This website—championforlife.com (the "Site") is owned and operated by Champion for Life, Inc. ("Champion"). Champion recognizes the importance of explaining our privacy policies to users of our Application and Site and protecting the privacy of Personally Identifiable Information we obtain. Please note that this Privacy Statement may be revised by Champion to address changes in our business, the law or technology. Champion will post the revised policy here, and your continued use of the Application and this Site after the posting will be subject to the changed terms and the revisions.

Links from this Site can take you to third-party websites or resources. The information practices of third-party websites are not covered by this Privacy Statement or any other policies or terms of this Site. Be sure that you know the terms of use and privacy policy of any linked website before using it.

We consider the following to be examples of Personally Identifiable Information, but there may be others: your first and last name, email address, home address, phone number, date of birth, credit card information, and certain other information, such as a Social Security Number, if it is linked with your Personally Identifiable Information. We strongly recommend that you not use your Social Security Number or any other important ID as a user ID or password for this Application, this Site or others.

Champion does not collect Personally Identifiable Information about a user unless it is voluntarily provided to our Company and then we collect it only so that we can serve the user's needs and our legitimate business purposes as stated in this Privacy Statement. For example, when the user sends us a message or registers for services such as Financial Literacy, we may need to retain certain Personally Identifiable Information on this Site in order to respond. A user's Personally Identifiable Information may also be used to help us improve this Application or this Site, and for our company's marketing and promotional purposes relating to our products and services. The information will be treated confidentially within our company, as we protect other confidential information. You can choose not to provide certain information, but then you might not be able to take advantage of some of the features of the Application or the Site.

Our policy is not to share the Personally Identifiable Information collected through this Application or this Site with third parties, but we may share this Personally Identifiable Information with affiliates of Champion and other companies and organizations who

perform work for us under contract to provide products or services that complement our products and services. We also may disclose Personally Identifiable Information

- (a) in response to a subpoena, court order or legal process, to the extent permitted and required by law;
- (b) to protect user security or the security of other persons, consistent with applicable laws;
- (c) in connection with a sale, joint venture or other transfer to some or all of Champion or its assets; or
- (d) in order to enforce the Application or this Site's Terms of Use.

We exercise commercially reasonable care otherwise not to share, disclose or sell the Personally Identifiable Information of users to third parties.

Champion may use a third-party service to collect anonymous visitor information such as IP addresses, browser types (such as Internet Explorer, Firefox, Chrome, etc.), referring pages, pages visited and time spent on a particular site. Champion collects this information

- (1) for statistical analysis of web page or information traffic patterns;
- (2) to administer our Site, and servers;
- (3) to allow for auditing of our services by some third parties who have that right; and
- (4) for internal purposes to make marketing decisions.

Our Site uses "cookies" to obtain certain types of information when your Web browser or device accesses the Site. Cookies are textual identifiers that our systems transfer to your computer's hard drive through your Web browser to enable our Site to recognize your browser or device and to optimize and sometimes customize your use of our Site. If you want to disable cookies, you can. The Help portion of the toolbar on most browsers and "add-on" programs will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. Cookies will allow you to take full advantage of this Site's features, and we recommend that you leave them turned on.

We do not use cookies to get users' Personally Identifiable Information before a user registers or is registered with our Site and affirmatively opts-in. Once a user opts-in and provides personal information for purposes of receiving more information from us, we

do collect and use the information obtained through the cookie technology.

Champion reserves the right to monitor your use of the Site to determine if you are complying with the Terms of Use and also reserves the right, in its sole discretion, to terminate your access to the Site in the event of actual or suspected violation of the Terms of Use or any other actions that are potentially damaging to the Site.