

Privacy Policy

Young and Wiser website is committed to protecting your privacy and using technology that gives you the most powerful and safe online experience. This Statement of Privacy applies to the Young and Wiser website and governs data collection and usage. By using the Young and Wiser website, you consent to the data practices described in this statement.

Collection of your Personal Information

Young and Wiser Website collects personally identifiable information, such as your e-mail address, name, home or work address or telephone number. Young and Wiser Website also collects anonymous demographic information, which is not unique to you, such as your ZIP code, age, and gender.

There is also information about your computer hardware and software that is automatically collected by Young and Wiser Website. This information can include your IP address, browser type, domain names, access times and referring Web site addresses. This information is used by Young and Wiser Website for the operation of the service, to maintain the quality of the service, and to provide general statistics regarding use of the Young and Wiser Website.

Please keep in mind if you directly disclose personally identifiable information or personally sensitive data through Young and Wiser Website public message boards, this information may be collected and used by others. Note: Young and Wiser Website does not read any of your private online communications.

Young and Wiser Website encourages you to review the privacy statements of Web sites you choose to link to from Young and Wiser Website so that you can understand how those Web sites collect, use and share your information. Young and Wiser Website is not responsible for the privacy statements or other content on Web sites outside of the Young and Wiser Website.

Use of your Personal Information

Young and Wiser Website collects and uses your personal information to operate the Young and Wiser Website and deliver the services you have requested. Young and Wiser Website also uses your personally identifiable information to inform you of

other products or services available from Young and Wiser. Young and Wiser Website may also contact you via surveys to conduct research about your opinion of current activities or of potential new activities that may be offered.

Young and Wiser Website does not sell, rent or lease its customer lists to third parties. In addition, Young and Wiser Website may share data with trusted partners to help us 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 Young and Wiser Website, and they are required to maintain the confidentiality of your information.

Young and Wiser Website does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

Young and Wiser Website keeps track of the Websites and pages our customers visit within Young and Wiser Website, in order to determine what Young and Wiser Website services are the most popular. This data is used to deliver customized content and advertising within Young and Wiser Website to customers whose behavior indicates that they are interested in a particular subject area.

Young and Wiser Website 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 Young and Wiser Website or the site; (b) protect and defend the rights or property of Young and Wiser Website; and, (c) act under exigent circumstances to protect the personal safety of users of Young and Wiser Website, or the public.

Use of Cookies

The Young and Wiser Web site uses "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 Young and Wiser Website pages, or register with Young and Wiser Website site or services, a cookie helps Young and

Wiser Website 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 Young and Wiser Website, the information you previously provided can be retrieved, so you can easily use the Young and Wiser Website features that you customized.

You can 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 Young and Wiser Website services you visit.

Security of your Personal Information

Young and Wiser Website secures your personal information from unauthorized access, use or disclosure. Young and Wiser Website secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other Web sites, it is protected using encryption, such as the Secure Socket Layer (SSL) protocol.

Changes to this Statement

Young and Wiser Website will occasionally update this Statement of Privacy to reflect company and customer feedback. Young and Wiser Website encourages you to periodically review this Statement to be informed of how Young and Wiser Website is protecting your information.

Contact Information

Young and Wiser Website welcomes your comments regarding this Statement of Privacy. If you believe that Young and Wiser Website has not adhered to this Statement, please contact Young and Wiser Website at renee@youngwiser50plus.com. We will use commercially reasonable efforts to promptly determine and remedy the problem.