

PRIVACY POLICY

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Introduction

Mathew Greenwald & Associates, Inc. ("Greenwald Research", "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 Research 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 Research may collect from you or that you may provide when you visit <https://greenwaldresearch.com/> or related websites operated by Greenwald Research (collectively, the "Site") and our practices for collecting, using, maintaining, protecting and disclosing that information.

This Privacy Policy applies to information Greenwald Research collects:

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

This Privacy Policy does not apply to information collected by:

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

Please read this Privacy Policy carefully to understand our policies and practices regarding your information and how Greenwald Research 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 Research 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 Research 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 Research 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 Research 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 Research might have any information from or about a child under 13, please contact Greenwald Research at mga@greenwaldresearch.com.

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

Greenwald Research 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 Research collects this information:

- directly from you when you provide it to Greenwald Research; 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 Research

The information you provide to Greenwald Research 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 Research might ask you to complete for market research purposes.

Information That Greenwald Research Collects Through Automatic Data Collection Technologies

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

- estimate number of users and usage patterns;
- store information about your preferences, allowing Greenwald Research 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 Research 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 Research's 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 Research, 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 Research Uses Your Information

Greenwald Research uses information that it collects about you or that you provide to Greenwald Research, 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 Research offers to provide through it;
- in any way Greenwald Research may describe when you provide the information; and
- for any other purpose with your consent.

Disclosure of Your Information

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

Greenwald Research 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 Research 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 Research's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by the Greenwald Research 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 Research when you provide the information; or
- with your consent.

Greenwald Research 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 Research believes disclosure is necessary or appropriate to protect the rights, property, or safety of Greenwald Research, its clients or others.

Data Security

Greenwald Research 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 Research 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 Research, including through the Site. Any transmission of personal information by you is at

your own risk. Greenwald Research 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 Research 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 Research by sending us an email at mga@greenwaldresearch.com or by contacting Greenwald Research at the address provided below. Greenwald Research 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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