

PRIVACY POLICY

Retirement Researcher, LLC (the “**Company**” or “**we**”) owns and operates RetirementResearcher.com (the “**Site**”). The Company is committed to respecting your privacy and has established this privacy policy (this “**Privacy Policy**” or this “**policy**”) to describe how your personal information will be treated. Please read it carefully.

DEFINITIONS

As used in this Privacy Policy (and elsewhere on the Site), the following defined terms have the following meanings: (a) “Personally Identifiable Information” means information that tells us specifically who you are, such as your name and address, e-mail address, telephone number, geographical location, and billing information, and such other information as determined by the Company from time to time; (b) “User Information” means all Personally Identifiable Information and any other forms of information discussed in this Privacy Policy, including the Internet Protocol (IP) address of a User’s computer; (c) “Login Credentials” means a User’s unique user identification and password that are required to become a Member and obtain full access to the Site; (d) we use the term “aggregate” when we combine information from various persons or Users; and (e) information is said to be “anonymized” if it does not identify individual persons or entities or associate a particular person or entity with such information. All capitalized terms used in this Privacy Policy that are not otherwise defined herein have the meaning ascribed to them in our Terms of Use, which are provided through the Site.

INFORMATION COLLECTED AND USE

This Privacy Policy applies to information submitted directly to the Site via the Internet. The policy, which may change from time to time, was last revised in April 2024. The Company notifies users of changes to this policy by modifying the “last revised” date contained in the preceding sentence. Accordingly, if you desire to know whether the policy has been altered since you last reviewed it, simply make a note of the date set forth in this paragraph. Any information submitted directly to the Site via the Internet is governed by the privacy policy then in effect.

The only personally identifiable information collected on the Site and shared with and maintained by the Company is the information a user voluntarily inputs or uploads to the Site. This information may include, among other things, your name, address, phone number, email address, facsimile number, and password-related information. The Site does utilize “cookies”. The information you provide will be used only in connection with the services you selected on the Site and are being provided to you by the Company. Your information may be shared with the Company’s employees, agents, contractors, or business partners, but only in connection with the provision of services and goods you have selected on the Site and are being provided to you by the Company. Furthermore, we believe it is necessary to share information 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 the Site’s Terms and Conditions of Use, or as otherwise required by law. Except as provided herein or in the event of a merger, consolidation, or sale of all or substantially all of the Company’s assets, we will not share any of your personally identifiable information with any third party without your permission. The Site is not intended to be accessed or utilized by persons under the age of eighteen (18), and the Company does not intend or purposefully attempt to gather information from persons under the age of eighteen (18). Notwithstanding the foregoing, given the nature of the primary service offered by the Site, certain personally identifiable information submitted to the Site in connection with the use of the Site.

The Company may want to alert you from time to time to specific offers, updated information, and other new products and services the Company may offer. Accordingly, we may send you direct mailings or contact you by telephone or email about our various products and services or other products and services we feel may be of interest to you. If you do not want to receive such alerts, simply “opt-out” by contacting us at community@retirementresearcher.com. Advise us of your name, address, telephone number and email address, and your desire to “opt-out” of such alerts.

Please be aware that the Company advertisers or websites that have links on the Site may collect Personally Identifiable Information about you. The Company does not share any such information with these advertisers or Web sites. The information practices of those advertisers and Websites linked to the Site are not covered by this Privacy Policy, and the Company has no responsibility or liability for such advertisers' or Websites' policies or actions.

Please be careful and responsible online. If you post personal information online that is accessible to the public, on the Site, or otherwise, you may receive unsolicited messages from other parties in return. While we strive to protect your information, the Company cannot ensure or warrant the security of any information through the transmission process, and you do so at your own risk. Once an email address or telephone number is advertised it is public information.

You can request a copy of the individual information that the Company has collected about you, correct factual inaccuracies in your information, remove personal information from the Company's databases, and/or update your personal information by contacting us at community@retirementresearcher.com. However, the removal of certain information may render the Company unable to provide you with the services you desire.

CALIFORNIA RESIDENTS

If you are a California resident, you have the right to receive: a) information identifying any third parties to whom we may have disclosed, within the past calendar year, personal information pertaining to you and your family for the Company's direct marketing purposes; and b) a description of the categories of personal information disclosed. To obtain such information you must make a request in writing. Your request must include your name and email address, the URL for the website you visited, and a return address, or it will not be processed. We will not honor such requests more than once per calendar year. Please e-mail your request to the Company at community@retirementresearcher.com.

EUROPEAN UNION RESIDENTS

The GDPR took effect on May 25, 2018, and is intended to protect the data of European Union (EU) citizens. Although the Company markets its Site, content, products, materials, and/or services online, we do not specifically target our marketing to the EU, nor do we conduct business in or to the EU in any meaningful way. In fact, the Site, content, and all products, services, and/or materials created, sold, and/or otherwise disseminated by the Company are made available only to United States citizens, and access thereto is strictly forbidden to any EU citizen. If you are an EU citizen, you are directed to leave the Site and are forbidden from accessing the Site, Content, products, services, and materials. Furthermore, if you are an EU citizen, you are forbidden from sending, and are explicitly directed not to send, any personally Identifiable Information to the Company and/or its affiliates.

If you nevertheless ignore this warning, access the Site, and are a resident of the European Economic Area (EEA), or are accessing this Site from within the EEA, you may have the right to request: access to, correction of, deletion of; portability of; and restriction or objection to processing, of your personal data, from us. This includes the “right to be forgotten.” To make any of these requests, please contact our GDPR contact at community@retirementresearcher.com.

PROTECTION OF INFORMATION

The Company employs trusted third parties and other security measures to protect your financial information. When you submit sensitive financial information via our Site, your information is protected in a variety of ways, both online and offline.

Although no one can guarantee absolute security, we will continue to monitor and update our security measures to help ensure that your sensitive information remains protected.

If you do not want to provide us with any User Information, then you may choose not to become a Member. You will not be entitled to the benefits of Membership, but you are still free to browse the site and to visit the parts of the Site accessible to non-Members.

COOKIES

Cookies may be used to keep track of what you have selected as you click through our Site. When filling out an online form, session cookies may be used to capture an applicant's progress as they complete portions of the forms up to and including the point of submission. We may use cookies to allow you to access areas of our Site that are limited to Members. We do not, however, use cookies to track the navigational habits of identified visitors. Furthermore, we do not knowingly allow other companies (third parties) to set cookies via our Site. Most browsers automatically accept cookies, but you can usually refuse cookies or selectively accept cookies by adjusting the preferences in your browser. If you turn cookies off, there may be some features of our Site that will not be available to you, and some web pages may not display properly. You can find information about how you can adjust your cookie settings on your own web browser help options. We use cookies to enable the Company to customize information for certain segments of its customer base and, in some instances, to associate you with your User Information. For example, through the use of cookies, you may log in automatically and thereby save time.

CONTROL OF LOGIN AND PASSWORD

Except as specifically permitted by this Privacy Policy or the Company's Terms of Use, you may not disclose your password to any third parties. If you lose control of your password, you may lose control over your Personally Identifiable Information, and you will be responsible for any legally binding actions taken on your behalf. Therefore, if your password has been compromised for any reason, you should immediately change your password or, if we provided your password, notify the Company so that we may issue you a new password.

REMOVAL OR CORRECTION OF PERSONALLY IDENTIFIABLE INFORMATION

Upon your request, we may remove your Personally Identifiable Information from our database and correct any errors you identify in such information. If Personally Identifiable Information is removed, you will lose access to the parts of the Site for which you must provide such Personally Identifiable Information to gain access. After removal, we will only retain copies of such information as are necessary for us to comply with governmental orders, resolve disputes, troubleshoot problems, and enforce any agreement you have entered into through our Site and as otherwise reasonably necessary. Any Personally Identifiable Information provided as a part of a transaction on the Site represents a record of that business transaction that cannot be altered after the transaction is complete.

If you have any concerns about your privacy in connection with this policy, please send a thorough description to community@retirementresearcher.com, and we will try to resolve it. Any dispute over privacy is subject to this Privacy Policy and our Terms and Conditions, including limitations on damages, venue, and application of the law of the Commonwealth of Virginia.