

## PRIVACY POLICY

This privacy policy applies to the apply to the Future Legacies website located at [www.ourfuturelegacy.com](http://www.ourfuturelegacy.com), and all associated sites linked to [www.ourfuturelegacy.com](http://www.ourfuturelegacy.com) by Future Legacies, LLC, its subsidiaries and affiliates (those sites, the “Site”). The Site is owned by Future Legacies, LLC (“Future Legacies”). The privacy policy also incorporates by reference the Terms of Use also available at the Site. **BY USING THE SITE, YOU AGREE TO THE PRIVACY POLICY. IF YOU DISAGREE WITH THE PRIVACY POLICY, DO NOT USE THIS SITE.**

Future Legacies reserves the right, at its sole discretion, to change, modify, add or remove portions of this privacy policy, at any time. You are responsible for periodically reviewing the privacy policy for changes. By continuing to use the Site, you accept any changes at the time they are implemented.

### Scope

This privacy policy describes how any personal information collected as a result of your registering with the Site will be maintained by Future Legacies.

### Collection of Personal Data

The entire Site can be viewed without registration. If you wish to contact Future Legacies, some personal data will be collected from you. In some instances, Future Legacies may gain access to some personal data through third-parties or affiliates. Some of the information that may be collected can include, but is not limited to:

- contact information such as name, email address, address and telephone number;
- additional information required to verify your identity;
- information based on your activities on the Site, such as search information, computer sign-on data, statistics on page views, traffic to, from and within the website, ad data, and IP address and standard web log information; and
- supplemental information from third parties (for example, if you incur a debt to Future Legacies, a credit check may be conducted by obtaining additional information about you from a credit bureau, as permitted by law); and
- any other information you may provide.

### Use

All personal data collected will be used, primarily, to provide the services on the Site in an effective and personalized manner. Your personal information may be used to:

- Provide services and customer support as requested, including confirming emails related to the website services, reminders and transactions.
- Facilitate communication between interested parties registered on the Site.
- Customize your experience and otherwise measure and improve the services and the Site.

- Keep you informed about targeted marketing, service updates, and promotional offers through various means of communication. (There is an option to opt-out of marketing communications)
- Compare information for accuracy and verify it with third parties.
- Measure consumer interest in the products and services offered on the Site.
- Help promote a safe service and detect and prevent error, fraud and other potentially prohibited or illegal activity.
- Enforce the Terms of Use and other agreements and policies of the Site. To collect fees.
- As otherwise described at the time of collection.

### **Disclosure**

We don't sell or rent your personal information to third parties for their marketing purposes without your explicit consent. We may share some or all of your personal information with:

- Subsidiaries and assigns of Future Legacies and affiliate members. Affiliates will use this information to send you marketing communications only if you've requested their services.
- Law enforcement offices, third-party rights owners or others in the good faith belief that such disclosure is reasonably necessary to enforce the Terms of Use or Privacy Policy; respond to claims that a posting or other content violates the rights of a third party; or protect the rights, property or personal safety of other users or the general public.
- Parties to whom you grant permission for Future Legacies to share.
- Service providers under contract who help with the business operations of the Site; or
- As permitted by law or in the good faith belief that such disclosure is reasonably necessary to respond to subpoenas, court orders or other legal process.

### **Communication**

The Site communicates and facilitates communications between users through telephone or email communication. The Site may collect information related to such communication. You agree for someone from or on behalf of Future Legacies to contact you by any means provided for contact through your use of the Site.

### **Email Preferences**

All users have the opportunity to opt out of receiving nonessential (i.e., promotional or marketing-related) communications from Future Legacies after setting up an account. To remove your contact information from Future Legacies' lists and newsletters, simply click "unsubscribe" on any email you receive and update your email preferences.

### **Cookies**

Future Legacies or its service providers may place cookies or web beacons on your computer when you visit portions of the Site. Permanent cookies help facilitate personalized features, such as automatically logging into your personalized home page. Session cookies, which are deleted when you log out of the Site or browse to a different website, to monitor and improve the functionality and usability of our website. Cookies can be blocked by changing the settings on your browser

(contact your Internet Service Provider for help) but doing so may prevent delivery of certain services.

### **Web Analytics Services**

The Site may use various web analytics services. These services may record mouse clicks, mouse movements, scrolling activity as well as any text you type in this website, except text in password fields. The Site will not collect personally identifiable information that you do not voluntarily enter in this website. The Site does not track browsing habits across other web sites or text input in password fields.

### **Third Parties**

This privacy policy only applies to information collected by Future Legacies from you. If you disclose your information to others, whether registered users of this Site or through other sites throughout the Internet, this privacy policy does not apply. Future Legacies does not control the privacy policies of third parties, even if the Site links directly to another website that collects your personal data.

### **Accessing, Reviewing and Changing Your Personal Information**

You are responsible for the personal information you provide to Future Legacies. You are also responsible for making any necessary changes to your personal data. If you request, Future Legacies will remove your personal data from the Site according to applicable law. Some personal data will be maintained by Future Legacies to comply with law, prevent fraud, collect fees, resolve disputes, troubleshoot problems, assist with any investigations, enforce the Terms of Use, and take other actions permitted by law.

### **Account Protection**

Do not disclose your password to anyone. You are responsible for all actions of your username and password. Giving away your password will permit another person access to your personal data. If your password has been compromised, please change it immediately.

### **Security**

Future Legacies will make every reasonable effort to protect your personal data. Future Legacies, however, makes no warranty or promise that your personal data or private communications will not be intercepted due to unauthorized access or disclosure.

The information contained in this Site is subject to change without notice.

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Future Legacies, LLC

Updated by Future Legacies Inc.'s General Counsel on January 23, 2020.