

Advisor Nation Privacy Statement

www.Advisor Nation.com

Your privacy is important to Advisor Nation. Therefore, Advisor Nation is committed to respecting your privacy and the confidentiality of your personal data and content. This Privacy Statement is designed to assist you in understanding how Advisor Nation uses and safeguards the information you provide in using Advisor Nation's software. In this Privacy Statement, "Terms of Service" means the Advisor Nation Commercial License and Terms of Service applicable from time to time and currently found at www.Advisor Nation.com/termssofservice; "Personal Data" means any information that Advisor Nation possesses relating to an identified or identifiable user of Software; "Software" means Advisor Nation's software that allows you to communicate with any other Advisor Nation users through the Internet; "Service" means the service component of the Software which facilitates the communication between Advisor Nation users; and "Website" means the website located at www.Advisor Nation.com. Other capitalized terms have the meanings given them in the Terms of Service.

What information does Advisor Nation collect?

In order to provide the Software and Service, Advisor Nation gathers and processes the following information.

- Registration Information: any information provided when voluntarily registering for use of the Software and Service, including, but not limited to, username and password and email address.
- User Profile: any information about the user, filled in by the Advisor Nation user, that is meant to be shared with other users of the Software, that can be searched for by other Advisor Nation users.
- Interest Matrix: When you navigate to an Advisor Nation area or community, the application will create a matrix of information about your interest. This matrix is created by examination of the Tags associated with content that you upload, download, or view.
- Community Ownership: which user is associated with which Tags in the Service.
- User Rating: A rating of a user's contribution and actions based on feedback from other users
- Communications Content: any information that is communicated by users of Software and Service, other than Feedback.
- Customer Service Communications: any information that is reported to Advisor Nation about the operation of the system, including bug reports or requests for enhancements.
- Log Information: When you use some Advisor Nation services, our servers automatically record basic information that your application sends. These server logs may include information such as your message, Internet Protocol address, other addressing information, the date and time of your request and an authentication token used to validate the identity of you and your computer.
- Personal Data of people you refer to Advisor Nation.

How does Advisor Nation use this information and for what purpose?

Our primary purpose in collecting information is to provide you with an efficient user experience. We may use the information defined in this Privacy Statement to: provide the services and any customer support you request; resolve disputes, collect fees, and troubleshoot problems; enforce our Terms of Service; customize, measure, and improve Software, Service and Website content and layout; inform you about targeted marketing, service updates, and promotional offers unless you opt out; compare information for accuracy, and verify your identity; provide other services for you as described when we collect the information. Additionally we may use your information as described below.

Registration Information

Advisor Nation asks for Registration Information in order to verify your identity and to provide Service. We use third party banking organizations and other providers of payment services to bill you for any Service which are not free, and in that case we will, therefore, provide this billing provider with the necessary billing data.

Advisor Nation respects the privacy of personal e-mail accounts and stores your e-mail addresses just as securely as other Personal Data. Advisor Nation will not pass your personal information details to third parties for their marketing purposes without your explicit permission. However, Advisor Nation will use e-mail to send you messages about specific promotional opportunities, system faults and service issues. Advisor Nation may also use e-mail to keep you up to date with news about the Software and Service.

If you do not want to be kept informed in this way by e-mail, please contact Advisor Nation at support@advisornation.com . Further, Advisor Nation reserves the right to use e-mail to notify you of any eventual claims related to your use of Software and/or Services, including without limitation claims of violation of third party rights.

Interest Matrix

This information is stored only on your own PC. Periodically, a summary of your interest areas will be shared with Advisor Nation, where it is not stored but is used to direct domain-appropriate content to your application.

Communications Content

In general, we will not review or provide third parties access to your communication Content. However, we reserve the right in the future if it should prove technically feasible (but shall have no obligation) to pre-screen, review, flag, filter, modify, refuse or remove any or all Content from the System.

Customer Service Communications

Information which is voluntarily submitted in feedback is used for the purposes of reviewing this feedback and improving the Software, Service and Website. Advisor Nation reserves the right to utilize anonymous information for marketing purposes, for instance by displaying selected comments on the Website or in other communications. Further, Advisor Nation may from time to time ask you to provide information on your experiences which will be used to measure and improve quality. You are at no time in any obligation to provide any of such data. Advisor Nation will never use any personally identifiable (feedback) information without your explicit permission thereto.

Log Information

Advisor Nation will use this Routing Information to provide you with the Service and for statistical information.

Personal Data of people you refer to Advisor Nation

You may be interested in inviting others to join Advisor Nation. In the event you wish to use Advisor Nation's referral service, you will be directed to a webpage and will have the possibility of adding one or more e-mail addresses in an online form. The information entered in this form, will only be used for the purposes of automatically generating an e-mail message to these potential Advisor Nation users and will thereafter immediately be deleted.

To whom does Advisor Nation transfer your personal information?

Except as provided below, Advisor Nation shall not sell, rent, trade or otherwise transfer any Personal Data, Registration Information or Communications Content to any third party without your explicit permission, unless it is obliged to do so under applicable laws or by order of the competent authorities.

Advisor Nation may share your information with its Affiliates and other service providers. We offer some of our services in connection with other service providers. Personal information that you provide to Advisor Nation

sites may be sent to those providers in order to deliver the service provided by them; similarly, personal information that you provide to those sites may be sent to Advisor Nation in order to deliver the Service.

Information collected on the Website may be stored and processed in any country in which Advisor Nation and its affiliates maintain facilities. Advisor Nation reserves the right to transfer information outside of your country. By using Software or Service you consent to any such transfer of information outside of your country.

As Advisor Nation continues to develop its business, Advisor Nation might sell or buy subsidiaries or business units. In such transactions as well as in the event Advisor Nation or substantially all of its assets are acquired by a third party, personal information of Advisor Nation users will generally be one of the transferred business assets. We reserve the right to include your personal information, collected as an asset, in any such transfer to a third party.

Notwithstanding anything to the contrary in this Privacy Policy or the Terms of Service, we may access, use, preserve or disclose any information we have access to if we have a good faith belief that such access, use, preservation or disclosure of any information is reasonably necessary to (a) satisfy any applicable law, regulation, legal process or enforceable governmental request, (b) enforce the Terms of Service, including investigation of potential violations thereof, (c) detect, prevent, or otherwise address fraud, security or technical issues, or (d) protect against imminent harm to the rights, property or safety of Advisor Nation, its users or the public as required or permitted by law.

How does Advisor Nation protect your personal information?

Advisor Nation takes appropriate organizational and technical measures to protect the data provided to it or collected by it, and does not retain it any longer than permitted in order to perform its services or as required under relevant legislation, with due observance of the applicable obligations and exceptions under the relevant legislation. You should be aware that internet communications are not always secure. Advisor Nation cannot promise you that third parties cannot access your personally identifiable information. It is a condition of your use that you agree Advisor Nation is not liable for any such disclosure.

How long is your Personal Data kept by Advisor Nation?

Advisor Nation will retain your information for as long as is necessary to: (1) perform the Service; (2) invoice to you your use of the Service and to maintain records until invoicing for the Service cannot be lawfully challenged and legal proceedings may no longer be pursued; (3) carry out Advisor Nation marketing activities; (4) comply with applicable legislation, regulatory requests and relevant orders from competent courts; (5) enforce our Terms of Service; or (6) fulfill any of the other purposes detailed in this Privacy Statement.

How far does Advisor Nation's responsibility extend?

This Privacy Policy applies to services that are owned and operated by Advisor Nation. We do not exercise control over our member communities. These communities may place their own or other files on your computer collect data or solicit personal information from you. Advisor Nation accepts no responsibility or liability for these other communities, sites or services.

Can this Privacy Statement be modified?

Advisor Nation reserves the right to modify the provisions of this Privacy Statement if deemed necessary. We will inform you of these changes by publishing the revised Privacy Statement at www.AdvisorNation.com/privacy. The revised Privacy Statement shall become effective within thirty (30) days of such publishing, unless you expressly accept the revised statement earlier by clicking on the accept button. You agree that the express acceptance by you, or your continued use of the Software or Service after the notice period of thirty (30) days, shall constitute your acceptance of the Privacy Statement.

What rights do you have and how can you contact Advisor Nation?

If you would like to exercise your right to view, correct, complete or remove your Personal Data, please contact Advisor Nation at support@advisornation.com . Within a reasonable period of time and upon verification of your identity, Advisor Nation will fulfill your request, provided Advisor Nation will not act contrary to applicable legislation by fulfilling your request.