

PRIVACY POLICY

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Introduction

Mathew Greenwald & Associates, Inc. ("Greenwald & Associates", "we" or "us") is a leading full-service market research firm with a unique focus on the financial services, employee benefits and healthcare industries. We take pride in our reputation for extensive research knowledge, industry expertise and a commitment to serving the needs of our clients.

Greenwald & Associates respects your privacy and is committed to protecting it through its compliance with this notice (this "Privacy Policy"). This Privacy Policy describes the types of information Greenwald & Associates may collect from you or that you may provide when you visit <https://greenwaldresearch.com/> or related websites operated by Greenwald & Associates (collectively, the "Site") and our practices for collecting, using, maintaining, protecting and disclosing that information.

This Privacy Policy applies to information Greenwald & Associates collects:

- through the Site; and
- in email, SMS/text and other electronic messages between you and Greenwald & Associates.

This Privacy Policy does not apply to information collected by:

- Greenwald & Associates offline or through any other means; or
- any third party, including Greenwald & Associates' affiliates and clients.

Please read this Privacy Policy carefully to understand our policies and practices regarding your information and how Greenwald & Associates will treat it. If you do not agree with our policies and practices, you should not use the Site. By accessing or using the Site, you acknowledge and agree to this Privacy Policy. Greenwald & Associates reserves the right to modify this Privacy Policy from time to time without further notice to you and this will be reflected by the "last updated" date above. Your continued use of the Site after Greenwald & Associates makes changes is deemed to be acceptance of those changes, so please check this page periodically for updates.

Children Under the Age of 13

The Site is not intended for children under 13 years of age. No one under age 13 may provide any personal information on or through the Site. Greenwald & Associates does not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on or through the Site. If Greenwald & Associates learns that it has collected or received personal information from a child under 13 without verification of parental consent, it will delete that information. If you believe Greenwald & Associates might have any information from or about a child under 13, please contact Greenwald & Associates at mga@greenwaldresearch.com.

Information Greenwald & Associates Collects About You and How It Is Collected

Greenwald & Associates may collect several types of information from and about users of the Site, including information:

- by which you may be personally identified, such as a name, postal address, email address, telephone number, or any other information the Site collects that is defined as personal or personally identifiable information under any applicable law ("personal information");
- that is about you but individually does not identify you; and
- about your Internet connection, the equipment you use to access the Site and usage details.

Greenwald & Associates collects this information:

- directly from you when you provide it to Greenwald & Associates; and
- automatically as you navigate through the Site, which may include usage details, IP addresses, device IDs, and other information collected through cookies and other tracking technologies.

Information That You Provide to Greenwald & Associates

The information you provide to Greenwald & Associates directly through the Site may include:

- information that you provide by filling in forms on the Site or in otherwise using the Site;
- records and copies of your correspondence (including email addresses), if you contact us; and
- your responses to surveys that Greenwald & Associates might ask you to complete for market research purposes.

Information That Greenwald & Associates Collects Through Automatic Data Collection Technologies

As you navigate through and interact with the Site, Greenwald & Associates may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including details of your use of the Site such as traffic data, location data, logs, and other communication data and the resources that you access and use on the Site; and information about your computer and Internet connections, including your IP address, operating system, and browser type.

The information Greenwald & Associates collects automatically is statistical data and does not include personal information, but Greenwald & Associates may maintain it or associate it with personal information it collects in other ways or receive from third parties. It helps Greenwald & Associates to improve the Site and to deliver a better and more personalized service, including by enabling Greenwald & Associates to:

- estimate number of users and usage patterns;
- store information about your preferences, allowing Greenwald & Associates to customize the Site according to your individual interests;
- speed up your searches; and
- recognize you when you return to the Site.

The technologies Greenwald & Associates may use for this automatic data collection may include:

- **Cookies (or Browser Cookies).** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of the Site. Unless you have adjusted your browser setting so that it will refuse cookies, Greenwald & Associates' system may issue cookies when you direct your browser to the Site.
- **Flash Cookies.** Certain features of the Site may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on the Site. Flash cookies are not managed by the same browser settings as are used for browser cookies.
- **Web Beacons.** Pages of the Site may contain small electronic files known as web beacons (also referred to as clear gifs, pixels, pixel tags and single-pixel gifs) that permit Greenwald & Associates, for example, to count users who have visited those pages and for other related Site statistics (for example, recording the popularity of certain Site content and verifying system and server integrity).

How Greenwald & Associates Uses Your Information

Greenwald & Associates uses information that it collects about you or that you provide to Greenwald & Associates, including any personal information:

- to present the Site and its contents to you;
- to provide you with information or services that you request from us;
- to fulfill any other purpose for which you provide it;
- to carry out its obligations and enforce its rights arising from any contracts entered into between you and us;
- to notify you about changes to the Site or any products or services Greenwald & Associates offers to provide through it;
- in any way Greenwald & Associates may describe when you provide the information; and
- for any other purpose with your consent.

Disclosure of Your Information

Greenwald & Associates may disclose aggregated information about its users, and information that does not identify any individual, without restriction.

Greenwald & Associates may disclose personal information that it collects or you provide as described in this Privacy Policy:

- to its subsidiaries and affiliates;
- to contractors, service providers, and other third parties that Greenwald & Associates uses to support its business and who are bound by contractual obligations to keep personal information confidential and use it only for the purpose(s) for which it is disclosed to them;
- to a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Greenwald & Associates' assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by the Greenwald & Associates about the Site's users is among the assets transferred;
- to fulfill the purpose for which you provide it;
- for any purpose disclosed by Greenwald & Associates when you provide the information; or
- with your consent.

Greenwald & Associates may also disclose your personal information:

- to comply with any court order, law, or legal process, including to respond to any government or regulatory request;
- to enforce or apply its rights arising from any contracts entered into between you and us; and/or
- if Greenwald & Associates believes disclosure is necessary or appropriate to protect the rights, property, or safety of Greenwald & Associates, its clients or others.

Data Security

Greenwald & Associates has implemented reasonable measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration and disclosure. The safety and security of your information also depends on you. In the event that Greenwald & Associates has given you (or where you have chosen) a password for access to certain parts of the Site, you are responsible for keeping the password confidential. You should not share your password with anyone.

Unfortunately, the transmission of information via the Internet is not completely secure, therefore, in spite of our best efforts, we cannot guarantee the security of your personal information transmitted to or from Greenwald & Associates, including through the Site. Any transmission of personal information by you is at your own risk. Greenwald & Associates is not responsible for circumvention of any privacy settings or security measures contained on the Site.

International Visitors

If you are visiting from the European Union or other regions with laws governing data collection and use that may differ from United States law, please note that you are transferring your personal data to the United States and by providing your personal data, you consent to that transfer.

California Residents

If you are a California resident, please see our [Privacy Notice for California Residents](#), which is incorporated into this Privacy Policy by this reference.

Third Party Sites

The Site may contain links to third party websites and applications. Once you have used these links to leave the Site, any information you provide to third parties is not covered by this Privacy Policy, and we cannot protect the safety and privacy of such information. Before visiting and providing any information to any third party websites, you should inform yourself of the privacy policies and practices (if any) of the third party responsible for that website, and should take those steps necessary to, in your discretion, protect the privacy of your information. Greenwald & Associates is not responsible for the content or privacy and security practices and policies of any third parties, including other sites, services or applications that may be linked to or from the Site.

Accessing and Correcting Your Information

You may request access to, correct or delete any personal information that you have provided to Greenwald & Associates by sending us an email at mga@greenwaldresearch.com or by contacting Greenwald & Associates at the address provided below. Greenwald & Associates may not accommodate a request to change information if it believes the change would violate any law or legal requirement or cause the information to be incorrect.

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