Effective Date: August 21, 2020

The purpose of this Privacy Policy is to explain how your information is used by United Capital Financial Advisers, LLC d/b/a Goldman Sachs Personal Financial Management (“GS PFM”) in providing services to you directly and/or through one or more affiliates, including but not limited to Goldman Sachs Bank USA and Goldman Sachs Asset Management L.P. ("we", "us" or "our"). We respect your privacy and are committed to complying with this privacy policy ("Privacy Policy"), which describes what information we collect about you, our customers or prospective customers and clients of our partners, independent partners and licensees, including how we collect it, how we use it, with whom we may share it and what choices you have regarding our use of your information. Our partners and licensees may include registered investment advisers, independent broker dealers and other parties with whom we have a business relationship. This Privacy Policy applies to information collected through our websites that link to this policy, the "Websites" which include but are not limited to: http://goldmanspfm.com and http://www.finlife.com, any mobile applications associated with the Websites (the "Mobile Applications") and all other online offerings that post a link to this Privacy Policy, whether accessed via computer, mobile device or other technology or any associated content, material, or functionality contained on the Websites or Mobile Applications (the "Services" and, together with the Websites and the Mobile Applications, collectively, the "System"), as well as information collected from you offline in connection with the services we provide to you.

This Privacy Policy does not apply to information about you collected (i) by third party services, applications or websites, or advertisements associated with, linked to or otherwise accessible from the Services (including by a third party payment processor) or (ii) by third party individuals, financial institutions or financial advisors or companies with which you conduct transactions or communications facilitated through use of the Services ("Third Party Transactions"). The information collected and received by such third parties is subject to their privacy policies and under no circumstance are we liable for the third party’s compliance therewith. You should review the privacy policies of third parties with whom you conduct or engage in Third Party Transactions.

We encourage you to become familiar with the terms and conditions of both this Privacy Policy and the Terms of Use. By accessing and using the System, or any part thereof, you agree that you have read and understand this Privacy Policy, and that, in exchange for access to the System and/or financial services offered by us, you accept and consent to the privacy practices (and any uses and disclosures of information about you) that are described in this Privacy Policy.

Changes to our Privacy Policy

We may change this Privacy Policy at any time and from time to time in accordance with applicable law. The most recent version of the Privacy Policy is reflected by the effective date located at the top of this Privacy Policy. All such updates and amendments are effective immediately upon notice thereof, which we may give by any means, including, but not limited to, by posting a revised version of this Privacy Policy or other notice on the System. You should view this Privacy Policy often to stay informed of changes that may affect you. We expressly reserve the right to make any changes to this Privacy Policy at any time, without prior notice to you unless otherwise prohibited by applicable law. Our electronically or otherwise properly stored copies of this Privacy Policy shall each be deemed to be the true, complete, valid, authentic, and enforceable copy of the version of this Privacy Policy.

Information We Collect

As described in detail below, we may collect certain identifying information from or about you in connection with your use of, or your submissions to, the System (collectively, the “Collected Information”). We may also collect information when you give it to us (such as when you hire us for financial advice or investment management services or contact us or subscribe to our newsletter though the System), when you give us permission to obtain it (such as when you give us permission to access your financial resources that contain your personal information including, but not limited to, your CPA, attorney, account custodian, other advisers or websites with your information), or when we obtain it from other sources such as from the business partners or third parties that makes our services available to you or from commercially available third-party sources, such as credit reporting agencies. We may combine information we receive from commercially available third party sources with the personal and other information we have collected about you pursuant to this Privacy Policy. We also collect technical information when you use our products and services.

Collected Information includes both Personal Information and information about how you interact with our System, such as described below:

(i) We may collect information that can be used to identify you ("Personal Information"). Personal information that we collect depends on the product or service you have with us or access through us, and may include, without limitation: name, social security number, date of birth, contact information, account holdings and activity, financial account information, financial goals, asset and income information and biometric information.

(ii) We also collect information regarding how you interact with the System, which information may include pages you view, links you click or hover over, selections you make on the Websites, your web browser’s HTTP referrer header, features you use, preferences you set, your web browser type and version, the operating System type and version of the device you are using to access the System, the Internet protocol (IP) address of the device you are using to access the System or the URL of the third party website you are viewing. We may collect your location data, audio data; and professional or employment-related information.

How We Use Collected Information

We may use the information we collect for various purposes as permitted by applicable law, including, without limitation, to (i) provide the products, Services and System to you; (ii) personalize your experience; (iii) improve the System; (iv) improve our customer service; (v) process transactions; (vi) administer a contest, promotion, survey, or other System feature; (vii) send periodic emails; (viii) notify you about our products and services that may be of interest to you; (ix) improve our products and services; (x) notify you about changes to Site Policies. We may also use the information we collect as otherwise disclosed to you at the point of collection or for any other purposes with your consent.

Applicable law may require only that we disclose the types of third parties with whom we may share personal information but also that we separately identify the categories of personal information we share with third parties for business purposes. These categories could include any or all of the following: personal identifiers; device and online identifiers and related information; demographic information; financial information; government identifiers; legally protected classification characteristics; Internet, application, and network activity; location data; audio data; and professional or employment-related information.

Due to the size and complexity of our operations, it is not possible to name each of our data recipients in this notice. However, we only share your personal data with the types of data recipients listed below.

<table>
<thead>
<tr>
<th>Category: Personal Identifiers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Examples of Data Collected</td>
</tr>
<tr>
<td>Name, address, email address, telephone number, identifiers assigned to you for our internal use, signature, photographs</td>
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</tbody>
</table>

<table>
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<tr>
<th>Why Do We Collect This Data?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account opening; communicating with you; providing products and services to you; carrying out operational and administrative functions; marketing; meeting our regulatory and compliance obligations and preventing financial crime</td>
</tr>
</tbody>
</table>

<table>
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<tr>
<th>Where Do We Collect Data From?</th>
</tr>
</thead>
<tbody>
<tr>
<td>You; your authorized representatives and agents; internally generated information; third party vendors that provide information to assist with marketing, meeting our regulatory and compliance obligations and preventing financial crime</td>
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</table>

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<tr>
<th>Who Do We Share Data With?</th>
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</thead>
<tbody>
<tr>
<td>Authorized persons on your account(s); our affiliates; non-affiliated companies that perform support services for your account or process your transactions with us or our affiliates; vendors who assist with preventing financial crime; our lawyers, auditors, accountants and others providing professional advice; regulators and law enforcement authorities; your authorized agents and representatives to whom you instruct or authorize us to disclose your data; any person or entity to whom we are obliged by applicable law to disclose your data and any other party where we have first obtained your prior consent</td>
</tr>
</tbody>
</table>

Goldman Sachs Personal Financial Management Privacy Policy
### Category: Demographic Information

**Examples of Data Collected**
- Date of birth, gender, estimated retirement age, marital status, number of financial dependents, family information, vital records information

**Why Do We Collect This Data?**
- Account opening; providing services to you tailored to your specific goals and circumstances; marketing; meeting our regulatory and compliance obligations and preventing financial crime

**Where Do We Collect Data From?**
- You; your authorized representatives and agents; internally generated information; third party vendors that provide information to assist with marketing and meeting our regulatory and compliance obligations and preventing financial crime

**Who Do We Share Data With?**
- Authorized persons on your account(s); vendors who assist with preventing financial crime; our lawyers, auditors, accountants and others providing professional advice; regulators and law enforcement authorities; your authorized agents and representatives to whom you instruct or authorize us to disclose your data; any person or entity to whom we are obligated by applicable law to disclose your data and any other party where we have obtained your prior consent

### Category: Financial Information

**Examples of Data Collected**
- Social Security number, tax identification number, national identification number, other government-issued identification number (such as driver’s license, passport, or alien registration number)

**Why Do We Collect This Data?**
- Account opening; carrying out operational and administrative functions; understanding your needs and offering products and services to you; managing our business and protecting and enforcing our rights; managing our relationship with our clients and connected parties; marketing; meeting our regulatory and compliance obligations and preventing financial crime

**Where Do We Collect Data From?**
- You; your authorized representatives and agents; internally generated information; proprietary tools that we use to assess your financial goals; your service providers (including external banks and custodians); third parties that provide information to assist with marketing and meeting our regulatory and compliance obligations and preventing financial crime

**Who Do We Share Data With?**
- Authorized persons on your account(s); our affiliates; non-affiliated companies that perform support services for your account or process your transactions with us or our affiliates; vendors who assist with preventing financial crime; our lawyers, auditors, accountants and others providing professional advice; regulators and law enforcement authorities; your authorized agents and representatives to whom you instruct or authorize us to disclose your data; any person or entity to whom we are obligated by applicable law to disclose your data and any other party where we have obtained your prior consent

### Category: Government Identifiers

**Examples of Data Collected**
- Social Security number, tax identification number, national identification number, other government-issued identification number (such as driver’s license, passport, or alien registration number)

**Why Do We Collect This Data?**
- Account opening; carrying out operational and administrative functions; meeting our regulatory and compliance obligations and preventing financial crime

**Where Do We Collect Data From?**
- You; your authorized representatives and agents

**Who Do We Share Data With?**
- Authorized persons on your account(s); our affiliates; non-affiliated companies that perform support services for your account or process your transactions with us or our affiliates; vendors who assist with preventing financial crime; our lawyers, auditors, accountants and others providing professional advice; regulators and law enforcement authorities; your authorized agents and representatives to whom you instruct or authorize us to disclose your data; any person or entity to whom we are obligated by applicable law to disclose your data and any other party where we have obtained your prior consent

### Category: Legally Protected Classification Characteristics

**Examples of Data Collected**
- Age, national origin, citizenship, marital status, association with senior political officials and/or executives of government owned enterprises

**Why Do We Collect This Data?**
- Account opening; carrying out operational and administrative functions; understanding your needs and offering products and services to you; managing our business and protecting and enforcing our rights; meeting our regulatory and compliance obligations and preventing financial crime; marketing

**Where Do We Collect Data From?**
- You; your authorized representatives and agents; third parties that provide information to assist with marketing, meeting our regulatory and compliance obligations and preventing financial crime

**Who Do We Share Data With?**
- Authorized persons on your account(s); vendors who assist with preventing financial crime; our lawyers, auditors, accountants and others providing professional advice; regulators and law enforcement authorities; your authorized agents and representatives to whom you instruct or authorize us to disclose your data; any person or entity to whom we are obligated by applicable law to disclose your data and any other party where we have obtained your prior consent
### Goldman Sachs Personal Financial Management Privacy Policy

<table>
<thead>
<tr>
<th>Category: Internet, Application, and Network Activity</th>
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<tbody>
<tr>
<td>Examples of Data Collected</td>
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<tr>
<td>Emails, data related to user activity when accessing our website(s)</td>
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<tr>
<td>Why Do We Collect This Data?</td>
<td></td>
</tr>
<tr>
<td>Communicating with you; providing our services and operations; helping us improve our products and webpage performance; meeting our regulatory and compliance obligations and preventing financial crime</td>
<td></td>
</tr>
<tr>
<td>Where Do We Collect Data From?</td>
<td></td>
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<tr>
<td>Your device</td>
<td></td>
</tr>
<tr>
<td>Who Do We Share Data With?</td>
<td></td>
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<tr>
<td>Authorized persons on your account(s); vendors who assist with preventing financial crime; our lawyers, auditors, accountants and others providing professional advice; regulators and law enforcement authorities; your authorized agents and representatives to whom you instruct or authorize us to disclose your data; any person or entity to whom we are obligated by applicable law to disclose your data and any other party where we have first obtained your prior consent</td>
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<thead>
<tr>
<th>Category: Location Data</th>
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<tbody>
<tr>
<td>Examples of Data Collected</td>
<td></td>
</tr>
<tr>
<td>IP address from which you connect to our internal system(s)</td>
<td></td>
</tr>
<tr>
<td>Why Do We Collect This Data?</td>
<td></td>
</tr>
<tr>
<td>Helping us improve our products, services and operations; meeting our regulatory and compliance obligations and preventing financial crime</td>
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<td>Where Do We Collect Data From?</td>
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<td>Your device</td>
<td></td>
</tr>
<tr>
<td>Who Do We Share Data With?</td>
<td></td>
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<tr>
<td>Vendors who assist with preventing financial crime; our employees and agents who assist with preventing financial crime; regulators and law enforcement authorities; any person or entity to whom United Capital is obliged by applicable law to disclose your data</td>
<td></td>
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</tbody>
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<table>
<thead>
<tr>
<th>Category: Professional or Employment-Related Information</th>
<th></th>
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<tbody>
<tr>
<td>Examples of Data Collected</td>
<td></td>
</tr>
<tr>
<td>Occupation, title, employer information, employment history, industry affiliations</td>
<td></td>
</tr>
<tr>
<td>Why Do We Collect This Data?</td>
<td></td>
</tr>
<tr>
<td>Account opening; carrying out operational and administrative functions; understanding your needs and offering products and services to you; managing our business and protecting and enforcing our rights; managing our relationship with our clients and connected parties; marketing; meeting our regulatory and compliance obligations and preventing financial crime</td>
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<td>Authorized persons on your account(s); vendors who assist with preventing financial crime; our lawyers, auditors, accountants and others providing professional advice; regulators and law enforcement authorities; your authorized agents and representatives to whom you instruct or authorize us to disclose your data; any person or entity to whom we are obligated by applicable law to disclose your data and any other party where we have first obtained your prior consent</td>
<td></td>
</tr>
</tbody>
</table>

### Cookies and Other Tracking Technologies

We and our service providers use tracking technologies such as cookies, web beacons, device advertising IDs and similar technologies on the Services and in our email communications. These technologies collect information about your use of the Services, such as browser, device information and browsing information such as time spent on the System, pages visited, language preferences and other traffic data. Pixels or similar technologies may also be used in our emails to determine whether you have opened our email and how you interact with it.

These technologies are used for a number of business purposes, such as to record your preferences, track your use of the Services across multiple devices, track how you interact with our communications, suggest products tailored to you, measure exposure to our online advertisements, monitor traffic, analyze use of the Services, display information more effectively, personalize your experience, for security purposes and to improve the System and make the System easier to use.

We may also use the IP address of the computer or device from which you access our System in order to tailor our services to you. For example, if a user's IP address indicates the visitor is from California, we may use geolocation information to ensure our California team responds to such visitor.

You have choices to limit some tracking mechanisms that collect information when you use the Services. Many web browsers automatically accept cookies, but you can usually modify your browser’s setting to decline cookies if you prefer. If you choose to decline cookies, certain features of the Services may not function properly or may not remain accessible to you. You may be able to prevent us from determining whether you have opened our emails via pixel technology by configuring your email system to not load images in emails.

For more information about your choices, see Interest-Based Advertising below.

### Cookies

Cookies are small text files that may be placed on your device when you visit the Services or when you view advertisements that we have placed on other websites. Cookies allow your browser to remember some specific information that the web server can later retrieve and use.

### Tags, Pixels, Web Beacons, Clear GIFs

A web beacon, also known as an Internet tag, pixel tag or clear GIF, is typically a one-pixel, transparent image located on a webpage or in an email. These may be used when you are served with advertisements, when you interact with advertisements outside of our online services or when you open our emails. They are generally used to transmit information back to a web server.

### Interest-Based Advertising

Interest-based advertising refers to collecting information about your online activities over time and across different websites, devices, and other online services to deliver advertisements based on online activity. We use interest-based advertising to deliver advertisements and other targeted content to you, including through third-party advertising companies which we may permit to track your visits to the Services. These third parties may use these technologies to collect information about you when you use the Services and your other online activities. They may collect information about your online activities over time and across different websites and other online services. They may also use persistent identifiers to track your Internet usage across other websites and devices in their networks beyond the Services. They may use this
information to provide you with interest-based advertising or other targeted content.

We, and many of the third-party advertisers that place tracking tools on the Services, are members of the Interactive Advertising Bureau’s Self-Regulatory Program for Online Behavioral Advertising. Some of our ads that are displayed on third-party websites will feature an AdChoices icon inside the ad. Clicking on the AdChoices icon inside the ad will provide you an opportunity to opt out of interest-based advertising by the third parties that participate in the program. In addition, you can learn more about the options available to limit these third parties’ collection and use of your information by visiting our opt-out page and the websites for the Network Advertising Initiative and the Digital Advertising Alliance, as well as the webpages for Facebook and Google. Users of our mobile applications may install the Digital Advertising Alliance’s AppChoices mobile app, available here, and choose to opt out of participating advertising networks’ use of mobile app activity for interest-based advertising purposes. If you choose to opt-out via the web-based tools, a cookie will be placed on your browser indicating your decision. This cookie is specific to a particular device and browser, so if you use different browsers or devices, you will need to opt-out on each. In addition, because the opt-out is facilitated via cookies, if you clear your cookies you will need to opt-out again. Likewise, mobile app opt-outs via AppChoices are based on your mobile device’s advertising identifier, so if you reset it, you will need to opt-out again via AppChoices.

Additional Technology

We use Google Analytics, a web analytics service provided by Google, Inc. (“Google”), on the Services. Google Analytics uses cookies or other tracking technologies to help us analyze how users interact with and use the Services, compile reports on the Services’ activity and provide other services related to Services’ activity and usage. The technologies used by Google may collect information such as your IP address, time of visit, whether you are a return visitor and any referring website. The information generated by Google Analytics will be transmitted to and stored by Google and will be subject to Google’s privacy policies. To learn more about Google’s partner services and to learn how to opt-out of tracking of analytics by Google, click here.

How We Share Collected Information

We may share Collected Information with our consent. We may also share your information with any of our affiliates or subsidiaries as permitted by law, including for business purposes such as providing the System to you, processing your transaction, managing your account(s), offering our products and services to you, obtaining information about your transactions and experience or for any other purpose described in this Privacy Policy or the Terms of Use, or any other lawful purposes. We also work with a number of non-affiliated companies that help service your account or assist us with providing the Services to you. We may share pertinent information about you with these companies as permitted by applicable law. All such sharing of information with third parties will be subject to obligations of confidentiality between us and the third party.

We may also disclose Collected Information if we become subject to a subpoena or court order, to report to credit bureaus, or if we are otherwise legally required to disclose information. We may use and disclose Collected Information to establish or exercise our legal rights, to enforce the Terms of Use, to assert and defend against legal claims, or if we believe such disclosure is necessary to investigate, prevent, or take other action regarding actual or suspected illegal or fraudulent activities or potential threats to the physical safety or well-being of any person.

For more information about how personal information may be shared, please see our GLBA Consumer Privacy Notice.

We do not sell, rent, or lease our user lists or the identity of individual users to third parties without your consent. However, we may use and disclose certain aggregated, de-identified information to our affiliates, subsidiaries, business partners, third-party service providers or other recipients, as permitted by law for certain purposes including, without limitation, advertising, informational, comparison, research, general service or product improvement. Such information may also be shared with our customers, including the company through which our service is made available to you. However, such information shall not be personally identifiable to any user. Information stored in our GuideCenter Vault will not be included in any such aggregated and de-identified datasets.

Change in Control and Other Organizational Changes

As we grow and develop our business, it is possible that its corporate structure or organization might change or that it might merge or otherwise combine with, or that our business or portions of our business might be acquired by, another company. If a change in control were to occur, the Collected Information would be one of the assets that will be transferred to the legal entity that succeeds our operation and ownership of the System. The privacy practices of the entity that will then govern the Collected Information so transferred. However, if applicable law prohibits the succeeding legal entity’s privacy policy from governing your Personal Information, then your Privacy Policy and the System’s privacy policy will govern. For purposes of this Privacy Policy, “Change in Control” means any of the following events: (i) a reorganization, merger, consolidation, acquisition or other restructuring involving all or substantially all of our voting securities and/or assets, by operation of law or otherwise; (ii) a general assignment for the benefit of creditors; (iii) appointment of a receiver for our business or assets; or (iv) our sale or liquidation, voluntarily or otherwise.

Information We Collect for Sweepstakes, Promotions, Contests & Surveys

On the System, you may wish to participate in online polls, surveys, contests, sweepstakes and other promotions that we may offer from time to time. Participation in these polls, surveys, contests, sweepstakes and promotions is completely voluntary; you have a choice about whether or not to disclose information required to enter. Information requested may include personal contact information such as your name, address, date of birth, phone number, mobile phone number, e-mail address, username, and/or similar information. In addition, as a condition of entry, we may share this information with our affiliates, and other organizations or entities. In connection with any online polls, surveys, contests, sweepstakes and other promotions that we may offer from time to time via the System, we use the information you provide to administer the polls, surveys, contests, sweepstakes and other promotions. Subject to applicable contractual restrictions, we also may use the information to communicate with you, or the other people you select, about our services or our marketing partners may use such information to communicate with you about the online polls, surveys, contests, sweepstakes or other promotions or their products and services.

How We Protect Collected Information

We take commercially reasonable measures that comply with federal law to secure and protect information transmitted via or stored on the System. These measures include computer safeguards and secured files and buildings. Nevertheless, no security system is impermeable. We cannot guarantee that information that users of the System may happen to transmit or otherwise supply will be totally secure. You agree to immediately notify us of any breach of System’s security, this Privacy Policy, or the Terms of Use of which you become aware.

Linked Websites

For your convenience, some hyperlinks may be posted on the System that link to other websites (the “Linked Websites”). Some Linked Websites are not under our control, such as facebook.com, twitter.com, and linkedin.com. We are not responsible for, and this Privacy Policy does not apply to, the privacy practices of any Linked Websites or of any companies that we do not own or control. Linked Websites may collect additional information to that which we collect on the System. Except for Linked Websites owned or operated by us, we cannot be responsible for the privacy practices of any such Linked Websites, nor do we endorse any of these Linked Websites, the services or products described or offered on such Linked Websites, or any of the content contained on the Linked Websites. We encourage you to seek out and read the privacy policy of each website that you visit. In addition, should you happen to initiate a transaction on a Linked Website, even if you reached that Linked Website through the System, the information that you submit to complete that transaction becomes subject to the privacy practices of the operator of the applicable Linked Website. You should read each Linked Website’s privacy policies to understand how Personal Information that is collected about you is used and protected.

“Do Not Track” Disclosures

Your browser or device may include Do Not Track functionality. The Services are not built to respond to “Do Not Track. That means that, even if your browser is set to “Do Not Track,” our information collection and disclose practices will operate in accordance with the standards set out in this Privacy Policy.

California Consumer Privacy Act

California residents should be aware that this section does not apply to the following:

(1) Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) and its implementing regulations, the California Financial Information Privacy Act (FIPA) and the Driver’s Privacy Protection Act of 1994; or

(2) Other information subject to an exception under the California Consumer Privacy Act (CCPA).

If you are a resident of California, you have certain rights in relation to your personal information pursuant to
California law requires that we describe certain disclosures of personal information where we receive valuable consideration. California law treats such disclosures as “sales” even if no money is exchanged. We do not sell information to third parties as defined under California law. We do not knowingly sell the personal information of minors under 16 years of age.

Children
The System is not intended for use or view by children under 13 years of age. Consistent with the Children’s Online Privacy Protection Act, we will not knowingly collect any information from children under the age of 13. If you are under the age of 13, you must ask your parent or guardian to assist you in using the System. Furthermore, we may restrict entries to any contests, sweepstakes or promotions to entrants who are at least 18 years of age.

Visiting our Websites from Outside of the United States
If you are visiting the System from outside the United States, please be aware that your information may be transferred to, stored or processed in the United States, where our servers are located and our central database is operated. The data protection and other laws of the United States and other countries might not be as comprehensive as those in your country, but please be assured that we take steps to protect your privacy. By using the System, you understand and consent that your information may be transferred to our facilities and those third parties with whom we share it as described in this privacy policy.

Unsubscribe/Contact Us
We want to communicate with you only if you want to hear from us. If you prefer not to receive information from us or would like to update or change your personal information or preferences, please follow the instructions below. However, we may send you service-related announcements, announcements about changes in policies, and transactional e-mail such as confirmations and receipts, from time to time through the general operation of the System or by e-mail. If you do not want to receive any e-mail from us in the future, click the “unsubscribe” reference in any e-mail we send you. Even if you “unsubscribe,” we will continue to send you transactional communications via e-mail.

If you wish to review the contact information we have on file for you, correct your contact information, provide a change of address, or inform us how you wish your contact information to be used, or if you have any questions, comments or suggestions about the System or our Services, please contact us by telephone or mail, as follows:
1(800) 796-3315
620 Newport Center Drive
Suite 500
Newport Beach, CA 92660

If you correspond with us through the System or via email, the Collected Information may include the content of, and metadata regarding, any correspondence you may have with us. We may share your messages with those within our organization who are most capable of addressing the issues contained in your message. We will keep a copy of your message until we have had an opportunity to address your concerns.

Acknowledgement
BY ACCESSING OR USING THE SYSTEM, OR ANY PORTION THEREOF, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTAND, AND CONSENT TO THE PRIVACY POLICY, AND TO THE USES AND DISCLOSURES OF COLLECTED INFORMATION ABOUT YOU, THAT ARE DESCRIBED IN THIS PRIVACY POLICY AND YOU AGREE TO BE BOUND BY THE TERMS OF USE REFERENCED ABOVE.