

## **TABLE OF CONTENTS**

<b>Collection of your Personal Information .....</b>	<b>2</b>
<b>Use of your Personal Information .....</b>	<b>2</b>
<b>Use of Cookies .....</b>	<b>3</b>
<b>Security of your Personal Information .....</b>	<b>4</b>
<b>Children Under Thirteen .....</b>	<b>4</b>
<b>Opt-Out &amp; Unsubscribe .....</b>	<b>4</b>
<b>Changes to this Statement.....</b>	<b>4</b>
<b>Contact Information.....</b>	<b>5</b>

Protecting your private information is our priority. This Statement of Privacy applies to the retirementbenefitsplanning.com and **ILS Management LLC** and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to **ILS Management LLC** include **retirementbenefitsplanning.com** and **Retirement Benefits Planning**. The **Retirement Benefits Planning** website is a Digital Publication Subscription website that provides a platform for professionals to subscribe to a digital, cloud-based edition of Natalie Choate's book, Life & Death Planning for Retirement Benefits. This edition provides new and recurring updated content above and beyond that of the book's paperback edition. By using the **Retirement Benefits Planning** website, you consent to the data practices described in this statement.

## **COLLECTION OF YOUR PERSONAL INFORMATION**

**Retirement Benefits Planning** may collect personally identifiable information, such as your name. We may gather additional personal or non-personal information in the future. If you purchase **Retirement Benefits Planning's** products and services, we collect billing and credit card information. This information is used to complete the purchase transaction. We may gather additional personal or non-personal information in the future.

Information about your computer hardware and software may be automatically collected by **Retirement Benefits Planning**. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the **Retirement Benefits Planning** website.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through **Retirement Benefits Planning's** public message boards, this information may be collected and used by others.

**Retirement Benefits Planning** encourages you to review the privacy statements of websites you choose to link to from **Retirement Benefits Planning** so that you can understand how those websites collect, use and share your information. **Retirement Benefits Planning** is not responsible for the privacy statements or other content on websites outside of the Retirement Benefits Planning website.

## **USE OF YOUR PERSONAL INFORMATION**

**Retirement Benefits Planning** collects and uses your personal information to operate its website(s) and deliver the services you have requested.

**Retirement Benefits Planning** may also use your personally identifiable information to inform you of other products or services available from **Retirement Benefits Planning** and its affiliates. **Retirement Benefits Planning** may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

**Retirement Benefits Planning** does not sell, rent or lease its customer lists to third parties.

**Retirement Benefits Planning** may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. **Retirement Benefits Planning** may

share data with trusted partners to help perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to **Retirement Benefits Planning**, and they are required to maintain the confidentiality of your information.

**Retirement Benefits Planning** may keep track of the websites and pages our users visit within **Retirement Benefits Planning**, in order to determine what **Retirement Benefits Planning** services are the most popular. This data is used to deliver customized content and advertising within **Retirement Benefits Planning** to customers whose behavior indicates that they are interested in a particular subject area.

**Retirement Benefits Planning** will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on **Retirement Benefits Planning** or the site; (b) protect and defend the rights or property of **Retirement Benefits Planning**; and, (c) act under exigent circumstances to protect the personal safety of users of **Retirement Benefits Planning**, or the public.

## USE OF COOKIES

The **Retirement Benefits Planning** website may use "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize **Retirement Benefits Planning** pages, or register with **Retirement Benefits Planning** site or services, a cookie helps **Retirement Benefits Planning** to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same **Retirement Benefits Planning** website, the information you previously provided can be retrieved, so you can easily use the **Retirement Benefits Planning** features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the **Retirement Benefits Planning** services or websites you visit.

Cookies are pieces of information that some web sites transfer to the computer that is browsing that site and are used for record-keeping purposes at many sites. **Retirement Benefits Planning** uses first-party cookies (such as Google Analytics Advertising remarketing service) to advertise on third party websites to previous visitors to our site. It could mean that we advertise to previous visitors who haven't completed a task on our site, for example using the contact form to make an inquiry. This could be in the form of an advertisement on the Google search results page, or a site in the Google Display Network. Third-party vendors, including Google, use cookies to serve ads based on someone's past visits to the **Retirement Benefits Planning** website. Any data collected will be used in accordance with our own privacy policy and Google's privacy policy.

You can set preferences for how Google advertises to you using the [Google Ad Setting page](#), and if you want to you can [opt out of interest-based advertising entirely by cookie settings](#) or permanently using [a browser plugin](#).

## **SECURITY OF YOUR PERSONAL INFORMATION**

**Retirement Benefits Planning** secures your personal information from unauthorized access, use or disclosure.

All information you provide to us is stored on our secure servers.

Access by you to your account is available through a password and/or unique user name selected by you. This password is encrypted. We recommend that you do not divulge your password to anyone, that you change your password often using a combination of letters and numbers, and that you ensure you use a secure web browser. We cannot be held accountable for activities that results from your own neglect to safeguard the secrecy of your password and user name. If you share a computer with anyone, you should always log out of your account after you are finished, in order to prevent access to your information from subsequent users of that computer. Please notify us as soon as possible if your user name or password is compromised.

Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your personally identifiable information, you acknowledge that: (a) there are security and privacy limitations of the Internet which are beyond our control; (b) the security, integrity and privacy of any and all information and data exchanged between you and us through this Retirement Benefits Planning cannot be guaranteed and we shall have no liability to you or any third party for loss, misuse, disclosure or alteration of such information; and (c) any such information and data may be viewed or tampered with in transit by a third party.

In the unlikely event that we believe that the security of your personally identifiable information in our control may have been compromised, we will notify you as promptly as possible under the circumstances. To the extent we have your e-mail address, we may notify you by e-mail and you consent to our use of email as a means of such notification.

## **CHILDREN UNDER THIRTEEN**

**Retirement Benefits Planning** does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you must ask your parent or guardian for permission to use this [website](#).

## **OPT-OUT & UNSUBSCRIBE**

We respect your privacy and give you an opportunity to opt-out of receiving announcements of certain information. Users may opt-out of receiving any or all communications from **Retirement Benefits Planning** by contacting us at our [website](#), our email [support@retirementbenefitsplanning.com](mailto:support@retirementbenefitsplanning.com) or call us at (321) 252-0094.

## **CHANGES TO THIS STATEMENT**

**Retirement Benefits Planning** will occasionally update this Statement of Privacy to reflect company and customer feedback. **Retirement Benefits Planning** encourages you to periodically review this Statement to be informed of how **Retirement Benefits Planning** is protecting your information.

## **CONTACT INFORMATION**

**Retirement Benefits Planning** welcomes your questions or comments regarding this Statement of Privacy. If you believe that **Retirement Benefits Planning** has not adhered to this Statement, please contact **Retirement Benefits Planning** at our [website](#), our email [support@retirementbenefitsplanning.com](mailto:support@retirementbenefitsplanning.com) or call us at (321) 252-0094.

Effective as of **April-29-15**