

Effective Date: October 30, 2025

This Privacy Policy describes:

- Information that we receive from you when you interact with the Services
- How we use and process the information that we receive
- If and why Personal Information may be disclosed to third parties
- Your choices regarding the collection and processing of your Personal Information

Please note that this Privacy Policy does not apply to information collected through third-party websites or services that you may access through the Services

PLEASE REVIEW THIS PRIVACY POLICY CAREFULLY. When you submit information to or through the Services, you consent to the collection and processing of your information as described in this Privacy Policy.

By using the Services, you accept the terms of this Privacy Policy and consent to our collection, use, disclosure and retention of your information as described in this Privacy Policy.

IF YOU DO NOT AGREE WITH ANY PART OF THIS PRIVACY POLICY OR OUR TERMS OF SERVICE, PLEASE DO NOT USE ANY OF THE SERVICES.

The Effective Date of this Privacy Policy is set forth at the top of this Policy. Whenever possible, we will provide you with advance written notice of our changes to this Privacy Policy. We will not make retroactive changes that reduce your privacy rights unless we are legally required to do so. Your continued use of the Services after the Effective Date constitutes your acceptance of the amended Privacy Policy. The amended Privacy Policy supersedes all previous versions.

INFORMATION WE COLLECT

We collect various kinds of Personal Information that you provide to us as well as information we obtain from your use of the Services. “Personal Information” is information associated with or used to identify or contact a specific person. Personal Information includes: (1) contact data (such as e-mail address, telephone number and employer) and (2) demographic data (such as gender, date of birth and zip code). Certain Personal Information, such as information about personal health or finances, is characterized as Sensitive and subject to stricter regulation than other personal information. Before providing it to us, we urge you to carefully consider whether to disclose your Sensitive Personal Information to us. If you do provide Sensitive Personal Information to us, you consent to its use and disclosure for the purposes and in the manner described in this Privacy Policy.

HOW WE USE THE INFORMATION WE COLLECT

We use the information we collect about and from you for a variety of purposes such as to respond to your questions and requests for services; provide you with access to certain areas and features of the Platforms such as certain products and services; purchase history; verify your identity; communicate with you about your account and activities on the Platforms and, in our discretion, changes to any of our policies; tailor content, advertisements, and offers we serve you; improve the Platforms; comply with license obligations; and for purposes disclosed at the time you provide your Personal Information or otherwise with your consent. We may also collect your location based information for the purpose of providing you with certain services.

1. SHARING OF INFORMATION

Except as described in this Online Privacy Notice, we will not provide any of your Personal Information to any third parties without your consent. We may also share your information as disclosed at the time you provide your information.

Third Parties Providing Services. We may share your Personal Information with third parties that perform functions on our behalf (or on behalf of our partners) such as:

- Agents, brokers and others who provide our products and services to you;
- Our affiliated companies, such as insurance or investment companies, insurance agencies or broker-dealers;
- Nonaffiliated companies in order to perform standard business functions on our behalf including those related to processing transactions you request or authorize, or maintaining your account or policy; service providers that host or operate our Platform, analyze data, process transactions and payments, fulfill orders, or provide customer service.

Your Agreement to Have Your Personal Information Shared. In addition to the data sharing described above, while on our Platform, you may also have the opportunity to opt-in to receive information and/or marketing offers from third parties regarding third party products or services or to otherwise consent to the sharing of your information with a third party. If you agree to have your Personal Information shared, your Personal Information will be disclosed to the third party and the Personal Information you disclose will be subject to the privacy policy and business practices of that third party.

Business Transfers. We may share your Personal Information with other entities and our affiliates primarily for business and operational purposes. In the event that we are

involved in a bankruptcy, merger, acquisition, reorganization or sale of assets, your information may be sold or transferred as part of that transaction.

Legal Disclosure. We may transfer and disclose your information to law enforcement, government agencies, and other third parties to comply with a legal obligation; or when we believe in good faith that the law or a governmental authority requires such disclosure; to verify or enforce our applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise to protect our rights or property or security of third parties, visitors to our Platforms or the public.

Aggregate Data: We may share aggregate data with third parties.

2. INFORMATION WE RECEIVE FROM THIRD PARTIES

We may receive information about you from third parties such as consumer or other reporting agencies and medical or health care providers; through your interactions with our affiliated companies; from data brokers; and from lead generation or referral partners. In addition, if you are on another website and you opt-in to receive information from us, that website will submit to us your email address and other information about you so that we may contact you as requested. You may also choose to participate in a third party application or feature (such as one of our Facebook (Meta) or Twitter applications or a similar application or feature on a third party website) through which you allow us to collect (or the third party to share) information about you, including Usage Information and Personal Information such as lists of your friends, "likes", comments you have shared, groups and location. Third parties (such as social media companies) may also give you the option to post information about your activities on our Platform to your profile page to share with others within your network. In addition, we may receive information about you if other users of a third party website give us access to their profiles and you are one of their "connections" or information about you is otherwise accessible through your "connections" web page, profile page, or similar page on a social networking or other third party website or interactive service. We may supplement the information we collect about you through the Platforms with such information from third parties in order to enhance our ability to serve you, to tailor our content to you and/or to offer you opportunities to purchase products or services that we believe may be of interest to you.

3. YOUR PRIVACY RIGHTS, CHOICE AND ACCESS

You control the Personal Information that you provide to us on the Platform, but some Personal Information is required by us in order for you to obtain services from us or for you to use the Platform. If you choose not to provide us with your Personal Information on the Platform, you may not be able to take advantage of some of the services we offer or use some functionality on the Platform. Except as provided above in section 1, we will not share Personal Information collected on the Platform with third parties without your consent.

If you wish to modify, verify, correct, or delete any of your Personal Information

collected through the Platform, you may edit your registered user information. In accordance with our routine record keeping, we may delete certain records that contain Personal Information you have submitted through the Platform. We are under no obligation to store such Personal Information indefinitely and disclaim any liability arising out of, or related to, the destruction of such Personal Information. It may not always be possible to completely remove or delete all of your information from our databases without some residual data because of backups and other reasons. We will retain your information (including geo-location data) for as long as your account is active or as needed to provide you services. If you wish to cancel your online account or request that we no longer use your information to provide you services through the platform, contact us. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. We do not control certain privacy settings and preferences maintained by our social media partners like Facebook (Meta) and Twitter. If you wish to make changes to those settings and preferences, you may do so by visiting the settings page of the appropriate social media site.

4. CHILDREN

The Platform is not directed to children under 13. We do not knowingly collect, use or disclose personally identifiable information from anyone under 13 years of age. If we determine upon collection that a user is under this age, we will not use or maintain his/her Personal Information without the parent/guardian's consent. If we become aware that we have unknowingly collected personally identifiable information from a child under the age of 13, we will make reasonable efforts to delete such information from our records.

5. SECURITY OF YOUR INFORMATION

We take information security seriously and use certain reasonable security measures to help protect your Personal Information. However, no electronic data transmission or storage of information can be guaranteed to be 100% secure. Please note that we cannot ensure or warrant the security of any information you transmit to us, and you use the Platforms and provide us with your information at your own risk.

6. OTHER SITES

The Platform may contain links to other sites that we do not own or operate. This includes links from partners. We do not control or endorse and are not responsible for these sites or their content, products, services or privacy policies or practices. These other sites may send their own cookies to your Device, they may independently collect data or solicit Personal Information and may or may not have their own published privacy policies.

7. CHANGES

We may update this Online Privacy Notice to reflect changes to our information

practices. If we make any material retroactive changes we will notify you by means of a notice on our Platform prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices.

8. CONTACT US

If you have any questions or concerns about this Online Privacy Notice, the practices of the Platform, or your experiences with the Platform, please call us at 646-473-4122.