

PRIVACY POLICY

OUR PRIVACY COMMITMENTS

College Preparedness and Planning respects the privacy of every person who visits our websites or responds to our interactive advertisements. This Privacy Statement outlines the information College Preparedness and Planning will collect and how we will use that information. This Statement will also tell you how you can verify the accuracy of your personal information submitted to College Preparedness and Planning through our websites and interactive advertisements and how you can request that we delete or update your personal information.

We've developed our privacy policy from industry guidelines and standards, and local, national, and international laws and requirements. All privacy practices and methods described herein only apply insofar as permitted by the applicable standards, laws and requirements and as limited by the website or interactive banner you are visiting.

Thanks again for placing your trust in College Preparedness and Planning.

INFORMATION COLLECTED AND HOW WE USE IT

WHAT WE COLLECT

College Preparedness and Planning's primary goal in collecting personal information from you is to give you a meaningful, enjoyable and customized experience while using our websites and interactive banner ads, and to allow us to develop new products and services which are relevant to consumers like you. Personal information also allows us to provide services and features that most likely meet your needs, and to customize our service to make your online experience smooth and efficient.

Personal information received from you online will only be used by the brand to which you submitted your information, the College Preparedness and Planning Company, a purchaser of the brand, and other College Preparedness and Planning brands, except as otherwise required by law or as College Preparedness and Planning discloses to you when the information is collected.

a) Personal Information When you visit College Preparedness and Planning websites or interactive advertisements, we will not collect any personal information about you (including but not limited to your name, address, telephone number, email address, and credit card number if you place an order with us) unless you provide it to us voluntarily.

If you opt not to provide us with personal information you can still access our websites; however you may be unable to participate in certain promotions or receive product information offered through College Preparedness and Planning websites or interactive advertisements

b) Aggregate and Statistical Data College Preparedness and Planning may collect certain aggregate data called web log information (such as your web browser, operating system, pages visited, etc.) and use cookies when you visit many of our webpages. For instance, when you visit one of our

websites, our webserver will automatically recognize some non-personal information, including but not limited to the date and time you visited our site, the pages you visited, the referrer (the website you came from), the type of browser you are using (e.g. Internet Explorer, Mozilla), the type of operating system you are using (e.g. Windows or Mac), and the domain name and address of your Internet Service Provider. Neither our cookies nor web beacons nor web log information collects any personal information. They do not contain personal information such as your name or email address. In some cases we may also collect information about you that you voluntarily submit and which is not personal, such as general statistical information like age, gender, household size, zip/postal code, preferences and interests.

INFORMATION WE COLLECT

College Preparedness and Planning does not require visitors to our websites to provide personal information in order to obtain access to any of our sites. College Preparedness and Planning collects personal information (including but not limited to your name, address, telephone number, and email address) from our visitors only on a voluntary basis.

You are in control of the personal information you provide to College Preparedness and Planning online. You can:

1. Ask for a copy of your personal information
2. Ask for your personal information to be corrected or updated
3. Ask us to remove your personal information from our records

To do this, please contact us using the links provided later in this statement. College Preparedness and Planning will use reasonable efforts to fulfill your request.

At some College Preparedness and Planning sites you can order product samples, enter contests, vote in polls or otherwise express an opinion, subscribe to one of our services such as the our newsletter. These programs and the types of information required are described in more detail below.

Registration/Subscriptions/Product Samples Requests: To fully use our websites, visitors may need to register using our online registration forms, where visitors will be required to provide us with their personal information. Visitors may also be asked to select a user ID and password. Further, to register for certain services or become a member of certain communities, we may ask visitors to submit their name, email address, home address, and zip/postal code. In addition, we ask for country of residence and age so that we can comply with all applicable privacy regulations. You can further make choices about receiving email newsletters and alerts from College Preparedness and Planning brands. You can always decide not to receive or stop receiving any email from College Preparedness and Planning brands that you do not want.

Referrals: Occasionally, visitors will have the opportunity to forward product sampling opportunities or other information on the website to friends/relatives or to send messages from our websites or

interactive advertisements to friends/relatives. This personal referral information you provide to facilitate this communication is used on a one-time basis or stored only for analysis purposes, and are not further used by College Preparedness and Planning to re-contact referred individuals, except in circumstances where we obtain consent from the people you have referred to receive communications from us.

Questionnaires, Surveys and Profile Data: College Preparedness and Planning may occasionally ask visitors to complete surveys and opinion polls about their interests, needs, and attitudes.

Surveys help us provide better services and products that meet customer needs. Participation is completely voluntary and these surveys are optional.

Consumer Services and Contact Information: If you provide our consumer service representatives with feedback on your experiences with our products/services or otherwise submit questions to our consumer service representatives or webmasters, you will be asked to supply personal information for our record keeping and follow-up.

Employment Information: Personal information you may submit in connection with employment inquiries will be used only for recruitment and future internal consideration. It will be accessible solely by persons responsible for recruitment for College Preparedness and Planning entities. This information will be kept no longer than 2 years.

HOW WE USE YOUR INFORMATION

a) Personal Information

We may use your personal information to contact you. For example, we may send you marketing or promotional materials including emails or other information; we may respond to your comments or requests for information; or we may contact you if needed in the course of processing or shipping your order for products or services offered through our websites. We may also enhance or merge personal information with data obtained from third parties for the same purposes.

We also use personal information about you to improve our marketing and promotional efforts; to statistically analyze site usage; to improve our content and product offerings; and to customize our sites' content, layout and services. We may also use your information to deliver information to you that, in some cases, is targeted to your interests, such as targeted banners, new services and promotions. We believe these uses allow us to improve our site and better tailor it to meet our visitors' needs. College Preparedness and Planning does not collect personal information automatically, but we may combine non personal information collected automatically (e.g., through cookies) with your previously submitted personal information.

College Preparedness and Planning occasionally sends visitors who have opted-in emails describing new products, promotions or events. These services are optional and you may opt-out of these services completely, at any time. We will only store your personal information for a reasonable period of time.

b) Aggregate and Statistical Data

College Preparedness and Planning uses web log information (such as your web browser, operating system, pages visited, etc.) to help us design our website, to identify popular features, and for other managerial purposes. However, web logs may be used if necessary to help identify any person attempting to break into or damage our website. We may share web log information with law enforcement agencies if we believe that we have evidence of a violation of computer security or related laws.

DATA SHARING AND TRANSFER

a) How We May Share Information

We will not share, trade or sell personal information of our visitors for use by any business, other than the brand to which you submitted your information, the College Preparedness and Planning Company, a purchaser of the brand, and other College Preparedness and Planning brands, without your consent. However, aggregated and statistical data from our visitors may be shared with our partners. For example, we may let a partner know that approximately “20,000 people visited a webpage regarding a specific joint promotion.” If you do provide us with consent to share your information with other companies, we may share your information with companies who offer products and services that may be of interest to you. These companies may then contact you directly with product or sample offers, personalized offers and information, or to ask for your feedback on products and programs that they think may be of interest to you.

Occasionally, we may share personal information from you (such as name, mailing addresses and email addresses) with vendors, contractors or partners of College Preparedness and Planning in connection with services that these individuals or entities perform for or with College Preparedness and Planning. These vendors, contractors or partners are restricted from using this data in any way other than to provide services for College Preparedness and Planning, and they may not share or resell this data. The services they provide for College Preparedness and Planning include mailing product samples, or contacting the winners of College Preparedness and Planning contests.

College Preparedness and Planning also reserves the right to share the information to respond to duly authorized information requests of governmental authorities or where required by law.

b) Data Transfers

Your personal information will generally be stored in our College Preparedness and Planning databases, which are located in various geographies, including the United States and Canada. For easier processing of e-mail campaigns or other marketing purposes, your personal information may however be sent, usually on a temporary basis, to countries outside the United States or the Canada. College Preparedness and Planning data protection standards are the same, regardless of where your personal information is stored.

Personal information submitted online during an employment application process will be stored in a

database located in Canada.

COOKIES AND WEB BEACONS

When you view one of our websites or interactive advertisements, we may collect some non-personal information about you. The collection of this non personal information is done either through the “cookie” technology or with “web beacons” (also called “single-pixel gif” or “web pings”). Neither our cookies nor web beacons nor web log information collects any personal information.

a) Cookies

When you view one of our websites or interactive advertisements, we may store some information on your computer. This information will be in the form of a small text file, also called a “cookie”. Cookies help us in many ways to make your visit to our website more enjoyable and meaningful to you. For example, cookies avoid you having to log in every time you come back to one of our websites. They also allow us to tailor a website or advertisement to better match your interests and preferences. Most browsers can be configured not to accept cookies or to indicate when a cookie is being sent.

b) Web Beacons

Web beacons are site instrumentation that help us to determine, for instance, whether a page has been viewed or not and, if so, how many times. When you ask us to send you information on a promotion or a newsletter, we may use web beacons to establish how many of the emails are actually opened. In general, any electronic image viewed as part of a web page, including an ad banner, can act as a web beacon.

Third party advertising networks that serve ads onto any College Preparedness and Planning web site may use cookies and/or web beacons in their advertisements. College Preparedness and Planning retains no control over such third party cookies and/or web beacons and does not have access to the information related to third party cookies and/or web beacons.

CHOICE

Our sites allow you to choose to receive or stop receiving communications from us. If you would like to be removed from College Preparedness and Planning programs you enrolled in or prevent further use of your personal information, please click on the link below.

To Prevent Further Use of Your Personal Information – You will be asked for your country of residence, then provided with a way to remove yourself from College Preparedness and Planning online programs.

ADVERTISING PARTNERS

College Preparedness and Planning Inc. may use cookies to track the activities of anyone who clicks on links within email messages or online advertisements it delivers. This information may be used to provide College Preparedness and Planning with aggregate statistics about email and online advertising response rates, or to better tailor future email messages or online advertisements you

receive to your interests. College Preparedness and Planning Inc.'s privacy policy explains its use of cookie technology when sending email messages and online advertising. You may in addition disable the "cookies" function in your browser. Please check your browser Help section for details. In all instances, the information provided through us to our partners will only be used for the purpose for which it was supplied and is not otherwise used or disclosed.

CHILDREN'S PRIVACY

College Preparedness and Planning believes that it's especially important to protect children's privacy online and encourages parents and guardians to spend time online with their children to participate and monitor their Internet activity. College Preparedness and Planning respects all applicable national and international children's privacy regulations.

College Preparedness and Planning does not intend to collect personal information from children.

DATA SECURITY AND RESPONSIBILITY

College Preparedness and Planning is committed to keeping the data you provide us secure and will take reasonable precautions to protect your personal information from loss, misuse or alteration.

Vendors, contractors, or partners of College Preparedness and Planning who have access to your personal information in connection with providing services for College Preparedness and Planning are required to keep the information confidential and are not permitted to use this information for any other purpose than to carry out the services they are performing for College Preparedness and Planning. We use secure connections on our web sites to protect credit card information during its transmission.

COMPLAINTS

College Preparedness and Planning is committed to working with consumers to obtain a fair and rapid resolution of any complaints or disputes about privacy. Please send us your questions or comments regarding our privacy practices by clicking on this link, or send us a letter to:

College Preparedness and Planning Inc. Privacy Inquiries

email privacy@collegepreparednessandplanning.com.

College Preparedness and Planning will be happy to respond to your questions and comments.

LINKS TO OTHER SITES

Some College Preparedness and Planning websites may contain links to other websites. College Preparedness and Planning is not responsible for the privacy practices or the content of such websites. We recommend you carefully read the privacy policies of each site you visit.

YOUR ACCEPTANCE OF OUR PRIVACY PRACTICES

By using this website or any other College Preparedness and Planning website or interactive banner ads, you signify your acceptance of this Privacy Statement, and you adhere to the terms and conditions posted on the website. If you do not agree with any of these terms in, please do not use this site or submit any personal information.