sent to us through these services. For example, you can log in to the Services using single sign-in services such as Apple ID or Facebook Connect, or an Open ID provider.

These single sign-on services will authenticate your identity, provide you with the option to share certain personal information (such as your name and email address) with us, and pre-populate our sign-up form. Services like Facebook Connect give you the option to post information about your activities in the Services to your profile page to share with others within your network.

#### How We Protect Your Personal Information

LORRAINE M. HIGHTOWER, LLC safeguards the security of the data you send us with physical, electronic, and managerial procedures. We urge you to take every precaution to protect your personal data when you are on the Internet. To make purchases from the LORRAINE M. HIGHTOWER, LLC website, you must use an SSL-enabled browser. LORRAINE M. HIGHTOWER, LLC uses industry-standard Secure Sockets Layer (SSL) encryption on web pages used to complete a purchase. This protects the confidentiality of your personal and credit card information while it is transmitted over the Internet.

While we take precautions to ensure the security of your data, we cannot completely guarantee the safety of data transmitted over the internet. It is important that you take

steps to ensure the safety and security of your personal information, for example by not

sharing passwords or other registration data.

How We Use Your Personal Information

LORRAINE M. HIGHTOWER, LLC uses your personal information in the following

ways:

Delivery and billing for our products and services, and to communicate with you

concerning your account and customer service issues. This may include verifying

authorization of credit card usage before any purchase of content or services.

• To ask you to participate in surveys about products, services, news, and events.

Offering you product upgrades, content, services, and other training courses for

you to purchase.

• Providing provide you with content, services, instructions, and a more

personalized experience based on personal information, such as your language

preferences, zip/postal code, country locations, and any content or other

preferences you provide.

• Providing you with news, free newsletters, updates, targeted advertising,

promotions, and special offers.

Providing anonymous reporting for internal and external partners.

How and When We Disclose the Information We Collect

LORRAINE M. HIGHTOWER, LLC may share your personal information with trusted

vendors and partners who work with LORRAINE M. HIGHTOWER, LLC. These partners

are provided with your personal information to help LORRAINE M. HIGHTOWER, LLC

communicate with you about offers from us and from our marketing partners. They are

contractually required to keep this personal information secure and to only use it for the

purposes for which it is provided. LORRAINE M. HIGHTOWER, LLC may send personal

information about you to other companies or people when we need to share your information to provide the product or service you have requested or to provide a product or service to you. However, these companies are only permitted to use personal information for these purposes.

LORRAINE M. HIGHTOWER, LLC may also disclose your personal information if required to do so by law or in the good faith belief that such action is necessary to (a) comply with law or legal process or if requested by duly authorized public authorities; (b) comply with the order of a competent judicial authority in any jurisdiction; (c) comply with legal process served on LORRAINE M. HIGHTOWER, LLC; (d) protect and defend the rights or property of LORRAINE M. HIGHTOWER, LLC, or our affiliated companies, their employees and agents; (e) enforce our terms of use; (f) protect against fraud or other illegal activity or for risk management purposes; (g) permit us to pursue available remedies or limit the damages that we may sustain; (h) act in urgent circumstances to protect the personal safety of users of LORRAINE M. HIGHTOWER, LLC products or the public at large.

If LORRAINE M. HIGHTOWER, LLC should ever file for bankruptcy, or become insolvent, or be acquired by a third party, or merge with a third party, or sell all or part of its assets, or transfer substantially all or part of its relevant assets to a third party, then LORRAINE M. HIGHTOWER, LLC is entitled to share the personal information and all other information you have provided through the products and service to potential and subsequent business and merger partners.

LORRAINE M. HIGHTOWER, LLC may share "cookie" and other data about traffic patterns or usage collected on LORRAINE M. HIGHTOWER, LLC with affiliated companies, its business partners, or with third-party advertisers or ad networks. Any data shared is anonymous and does not identify any user.

LORRAINE M. HIGHTOWER, LLC may also include third-party advertising. These third

parties' websites and advertisers, or the Internet advertising companies that work on their

behalf, may use technology such as web beacons and cookies to send (or "serve") the

advertisements that appear on our Site directly to your browser.

A web beacon is typically a transparent graphic image (usually 1-pixel x 1 pixel) that is

placed on a site or in an email and it helps us to understand the behavior of visitors of our

websites. More information on web beacons can be found

on <a href="http://www.allaboutcookies.org/web-beacons/">http://www.allaboutcookies.org/web-beacons/</a>. Please note that LORRAINE M.

HIGHTOWER, LLC has no affiliation with, and is not responsible for, this third-party

website.

Cookies and web beacons automatically receive your IP address when this happens. They

may also use cookies, JavaScript, electronic images, and other technologies to deliver

advertisements, collect information about the effectiveness of their advertisements and

collect anonymous information about your visits to LORRAINE M. HIGHTOWER, LLC,

such as the number of times you have viewed an ad (but not your name, address, or other

personal information). If you would like more information about this practice, as well as

your choices about not having this information used for online behavioral advertising by

these ad networks, click here: <a href="http://networkadvertising.org/consumer/opt\_out.asp">http://networkadvertising.org/consumer/opt\_out.asp</a>.

LORRAINE M. HIGHTOWER, LLC also contains links to other Websites and products.

LORRAINE M. HIGHTOWER, LLC is not responsible for the privacy practices or the

content of such Websites or products. Please visit the privacy policies of these third-party

sites in order to understand their privacy policies and data collection practices.

Rights You Have Regarding Your Data

You always have the right to request information about your stored data, its origin, its

recipients, and the purpose of its collection at no charge. You also have the right to

request that it be corrected, blocked, or deleted. You can contact us at any time using the

address given in the legal notice if you have further questions about the issue of privacy

and data protection.

You may also, of course, file a complaint with the competent regulatory authorities.

Many data processing operations are only possible with your express consent. You may

revoke your consent at any time with future effect. An informal email making this

request is sufficient. The data processed before we receive your request may still be

legally processed. If you no longer wish to receive communications from LORRAINE M.

HIGHTOWER, LLC, you can opt-out from receiving such messages in the future by

following the instructions in the message or contacting us at

advocacysuport@lorrainehightower.com.

Account Data

Account data ("Account Data") is personal information you provide us, or that we collect

from you and your devices in connection with your access to and use of our Services

(such as when you provide us information to register for an account or information we

collect about your browser when you connect to one of our Services, etc.). In legal terms,

we collect and use this Account Data as a data controller.

There are two general categories of Account Data we collect in order to provide you with

the Services.

The Information You Give Us

• Account information. You may provide us with information in connection with

the creation and management of your account for the Services, such as a name,

email address, and a password to create a LORRAINE M. HIGHTOWER, LLC

account.

- <u>Billing information</u>. If you have purchased a paid version of the Services, or if you make another financial transaction using our Services (such as purchasing a Third-Party App), we (and our third-party payment processors) will collect information about the purchase or transaction. This includes billing details and credit card information, other accounts, and authentication information.
- Other information. You may otherwise choose to provide us with information when you fill in a form, contact our customer support, respond to surveys, or use other features of our Services. You may also provide us with other optional information as part of your account profile, including your usernames, avatars, and links to the Social Network profiles you authenticate with your LORRAINE M. HIGHTOWER, LLC profile.
- 2. Information we automatically collect from your use of the Services
- Log data and usage information. Like most websites, when you view content on or otherwise interact with our Services our servers automatically record information, including information that your browser sends whenever you visit a Website or that your Application sends when you are using it. This log data may include your IP address, the address of the web page you visited before using the Services, your browser type and settings, your device information, the date, and time of your use of the Services, information about your browser configuration, and plug-ins, language preferences, unique identifiers, mouse tracks, and cookie data.
- <u>Location information</u>. When you use our Services, we may collect information about your geographic location.

#### Account Data - How we use it

We use, store, and process Account Data as a data controller to provide, understand, improve, and develop our Services, keep our Services safe, and comply with our legal obligations. More particularly, we use it to:

Identify our users

We use Account Data to identify you when you login to your account.

Provide Services. We use Account Data to enable us to operate the Services and provide them to you, including to:

enable your access to our Services

allow you to communicate with us and with other users

verify your transactions, for purchase confirmation, billing, security, and authentication (including security tokens for communication with installed Third-Party Apps)

contact you about your account and provide customer service support, including

responding to your comments and questions

keep you informed about the Services, features, surveys, newsletters, offers, contests, and events we think you may find useful or which you have requested

from us

sell or market our products and services to you

<u>Improve and optimize our Services</u>. We use Account Data to:

better understand your needs and the needs of users in the aggregate, diagnose

problems, analyze trends, perform analytics, conduct research, and improve the

features and usability of the Services, test and troubleshoot new products, and

better understand and market to our users

analyze the Website or the other Services and information about our visitors and

users, including research into our user demographics and user behavior.

create aggregate (non-identifiable) statistics about users of the Services with a

view to introducing improvements and improving the usability of the Services

Keep our Services safe. We use Account Data to verify accounts and activity,

maintain the integrity of our Services, and keep the Services safe and secure.

Account Data - Legal basis for use. Our legal basis for collecting and using Account

Data as a data controller will depend on the specific context in which we collect it.

However, as a data controller, we will collect personal information from you where:

we have your consent to do so

• where we need the personal information to perform a contract with you (e.g., to

deliver the Services you have requested), or

where the processing is in our legitimate interests (and not overridden by your

data protection interests or fundamental rights and freedoms)

In some cases, we may also have a legal obligation to collect personal information from

you, or may otherwise need the personal information to protect your vital interests or

those of another person.

Where we rely on your consent to process Account Data, you have the right to withdraw

or decline your consent at any time. Please note that this does not affect the lawfulness of

the processing based on consent before its withdrawal.

If we ask you to provide Account Data to comply with a legal requirement, we will make

this clear at the relevant time and advise you whether the provision of your personal

information is mandatory or not (as well as of the possible consequences if you do not

provide your personal information). Similarly, if we collect and use your personal

information in reliance on our legitimate interests which are not already described in this

notice, we will make clear to you at the relevant time what those legitimate interests are.

Account Data - Access, control, and correction of personal information and certain other

**important rights.** As a user, you may update or correct most of your Account Data by

logging in to your account to edit your profile or organization record. To make a request to have Account Data returned to you, removed, or to make additional corrections, please email our privacy team. Requests to access, correct, or remove your information will be handled within thirty (30) days and may be subject to a fee as permitted by applicable law.

Depending on where you reside, you may have the right to exercise additional rights available to you under applicable laws with regards to the personal information LORRAINE M. HIGHTOWER, LLC holds about you as a data controller, including:

- Right of erasure: In certain circumstances, you may have a broader right to the erasure of personal information that we hold about you for example if it is no longer necessary in relation to the purposes for which it was originally collected. Please note, however, that we may need to retain certain information for as long as you maintain an account for our Services, or as needed to provide you with our Services, for record-keeping purposes, to comply with our legal obligations, resolve disputes and enforce the Terms.
- Right to object to processing: You may have the right to request that we stop
  processing your personal information and/or to stop sending you marketing
  communications.
- Right to restrict processing: You may have the right to request that we restrict the
  processing of your personal information in certain circumstances (for example,
  where you believe that the personal information, we hold about you is inaccurate
  or unlawfully held).
- Right to data portability: In certain circumstances, you may have the right to be
  provided with your personal information in a structured, machine-readable, and
  commonly used format and to request that we transfer the personal information
  to another data controller without hindrance.

If you would like to exercise such rights, please contact us. We will consider your request in accordance with applicable laws. To protect your privacy and security, we may take steps to verify your identity before complying with the request.

You also have the right to complain to a data protection authority about our collection and use of your personal information. For more information, please contact your local data protection authority.

Usage and Website Activity Information: When you visit our websites, we or our third-party service providers collect information about your use of the website: Your Internet service provider's address, your location as determined by your Internet Protocol (IP) address, the name of the Website or advertisement directing you, your user agent, as well as your clicks and activity on our Websites. We use this information to understand how to make our Websites more available and user-friendly to our customers as well as to provide you with advertising that may be of interest to you. This is described in more detail below. To learn how you can opt-out of such advertising read below. We do not serve interest-based advertising to users we identify as using our websites from European Union (EU) IP addresses.

Google and Adobe Analytics: We use tools called "Google Analytics" and "Adobe Analytics" to collect some information we listed above about your use of the services. We use the information we get from Google Analytics and Adobe Analytics to improve the services. In order to collect this information, Google Analytics and Adobe Analytics may set cookies on your browser or mobile device, or read cookies that are already there. Google Analytics and Adobe Analytics may also receive information about you from apps you have downloaded, that partner with Google or Adobe, respectively. We do not combine the information collected through the use of Google Analytics or and Adobe Analytics with personally identifiable information.

Google's ability to use and share information collected by Google Analytics about your visits to the services to another application that partners with Google, is restricted by the Google Analytics Terms of Use and the Google Privacy Policy. Please review those and see <a href="http://www.google.com/policies/privacy/partners/">http://www.google.com/policies/privacy/partners/</a> for information about how Google uses the information provided to Google Analytics and how you can control the information provided to Google. To prevent your data from being used by Google Analytics, you can download the Google Analytics opt-out browser add-on for Google Analytics which can be found here.

Adobe's ability to use and share information collected by Adobe Analytics about your visits to the services to another application that partners with Adobe, is restricted by the Adobe Analytics Terms of Use and the Adobe Privacy Policy. Please review those and see <a href="https://www.adobe.com/privacy/marketing-cloud.html">https://www.adobe.com/privacy/marketing-cloud.html</a> for information about how Adobe uses the information provided to Adobe Analytics and how you can control the information provided to Adobe. To prevent your data from being used by Adobe Analytics, you can download the Adobe Analytics opt-out browser add-on for Adobe Analytics <a href="https://www.adobe.com/privacy/marketing-cloud.html">https://www.adobe.com/privacy/marketing-cloud.html</a> for information about how Adobe Analytics and how you can control the information provided to Adobe. To prevent your data from being used by Adobe Analytics, you can download the Adobe Analytics opt-out browser add-on for Adobe Analytics <a href="https://www.adobe.com/privacy/marketing-cloud.html">https://www.adobe.com/privacy/marketing-cloud.html</a> for information about how

**Social Media:** We engage with customers on various social media platforms like Facebook, Twitter, Pinterest, and Instagram. If you contact us on one of these platforms for customer service or otherwise, we may contact you via direct message. Those communications are governed by this policy as well as the policy of the relevant social media platform.

Cookies and Other Tracking Technologies: "Cookies" are small amounts of data that are stored on your computer. They find their way to your browser via a Web server. Cookies flag information about your activity on our Websites. This information helps us improve our Websites and make them friendlier and easier to use and allows us to market to you more effectively. We never use cookies to save passwords, credit card numbers, or other

highly confidential information. However, we use them and other tracking technologies

to provide enhanced online marketing based on your interests and preferences click

here: <a href="http://networkadvertising.org/consumer/opt\_out.asp">http://networkadvertising.org/consumer/opt\_out.asp</a>.

Web cookies are used in some email messages and on our Websites to help us measure

the effectiveness of those emails and for other analytical purposes. To learn how to opt-

out of our cookies used for these purposes click here.

We also contract with a Service Provider to help us assess visitation to our Websites. To

do this, we place small pixel tags and cookies on our Websites. While these do allow our

Service Provider to track your visits, the data retrieved cannot be used for any reason

without our authorization. Although our Service Provider logs the information about

your visit, we control how that data may and may not be used. We may track this

information across the different devices you use to access the Websites.

If you are accessing the Site from Canada, the Personal Information Protection and

Electronic Documents Act (PIPEDA), governs the collection and use of personal

information and how it's protected.

What are the legal reasons we collect and disclose certain information?

Legal basis for processing (EEA visitors only):

If you are a visitor from the European Economic Area, our legal basis for collecting and

using the personal information described above will depend on the personal information

concerned and the specific context in which we collect it.

However, we will normally collect personal information from you only where we need

the personal information to perform a contract with you (e.g., to provide you with our

Services), where the processing is in our legitimate interests and not overridden by your

data protection interests or fundamental rights and freedoms, or where we have your

consent. In some cases, we may also have a legal obligation to collect personal information from you.

If we ask you to provide personal information to comply with a legal requirement or to perform a contact with you, we will make this clear at the relevant time and advise you whether the provision of your personal information is mandatory or not (as well as of the possible consequences if you do not provide your personal information).

Similarly, if we collect and use your personal information in reliance on our legitimate interests (or those of any third party), we will make clear to you at the relevant time why we need to use your personal information. If we process personal information in reliance on your consent, you may withdraw your consent at any time.

If you have questions about or need further information concerning the legal basis on which we collect and use your personal information, please contact us using the contact details provided under the "Contact Us" section below.

Compliance with Laws and Law Enforcement Requests; Protection of Our Rights: In certain situations, we may be required to disclose personal information in response to lawful requests by public authorities, including to meet national security or law enforcement requirements. We may disclose personal information to respond to subpoenas, court orders, or legal process, or to establish or exercise our legal rights or defend against legal claims. We may also share such information if we believe it is necessary in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of our Service Agreement, or as otherwise required by law.

**Testimonials:** From time to time, we may post testimonials on Websites that may contain personal information. We obtain Your consent to post Your name along with

Your testimonial. If you wish to update or delete your testimonial, you can contact us at

advocacysupport@lorrainehightower.com.

**Community Forums:** The Websites may offer publicly accessible blogs, community

forums, comments sections, discussion forums, or other interactive features ("Interactive

Areas"). You should be aware that any information that you post in an Interactive Area

might be read, collected, and used by others who access it. To request removal of your

personal information from an Interactive Area, contact us at

advocacysupport@lorrainehightower.com. In some cases, we may not be able to remove

your personal information, in which case we will let you know if we are unable to do so

and why.

Live Events: All events are live-streamed and recorded. The purchase of any event

ticket constitutes a release and waiver to use your likeness and/or photographs film,

digital or video, with a worldwide transferable and irrevocable license for the purpose of

promoting other events, marketing and advertising on social media, educational use, press

coverage.

Transmission of Data to Other Countries: Your Personal Data is processed in the

United States, where privacy laws may be less stringent than the laws in your country

and where the government, courts, or law enforcement may be able to access your

data. By submitting your Personal Data to us, you agree to the transfer, storage, and

processing of your Personal Data in the United States.

**Your rights under EU Data Protection Laws:** If EU data protection laws apply to our

processing of your information, you are entitled by law to access, correct, amend, or

delete personal information about you that we hold. A list of these rights is below.

You can access, amend, or update your information by contacting us at

advocacysupport@lorrainehightower.com. If you email us, please include your previous

and current full name, mailing address, email address, and phone number. Your request should contain a detailed, accurate description of the data you want access to. For your protection, we may need to verify your identity before responding to your request, such as verifying that the email address from which you send the request matches your email address that we have on file.

In the event that we refuse a request under rights of access, we will provide the individual with a reason as to why. Individuals in the EU have the right to complain as outlined in the dispute resolution section.

#### A list of your rights is below:

- Right of access –the right to request a copy of the information that we hold about the individual.
- Right of rectification the right to correct data that we hold about you that is inaccurate or incomplete.
- Right to be forgotten in certain circumstances, you can ask for the data we hold about you to be erased from our records.
- Right to restriction of processing where certain conditions apply to have a right to restrict the processing.
- Right of portability –the right to have the data we hold about you transferred to another organization.
- Right to object –the right to object to certain types of processing such as direct marketing. We do not engage in direct marketing to individuals that we know reside in the EU.
- Right to object to automated processing, including profiling the right to not be subject to a decision based solely on automated decision making, including profiling, where the decision would have a legal effect on you or produce a

similarly significant effect. We do not currently engage in any automated

processing or profiling of individuals we know reside in the EU.

How long do we keep your information?

You can delete your account or request that we delete your account by writing us at

advocacysupport@lorrainehightower.com. If you choose to delete your account, we will

begin the process of deleting your account from our systems.

We retain your information after you request such deletion for longer periods for specific

purposes to the extent that we are obliged to do so in accordance with applicable laws and

regulations and/or as necessary to protect our legal rights or for certain business

requirements. For example, when we process your payments, we will retain this data for

longer periods of time as required for tax or accounting purposes. See below for specific

reasons we would retain some data for longer periods of time:

• Security, fraud & abuse prevention – i.e., to protect you, other people, and us from

fraud, abuse, and unauthorized access.

Financial record-keeping - when you make a payment to us, we are often required

to retain this information for a long period of time for purposes of accounting,

dispute resolution, and compliance with tax, anti-money laundering, and other

financial regulations.

Complying with legal or regulatory requirements – to meet any applicable law,

regulation, legal process, or enforceable governmental request, as required to

enforce our terms of service, including investigation of potential violations.

Direct communications with us - if you have directly communicated with us,

through a customer support channel, feedback form, or a bug report, we may

retain reasonable records of those communications.

Even if you delete your account, keep in mind that the deletion by our third-party providers may not be immediate and that the deleted information may persist in backup copies for a reasonable period of time. For any privacy or data-protection-related questions, please write to advocacysupport@lorrainehightower.com.

If you are a resident of the state of California, California law permits you to request certain information regarding the disclosure of your personal data by LORRAINE M. HIGHTOWER, LLC or its affiliates and subsidiaries, to a third-party for direct marketing purposes. To make such a request, please email us at advocacysupport@lorrainehightower.com or write us at the address listed above.

We respect children's privacy in particular. We do not target knowingly or intentionally collect personally identifiable information from children under the age of 13. By using the Site, you have represented and warranted that you are either 18 years of age or using the Site with the supervision of a parent or guardian. If you are under 13, you may not use the Site. If you become aware that your child has provided us with personal information without your consent, you are urged to email us at advocacysupport@lorrainehightower.com.

If you would like to **contact us** for any reason regarding our privacy practices, please e-mail us at the following address: advocacysupport@lorrainehightower.com.

Be sure to return to this Policy periodically to review the most current version of the Policy. We reserve the right at any time, at our sole discretion, to change or otherwise modify this Policy without prior notice; however, the date of any effective changes shall be reflected at the bottom of this page and upon request, we will provide you with information regarding any changes made. **This policy was last updated on May 25, 2021.**