

Privacy Policy

This Privacy Policy applies to this website (hereinafter "this website"). Forrest T. Jones & Co. (hereinafter, "our", "us", "we", or "FTJ") respect your privacy and are committed to protecting personally identifiable information you may provide us through this website. We have adopted this privacy policy ("Privacy Policy") to explain what information may be collected on this website, how we use this information, and under what circumstances we may disclose the information to third parties. This Privacy Policy applies only to information we collect through this website and does not apply to our collection of information from other sources.

This Privacy Policy, together with the Terms of Use posted on this website, sets forth the general rules and policies governing your use of this website. Depending on your activities when visiting this website, you may be required to agree to additional terms and conditions.

We generally keep this Privacy Policy posted on this website and you should review it frequently, as it may change from time to time without notice. Any changes will be effective immediately upon the posting of the revised Privacy Policy. WHEN YOU ACCESS THIS WEBSITE, YOU AGREE TO THIS PRIVACY POLICY. IF YOU DO NOT AGREE TO THIS PRIVACY POLICY, OR TO ANY CHANGES WE MAY SUBSEQUENTLY MAKE, IMMEDIATELY STOP ACCESSING THIS WEBSITE.

1. Information We Collect

On this website we typically collect two kinds of information about you: (a) information that you provide which personally identifies you; and (b) information that does not personally identify you which we automatically collect when you visit this website or that you provide us.

1. **Personally Identifiable Information:** Our definition of personally identifiable information includes any information that may be used to specifically identify or contact you, such as your name, address, e-mail address, phone number, etc. As a general policy, to facilitate the use of this website content, you must provide personally identifiable information when registering.
2. **Non-Personal Information:** Our definition of non-personal information is any information that does not personally identify you. Non-personal information can include certain personally identifiable information that has been de-identified; that is, information that has been rendered

anonymous. We obtain non-personal information about you from information that you provide us, either separately or together with your personally identifiable information. We also automatically collect certain non-personal information from you when you access this website. This information can include, among other things, IP addresses, the type of browser you are using (e.g., Internet Explorer, Firefox, Safari, etc.), the third party website from which your visit originated, the operating system you are using (e.g., Windows XP, Windows 7, Macintosh OS, etc.), the domain name of your Internet service provider (e.g., America Online, NetZero, AT&T, etc.), the specific areas of this website that you visit, and the duration of your visit.

2. **How We Use & Share the Information Collected**

1. **Personally Identifiable Information:** The personally identifiable information you submit to us is generally used to carry out administration of insurance coverage marketed and/or administered by FTJ and/or our affiliates. In the event you have become a registered user and Member of this website, the personally identifiable information you submit to us will be used to identify you as a Member of this website and to facilitate your access to Membership benefits and/or information. We may also use this information to later contact you for a variety of reasons, such as customer service, providing you promotional information about our products and services or those of our other affiliated companies ("affiliated companies"), or to communicate with you about the services we have provided.

In certain instances we may also share your personally identifiable information with our third party vendors performing functions on our behalf (or on behalf of our affiliated companies) e.g., vendors that process credit card payments, and other companies who provide us marketing or promotional assistance, analyze our data, assist us with customer service, etc. Our vendors agree to use this information, and we share information with them, only to carry out our requests. We do not rent or sell your personally identifiable information to any third parties.

2. **Non-Personal Information:** We use non-personal information in a variety of ways, including to help analyze site traffic, understand customer needs and trends, carry out targeted promotional activities, and to improve our services. We may use your non-personal information by itself or aggregate it with information we have obtained from others. We may share your non-personal information with our affiliated companies and third parties to achieve these objectives and others,

but remember that aggregate information is anonymous information that does not personally identify you.

3. **Other Uses & Information**

1. **IP Addresses:** An IP address is a number that is automatically assigned to your computer whenever you are surfing the Internet. Web servers automatically identify your computer by its IP address. When visitors request pages from this website, our servers typically log their IP addresses. We collect IP addresses for purposes of system administration, to report non-personal aggregate information to others, and to track the use of this website. IP addresses are considered non-personal information and may also be shared as provided above. We reserve the right to use IP addresses and any personally identifiable information to identify a visitor when we feel it is necessary to enforce compliance with this website's rules or to: (a) fulfill a government request; (b) conform with the requirements of the law or legal process; (c) protect or defend our legal rights or property, this website, or other users; or (d) in an emergency to protect the health and safety of this website's users or the general public.
2. **Cookies:** "Cookies" are small text files from a website that are stored on your hard drive. These text files make using this website more convenient by, among other things, saving your passwords and preferences for you. Cookies themselves do not typically contain any personally identifiable information. We may analyze the information derived from these cookies and match this information with data provided by you or another party.

If you are concerned about the storage and use of cookies, you may be able to direct your internet browser to notify you and seek approval whenever a cookie is being sent to your hard drive. You may also delete a cookie manually from your hard drive through your internet browser or other programs. Please note, however, that some parts of this website will not function properly or be available to you if you refuse to accept a cookie or choose to disable the acceptance of cookies.

3. **Email Communications:** If you send us an email with questions or comments, we may use your personally identifiable information to respond to your questions or comments, and we may save your questions or comments for future reference. For security reasons, we do not recommend

that you send non-public personal information, such as passwords, social security numbers, or bank account information, to us by email unless the email is encrypted. However, aside from our reply to such an email, it is not our standard practice to send you email unless you request a particular service or sign up for a feature that involves email communications which will be encrypted, it relates to purchases you have made with us (e.g., product updates, customer support, etc.), we are sending you information about our other services, or you consented to being contacted by email for a particular purpose. In certain instances, we may provide you with the option to set your preferences for receiving email communications from us; that is, agree to some communications but not others.

4. **Other:** Notwithstanding anything herein to the contrary, we reserve the right to disclose any personally identifiable information or non-personal information about you if we are required to do so by law, with respect to copyright or other intellectual property infringement claims, or if we believe that such action is necessary to: (a) fulfill a government request; (b) conform with the requirements of the law or legal process; (c) protect or defend our legal rights or property, this website, or other users; or (d) in an emergency to protect the health and safety of this website's users or the general public.

4. **Keeping Your Information Secure**

We have implemented security measures we consider reasonable and appropriate to protect against the loss, misuse and alteration of the information under our control. Please be advised, however, that while we strive to protect your personally identifiable information and privacy, we cannot guarantee or warrant the security of any information you disclose or transmit to us online and are not responsible for the theft, destruction, or inadvertent disclosure of your personally identifiable information.

5. **Other Sites**

This website may link to or contain links to other third party websites that we do not control or maintain. We are not responsible for the privacy practices employed by any third party website. Be careful of disclosing any of your personally identifiable information when leaving this website. We encourage you to be aware when you leave this website and to read the privacy statements of each and every website that collects personally identifiable information.

6. **Contact Information**

You may contact us as provided below if: (a) you have questions or comments about our Privacy Policy; (b) wish to make corrections to any personally identifiable information you have provided; or (c) want to opt-out from receiving future promotional correspondence, including emails, from us or our affiliated companies;

Privacy Office

Forrest T. Jones & Co.

3130 Broadway

Kansas City, MO 64111

Phone: 800-821-7303

Email: info@ftj.com

We will respond to your request and, if applicable and appropriate, make the requested change in our active databases as soon as reasonably practicable. Please note that we may not be able to fulfill certain requests while allowing you access to certain benefits, features and services offered on or through this website.

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