



Privacy Statement

Last Modified: October 27, 2021

Your privacy is important to FIG. Our goal is to treat the personal information you furnish to FIG with the utmost respect and in accordance with this Privacy Policy. We request that you carefully read this Privacy Policy and our Terms of Use before using the FIG website or FIG application. Please note that by visiting, viewing or using the FIG website in any manner whatsoever you are agreeing to the terms set forth in this Privacy Policy, as well as the Terms of Use for the FIG website.

For state-specific privacy rights or for California or Nevada residents, see Section 7 herein for additional terms and protections.

1. Anonymous browsing. You can visit the FIG website on the Internet without telling FIG who you are or revealing any information about yourself including, but not limited to, your email address. In this case, our web servers merely collect the name of the domain you used to access the Internet (i.e., aol.com) and the website you came from and subsequently visited after the FIG website. This information may be used by FIG, and/or our business partners, to measure general information such as the number of visits, average time spent, page views, and other statistics about visitors to the FIG website. FIG may also use this data to monitor its website performance and to make the website easier and more convenient to use.

2. Personal information collection. There are times when FIG may ask you for information about yourself to assist us in meeting your various needs, including, without limitation:

- Providing you with requested products or services;
- Servicing your account;
- Improving our services; and
- Developing and/or informing you of additional products or services that may be of interest.

In these cases, your browsing on the FIG website will no longer be anonymous. To provide the aforementioned services, FIG may need to ask you to provide, among other things, personally identifiable information (“Personal Information”) such as your name, physical address, zip code, e-mail address and/or phone number. Please note that FIG does not knowingly solicit information from children and does not knowingly market our products or services to children.

3. Information we collect. We may collect the following categories of Personal Information from you, depending on your interactions with our services and the choices you make, as further described in the chart below:

<i>Information collected through use of our services</i>		
Categories of Information	Description of category	How We Use Information
Contact Us	This is the Personal Information that you may provide to receive further information about our services. This could include your name, company, email address, and any other information you provide in a message box.	<ul style="list-style-type: none"> • To contact you with newsletters, marketing or promotional materials and other information that may be of interest to you.
SMS and Text Messaging	You may provide us with your phone number in order to receive SMS or text messages in connection our services.	<ul style="list-style-type: none"> • To contact you with marketing or promotional materials and other information that may be of interest to you.
Career Portal	This is the Personal Information that you may provide to receive information about career opportunities at FIG. This could include your name, address, email, phone number, and any information found on your resume.	<ul style="list-style-type: none"> • To contact you with information related to open career opportunities in which you may be interested or qualified for. • To evaluate your applications for current career postings.
Social Media Platforms	If you choose to access, visit, and/or use any of our pages on social media platforms such as Facebook, Twitter, Instagram, or LinkedIn (“ <u>Social Media Platforms</u> ”), we may receive aggregate information and analysis about visitors’ usage of our pages on such Social Media Platforms. You may choose to provide Personal Information through Social Media Platforms, including without limitation your name, phone number, or address when you communicate with us on the Social Media Platforms, post suggestions or comments for us, or through other such interactions on the Social Media Platforms.	<ul style="list-style-type: none"> • To respond to your questions and requests. • To provide customer support. • To gather analysis and assess trends and interests.
Usage Information	This can be Personal Information and non-Personal Information that is collected about you when you are using our services, and this may include:	<ul style="list-style-type: none"> • To administer our services and system.

	<ul style="list-style-type: none"> • Information about your interactions with our services, which includes the date and time of any information you enter into our services and your interactions with other users of our services and what content or features you interacted with. • User content you post to our services including messages you send and/or receive in the Forums and your interactions with our customer service team and other users. • Technical data and other tracking technology information. Further details about the technical data that is processed by us can be found below. <p>Our services uses cookies, unique identifiers and similar technologies to collect information over time and across different websites when you use or visit our services. We or our third-party partners use common tracking tools to collect information about the pages you view, our services functions that you access, the buttons and icons you click, and services settings to make it easier and more efficient for you to use our services, and to provide advertising content that we think may be of interest to you.</p> <p>Cookies. Cookies are small data files that are downloaded onto your computer or mobile device when you use our services, which are unique to your device or account. Cookies make it easier for you to use our services by saving your preferences so that we can use these to improve your next and subsequent visits to our services. Cookies help us learn which areas of our services are useful and which areas need improvement.</p> <p>Cookies may be either persistent or temporary (or session) cookies. A persistent cookie retains user preferences for a particular website, app or service, allowing those preferences to be used in future use sessions and remains valid until its set expiry date (unless deleted by the user before the expiry date). A temporary cookie, on the other hand,</p>	<ul style="list-style-type: none"> • To create, maintain, and personalize your account with us. • To provide, maintain, personalize, and improve our services. • To provide customer support. • To monitor the usage of our services. • To gather analysis and assess trends and interests. • To detect, prevent, and address technical issues and provide customer support. • To provide you with advertising content in which we think you will be interested. As part of this customization, we may observe your behaviors on the services or on other websites. • To help monitor the security of our services.
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	<p>will expire at the end of the user session, when the web browser is closed.</p> <p>You can choose whether to accept cookies by changing the settings on your browser or device. For more information regarding your choices with respect to cookies and other tracking technologies, please see “<i>Your Rights and Choices Regarding Your Information</i>” below. However, if you choose to disable this function, your experience with our services may be impaired and some features may not work as they were intended. When we use cookies or other similar technologies, we may set the cookies ourselves or ask third parties to do so.</p> <p>Pixels, Web Beacons. We or third party partners may use invisible pixels or beacons on our services to count how many users access or use certain pages, features or content. This information is collected and reported in the aggregate. We may use this information to improve our current services offerings, develop new products or services, and target information to you that may be helpful and useful based upon your use of our services.</p>	
<p>Anonymized Information</p>	<p>We use anonymized and aggregated information that may be created or derived from your Personal Information or usage of our services for purposes that include data analysis, improving our services, advertising, and developing new features and functionality within our services.</p>	<ul style="list-style-type: none"> • To provide, maintain, personalize, and improve our services. • To monitor the usage of our services. • To gather analysis and assess trends and interests. • To detect, prevent, and address technical issues. • To help maintain the safety, security, and integrity of our services and technology assets.

With respect to the categories of data we collect, we will retain such data in accordance with Section 6.

4. Sharing information and consumer choice. We share non-Personal Information with third parties at our discretion. When you provide Personal Information to FIG we may share it with our affiliated companies. We do not transfer your Personal Information to third parties in exchange for money, and we will not do so. However, we do share Personal Information with certain third parties in order to operate our business (for example, to market our products and services), to fulfill your requests, and offer other services that may be of interest to you. Some state laws may

define this as a “sale” of data even though we do not exchange data for money. FIG may also aggregate statistics that we gather about our customers, sales, traffic patterns, and services and provide these statistics to third-parties; however, when we do, these statistics will not include any Personal Information that identifies you or other individuals visiting the FIG website.

5. Information security and protection. FIG takes reasonable technical and organizational precautions to prevent the loss, misuse or alteration of your Personal Information. FIG uses encryption and authentication tools to protect your Personal Information. FIG employees with access to your information are instructed to use said information only in adherence with the principles set forth in this Privacy Policy and the laws applicable to each specific business and FIG employees who misuse customer information are subject to disciplinary action.

While we are committed to protecting your Personal Information, please understand that information communicated over the Internet is never 100% safe and secure. While we strive to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security. Any transmission of Personal Information is at your own risk.

6. Storing information. We will retain your Personal Information only for as long as is necessary for the legitimate business purposes set out in this Privacy Policy. We will retain and use your Personal Information to the extent necessary to comply with our legal, accounting, or reporting obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes and enforce our legal agreements and policies. Additionally, we may continue to store your Personal Information contained in our standard back-ups.

We also will retain Usage Information for internal analysis purposes. Usage Information is generally retained for a shorter period of time, except when Usage Information is used to strengthen the security or to improve the functionality of our services or products, or we are legally obligated to retain Usage Information for longer periods.

7. Your rights and choices regarding your information.

Marketing Preferences. You can opt out from receiving future marketing communications from us at any time by using the unsubscribe function in the email you receive from us, or contacting us as set forth under “**How to contact us**” above. Please allow sufficient time for your preferences to be processed. Even if you opt out of receiving marketing messages, we may still contact you for transactional purposes like confirming or following up on a service request or asking you to review a service you have received. If you later opt back into getting marketing communications from us, we will remove your information from our opt-out databases.

As noted above in “**Information We Collect**,” you can choose whether to accept cookies by changing the settings on your browser or device. However, if you choose to disable cookies, your experience with our services may be impaired and some features may not work as they were intended.

You can choose to limit the data that third party services (e.g., Social Media Platforms) share with us using the options provided to you by the applicable third party service (for example, the options provided by Social Media Platforms when you connect your social media account with our

services). You can also disconnect your use of our services from the third-party service at any time using the options provided to you by the applicable third-party service. Please note, however, that if you disconnect from the third-party service, that will not delete the data we may have previously collected while you were connected.

State Specific Rights. Depending on where you live, you may have certain rights with respect to Personal Information that we have collected and used under certain circumstances, which may include the following:*

The **right to request the following information** regarding our use of your Personal Information:

1. Categories of your Personal Information that we have collected
 2. Purposes for which we have collected or used such Personal Information
 3. Categories of sources for the Personal Information we have collected about you
 4. Categories of third parties with whom we have disclosed your Personal Information
 5. Categories of personal information disclosed about you for a business purpose
 6. If we have sold your Personal Information, a list identifying the Personal Information categories that each category of third party obtained.
- The **right to receive** a copy of your Personal Information.
 - The **right to request correction** of your inaccurate Personal Information.
 - The **right to request us to erase** your Personal Information when we no longer need such data in connection with our services (subject to certain exceptions that may apply under applicable law).

** If you are a resident of a jurisdiction where one or more of these rights are granted to you under applicable law, and you wish to exercise any such rights listed above, please contact us by either:*

- *Phone:* **800-527-1155 (ASK FOR OUR LEGAL DEPARTMENT)**
- *Email:* HELPDESK@FIGMARKETING.COM

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your Personal Information. Please understand that we are required to verify your request and may require you to provide some information to enable us to carry out such verification. We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the Personal Information relates to you.

Making a verifiable consumer request does not require you to create an account with us. We will only use Personal Information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

8. Transfer of data; special notice to non-U.S. users. Your information, including Personal Information, may be transferred to, and maintained on, computers located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ from those of your jurisdiction. If you are located outside United States and choose to provide

information to us, please note that we transfer the data, including Personal Information, to the United States and process it there. Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

If you are located in a country outside the U.S. and submit Personal Information to us, you consent to the general use and disclosure of such information as provided in this Privacy Policy and to the transfer and/or storage of that information to the U.S. and other countries outside your home country.

9. Sensitive Personal Information. Subject to the following paragraph, we ask that you not send us any sensitive Personal Information as this term is defined under applicable data protection and privacy laws (for example, social security numbers, information related to racial or ethnic origin, political opinions, religion or other beliefs, health, biometrics or genetic characteristics, criminal background or trade union membership) on or through the services or otherwise to us.

If you send or disclose any sensitive Personal Information to us, you consent to our processing and use of such sensitive Personal Information in accordance with this Privacy Policy. If you do not consent to our processing and use of such sensitive Personal Information, you must not submit such content to our services.

10. Policy on children’s information. We do not knowingly collect Personal Information from anyone under the age of 13 (a “Child” or “Children”) without the consent of the child’s parent or guardian, and we do not target the services to Children. If you are a parent or guardian and you are aware that your Child has provided us with Personal Information without your consent, please contact us through one of the methods listed under “*FIG Contact Information*”, below. If we become aware that we have collected Personal Information from Children without verification of parental consent, we take reasonable steps to remove that information from our servers.

For more information about the Children’s Online Privacy Protection Act (“COPPA”), which applies to websites that direct their services to Children, please visit the Federal Trade Commission’s website <https://www.ftc.gov/tips-advice/business-center/guidance/complying-coppa-frequently-asked-questions>.

11. Links to other sites. Our services contain links to third-party websites. If you click on one of those links, you will be taken to websites we do not control. This Privacy Policy does not apply to the information practices of those third-party websites. You should read the privacy policies of third-party websites carefully. We are not responsible for the content, privacy policies, actions or security of third-party websites.

12. Governing law and jurisdiction. This Privacy Policy shall be construed and governed under the laws of the United States and State of North Carolina (without regard to rules governing conflicts of laws provisions). You agree that venue for all actions, arising out of or relating in any way to your use of our services, shall be in federal or state court of competent jurisdiction located in Mecklenburg County, North Carolina, within one (1) year after the claim arises. Each party waives any objections based on forum non conveniens and waives any objection to venue of any action instituted hereunder to the extent that an action is brought in the courts identified above. Each party consents to personal jurisdiction in the courts identified above.

13. FIG Contact information. You may access your data collected by FIG by sending a written request to the address listed below. If you believe that an error has been made in the accuracy of your data collected, FIG will correct such error upon adequate verification of the error and the identity of the person seeking the correction.

If you wish to access, remove or correct any personal identifying information or data you supplied to FIG, or if you have any questions about this Privacy Policy, you may contact us by sending a letter via the U.S. Mail to:

Financial Independence Group, LLC
Attn: Legal
19520 West Catawba Avenue
Cornelius, North Carolina 28031

Please note that in order to protect your privacy and security, FIG may need to take reasonable steps to verify your identity before responding to any requests noted herein or otherwise.

14. Changes to this Privacy Policy. FIG reserves the right to modify or supplement this Privacy Policy statement at any time, without notice and for any reason whatsoever. However, if FIG makes any material change to this Privacy Policy statement, we will announce said changes via an alert on the FIG website. For this reason, we encourage you to review the Privacy Policy whenever you use FIG's website and the last date this Privacy Policy was modified is set forth above.

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