

Privacy Notice

Effective Date: 8/27/2020

Notice Version: 1.1

Data Controller Contact Information:

VIF LLC

PO Box 585

Southington, CT 06489

info@vifcare.com

This privacy notice applies to the information that we collect from you when you use our website, www.vifcare.com, our software as a service (VIF Portals/Forum), and our mobile application named (VIF), collectively and herein after called "Platform."

Our privacy notice tells you what personal data and nonpersonal data we may collect from you, how we collect them, how we protect them, how we share them, how you can access and change them, and how you can limit our sharing of them. Our privacy notice also explains certain legal rights that you have with respect to your personal data. Any capitalized terms not defined herein will have the same meaning as where they are defined elsewhere on our Platform.

Definitions

'NONPERSONAL DATA' (NPD) is information that is in no way personally identifiable.

'PERSONAL DATA' (PD) means any information relating to an identified or identifiable natural person ('data subject'); an identifiable natural person is one who can be identified directly or indirectly by reference to an identifier such as a name, an identification number, location data, an online identifier, or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person. PD is in many ways the same as Personally Identifiable Information (PII). However, PD is broader in scope and covers more data. (GDPR) means General Data Protection Regulation.

Topics Covered in Our Privacy Notice

YOUR RIGHTS

INFORMATION WE COLLECT AND HOW WE COLLECT IT

HOW YOUR INFORMATION IS USED AND SHARED

RETAINING AND DESTROYING YOUR PD

UPDATING YOUR PD

REVOKING YOUR CONSENT FOR USING YOUR PD

PROTECTING THE PRIVACY RIGHTS OF THIRD PARTIES

DO NOT TRACK SETTINGS

LINKS TO OTHER WEBSITES
PROTECTING CHILDREN'S PRIVACY
OUR EMAIL POLICY
OUR SECURITY POLICY
USE OF YOUR CREDIT CARD
TRANSFERRING PD FROM THE EUROPEAN UNION
CHANGES TO OUR PRIVACY NOTICE

YOUR RIGHTS

If you want to exercise any of your rights included in this privacy notice, contact us by using the information at the top of this privacy notice.

You Have the Right Not to Have Your Personal Information Sold

We will NEVER sell any of your personal information stored in any VIF software.

Personal information for this section means a natural person's first name or first initial and last name in combination with any one or more of the following data elements when the name and data elements are not encrypted: social security number, driver's license number, driver authorization card number, or identification card number. Account number, credit card number, or debit card number, in combination with any required security code, access code, or password that would permit access to the person's financial account. A medical identification number or a health insurance identification number. A username, unique identifier, or electronic mail address in combination with a password, access code, or security question and answer that would permit access to an online account.

If you wish to make this request to receive a formal notice that we will never sell any of your personal information, please email us at: info@vifcare.com telling us that you do not want to have any of your personal information sold. Please include enough personal information so that we can reasonably verify your identification. We will respond to your request within 60 days after receiving it.

Your Rights Under the GDPR

When using our Platform and submitting PD to us, you may have certain rights under the GDPR if you reside or are in any of the countries of the European Union. Depending on the legal basis for processing your PD you may have some or all of the following rights:

- The Right to Be Informed - You have the right to be informed about the PD that we collect from you and how we process them.
- The Right of Access - You have the right to get confirmation that your PD are being processed and you have the ability to access your PD.
- The Right to Rectification - You have the right to have your PD corrected if they are inaccurate or incomplete.

- The Right to Erasure (Right to Be Forgotten) - You have the right to request the removal or deletion of your PD if there is no compelling reason for us to continue processing them.
- The Right to Restrict Processing - You have the right to 'block' or restrict the processing of your PD. When your PD are restricted, we are permitted to store your data, but not to process them further.
- The Right to Data Portability - You have the right to request your PD that you provided to us and use them for your own purposes. We will provide your data to you within 30 days of your request. Contact us using the information at the top of this privacy notice to request your PD.
- The Right to Object - You have the right to object to us processing your PD for the following reasons:
 - Processing was based on legitimate interests or the performance of a task in the public interest/exercise of official authority (including profiling)
 - Direct marketing (including profiling)
 - Processing for purposes of scientific/historical research and statistics
 - Rights in relation to automated decision-making and profiling.
- Automated Individual Decision-Making and Profiling - You have the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects regarding you or similarly significantly affects you.
- Filing a Complaint with Authorities - You have the right to file a complaint with supervisory authorities if your information has not been processed in compliance with the General Data Protection Regulation. If the supervisory authorities fail to address your complaint properly, you may have the right to a judicial remedy.

Your California Privacy Rights

Californian consumers have certain rights under the California Consumer Privacy Act (CaCPA) AB 375. For us to comply with some of these rights, we must be able to reasonably verify a consumer's identity. These rights include:

1. The right of Californians to know what personal information is being collected about them
2. The right of Californians to know whether their personal information is sold or disclosed and to whom
3. The right of Californians to say no to the sale of their personal information
4. The right of Californians to access their personal information
5. The right to data portability. Californians have the right to request their personal information that they provided to us and use them for their own purposes. We will provide Californians their personal information within 30 days of their request
6. The right of Californians of the deletion of their personal information
7. The right of Californians of equal service, price, and not being discriminated against even if they exercise their privacy rights

8. One or more designated means for Californian consumers to submit requests under the CACPA including (at minimum) a toll-free telephone number, and if the business maintains an Internet website, a website address
9. The right of Californians to designate an authorized agent to make a request on their behalf. When designating an authorized agent, you must provide a valid power of attorney, the requester's valid government issued identification, and the authorized agent's valid government issued identification.

These rights include the right to request what personal information we collect and disclose about consumers. Provisions with an asterisk (*) only apply to consumers if the business sells personal data about Californian consumers or discloses their personal information for business purposes.

Personal information includes:

- Categories of personal information that a business collected about the consumer
- Categories of sources from which the personal information was collected
- Specific pieces of personal information that the business has collected about consumers
- Categories of third parties with whom the business shares personal information
- The business or commercial purpose of collecting or selling personal information

Our Legal Basis for Collecting and Processing PD

Our legal basis for collecting and processing your PD when you buy our products, services, sign up for our VIF app or VIF Portal/Forum, or contact us through one of our contact forms is based on and the necessity for the performance of a contract or to take steps to enter into a contract.

Automatic Information

We automatically receive information from your web browser or mobile device. This information may include the name of the website from which you entered our Platform, if any, as well as the name of the website you'll visit when you leave our Platform. This information may also include the IP address of your computer/the proxy server you use to access the Internet, your Internet service provider's name, your web browser type, the type of mobile device, your computer operating system, and data about your browsing activity when using our Platform. We use all this information to analyze trends among our users to help improve our Platform.

When Entering and Using Our Platform

When you enter and use our Platform and agree to accept cookies, some of these cookies may contain your PD.

Our Use of Cookies

Our Platform uses cookies. A cookie is a small piece of data or a text file that is downloaded to your computer or mobile device when you access certain websites. Cookies may contain text

that can be read by the web server that delivered the cookie to you. The text contained in the cookie generally consists of a sequence of letters and numbers that uniquely identifies your computer or mobile device; it may contain other information as well.

By agreeing to accept our use of cookies you are giving us and the third parties with which we partner permission to place, store, and access some or all the cookies described below on your computer.

- **Strictly Necessary Cookies** - These cookies are necessary for proper functioning of the Platform, such as displaying content, logging in, validating your session, responding to your request for services, and other functions. Most web browsers can be set to disable the use of cookies. If you disable these cookies, you may not be able to access features on our Platform correctly or at all.
- **Performance Cookies** - These cookies collect information about the use of the Platform, such as pages visited, traffic sources, users' interests, content management, and other measurements.
- **Functional Cookies** - These cookies enable the Platform to remember users' choices, such as their language, usernames, and other choices while using the Platform. They can also be used to deliver services, such as letting a user create a blog post, listen to audios, or watch videos on the Platform.
- **Media Cookies** - These cookies can be used to improve a Platform's performance and provide special features and content. They can be placed by us or third parties who provide services to us.
- **Advertising or Targeting Cookies** - These cookies are usually placed and used by advertising companies to develop a profile of your browsing interests and serve advertisements on other websites that are related to your interests. You will see less advertising if you disable these cookies.
- **Session Cookies** - These cookies allow a Platform to link the actions of a user during a browser session. They may be used for a variety of purposes, such as remembering what a user has put in their shopping cart as they browse a Platform. Session cookies also permit users to be recognized as they navigate a Platform so that any item or page changes they make are remembered from page to page. Session cookies expire after a browser session; they are not stored long term.
- **Persistent Cookies** - These cookies are stored on a user's device between browser sessions, which allows the user's preferences or actions across a website or across different websites to be remembered. Persistent cookies may be used for several purposes, including remembering users' choices and preferences when using a Platform or to target advertising to them.
- We may also use cookies for:
 - identifying the areas of our Platform that you have visited
 - personalizing content that you see on our Platform

- our Platform analytics
- remarketing our products or services to you
- remembering your preferences, settings, and login details
- targeted advertising and serving ads relevant to your interests
- affiliate marketing
- allowing you to post comments
- allowing you to share content with social networks.

Most web browsers can be set to disable the use of cookies. However, if you disable cookies, you may not be able to access features on our Platform correctly or at all.

Web Beacons

We may also use a technology called web beacons to collect general information about your use of our Platform and your use of special promotions or newsletters. The information we collect by web beacons allows us to statistically monitor the number of people who open our emails. Web beacons also help us to understand the behavior of our customers and users.

At User and Member Registration or When Buying Products or Services

When you register as a user, member, or when buying our products or services, we may collect some or all of the following information: your first and last name, email address, physical address, company name, credit card or other payment information, phone number, user name, password, and other information listed.

When Using Our Mobile VIF App

When using our mobile app, you may decide to upload sensitive health information about you. Some examples would be your name, emergency contacts, health information, emergency care information, documents, videos, pictures and other PD relevant to your condition. You alone decide what types of PD you want to upload to the mobile app.

Collecting Information About Your Physical Location

When you use our Platform, we may collect and process information about your actual physical location. We use several technologies such as GPS and IP tracking to determine your location. These technologies may also give us information about nearby cell towers, Wi-Fi access points, and other devices.

Cross Device Tracking

We use a service that tracks your behavior from device to device. This technology can track your responses from your desktop computer to your laptop, smartphone, and tablet, in any order when using these devices. We use the information we get from this technology to analyze traffic behavior, improve our marketing and advertising.

Chat Software or Contact Forms

Our Platform contains chat software or contact forms that enable visitors to communicate with us live online or offline by email. In some cases visitors can communicate with us without buying our products and services. When you use our chat software or contact forms, we may collect some or all the following information: your email address, first name, last name, location, and any other information you willingly choose to give us. You should limit the information you give to us to one that is necessary to answer your questions.

Google Ad and Content Network

Third-party vendors, including Google, use cookies to serve ads based on a user's past visits to our Platform. Google's use of cookies enables it and its partners to serve ads to our users based on their visits to our Platform and/or other websites on the Internet. Users may opt out of the use of Google's cookies for interest-based advertising by visiting <http://www.aboutads.info/choices/> For European users visit <http://www.youronlinechoices.eu>

Flurry and Google Analytics

Our Platform uses Flurry (from Verizon) and Google Analytics to collect information about the use of our Platform. Flurry and Google Analytics collects information from users such as age, gender, interests, demographics, how often they visit our Platform, what pages they visit, and what other websites they have used before coming to our Platform. We use the information we get from Flurry and Google Analytics to analyze traffic, improve our marketing, advertising, and Platform. Flurry and Google Analytics collects only the IP address assigned to you on the date you visit our Platform, not your name or other identifying information. We do not combine the information collected using Flurry and Google Analytics with PD. Although Flurry and Google Analytics plants a permanent cookie on your web browser to identify you as a unique user the next time you use our Platform, the cookie cannot be used by anyone but Flurry and Google. Flurry and Google also uses specific identifiers to help collect information about the use of our Platform.

- For more information on how Google collects and processes your data visit: <https://www.google.com/policies/privacy/partners/>
- For more information on how Flurry collects and processes your data visit: <https://www.verizonmedia.com/policies/us/en/verizonmedia/privacy/index.html>
- You can prevent Google Analytics from using your information by opting out at this link: <https://tools.google.com/dlpage/gaoptout>

Google Remarketing

Our Platform may decide to use a remarketing advertising service. Our remarketing service is provided by Google and other companies that show our ads on websites across the Internet. With remarketing you may see ads for our products you have previously looked at. As an example, suppose you visit a website that sells computers, but you do not buy a computer on your first visit. The website's owner might like to encourage you to revisit his/her website and buy a computer by showing you his/her ads again on other websites that you visit. We use

remarketing for similar purposes. For this to happen Google will read a cookie that is already in your browser or place a cookie in your browser when you visit our Platform or other websites using remarketing. You can opt out of Google's use of cookies and remarketing at this link: <https://support.google.com/ads/answer/2662922?hl=en> or you can opt out using the Network Advertising Initiative opt out page at: <http://optout.networkadvertising.org/#/>

Facebook Remarketing

Third parties, including Facebook, may use first-party cookies, third-party cookies, web beacons, and other storage technologies to collect or receive information from our Platform and elsewhere on the Internet, and use that information to provide measurement services and target ads. With Facebook remarketing you may see our ads on Facebook after you have used our services. For this to happen Facebook uses unique cookies that are activated and placed in a visitor's browser when they land on a webpage. Facebook lookalike audience targeting allows us to show ads on Facebook to people who are similar to those who have already visited or made a purchase from our services. To opt out of Facebook's collection and use of information for ad targeting visit: <https://www.facebook.com/help/568137493302217>

What Happens If You Don't Give Us Your PD

If you do not provide us with enough PD, we may not be able to provide you all our products and services. However, you can access and use some parts of our Platform without giving us your PD.

HOW YOUR INFORMATION IS USED AND SHARED

We use the information we receive from you to:

- provide our products and services you have requested or purchased from us
- personalize and customize our content
- make improvements to our Platform
- contact you with updates to our Platform, products, and services
- resolve problems and disputes
- contact you with marketing and advertising that we believe may be of interest to you.

Communications and Emails

When we communicate with you, we will use the email address you provided when you registered as a user or customer. We may also send you emails with promotional information about our Platform or offers from us or our affiliates unless you have opted out of receiving such information. You can change your contact preferences at any time through your account or by contacting us using the contact information at the top of this privacy notice.

Sharing Information with Affiliates and Other Third Parties

We do not sell or rent your PD to third parties for marketing purposes. However, for data aggregation purposes we may use your NPD, which might be sold to other parties at our discretion. Any such data aggregation would not contain any of your PD. We may give your PD to third-party service providers whom we hire to provide services to us. These third-party

service providers may include but are not limited to payment processors, web analytics companies, advertising networks, call centers, data management services, help desk providers, accountants, law firms, auditors, shopping cart and email service providers, and shipping companies.

Sharing Your Information When You Login Using Social Media Websites

For your protection, we do not allow users to access our VIF software via social media websites.

Text Messaging and Push Notifications

If you provide a mobile telephone number to us, you are giving your consent and authorize us or a third party to send you text messages and push notifications. You are not required to give us your consent for these text messages and push notifications. However, withholding your consent may interfere or prevent us from providing some or all of our services to you. You can stop receiving text messages and push notifications at any time by contacting us.

Legally Required Releases of Information

We may be legally required to disclose your PD if such disclosure is (a) required by subpoena, law, or other legal process; (b) necessary to assist law enforcement officials or governmental enforcement agencies; (c) necessary to investigate violations of or otherwise enforce our terms and conditions; (d) necessary to protect us from legal action or claims from third parties, including you and/or other users; or (e) necessary to protect the legal rights, personal/real property, or personal safety of our company, users, employees, and affiliates.

Disclosures to Successors

If our business is sold or merges in whole or in part with another business that would become responsible for providing our Platform to you, we retain the right to transfer your PD to the new business. The new business would retain the right to use your PD according to the terms of this privacy notice as well as to any changes to this privacy notice as instituted by the new business. We also retain the right to transfer your PD if our company files for bankruptcy and some or all of our assets are sold to another individual or business.

Community Discussion Boards, Blogs, or Other Mechanisms

Our Platform may offer the ability for users to communicate through online community discussion boards, blogs, or other mechanisms. We do not filter or monitor what is posted on such discussion mechanisms. If you choose to post on these discussion mechanisms, you should use care when exposing any PD, as such information is not protected by our privacy notice nor are we liable if you disclose your PD through such postings. Also, PD which you post on our Platform for publication may be available worldwide by means of the Internet. We cannot prevent the use or misuse of such information by others.

RETAINING AND DESTROYING YOUR PD

We retain information that we collect from you (including your PD) only for as long as we need it for legal, business, or tax purposes. Your information may be retained in electronic, paper, or

a combination of both forms. When your information is no longer needed, we will destroy, delete, or erase it.

UPDATING YOUR PD

You can update your PD using services found on our Platform. If no such services exist, you can contact us using the contact information found at the top of this privacy notice and we will help you. However, we may keep your PD as needed to enforce our agreements and to comply with any legal obligations.

REVOKING YOUR CONSENT FOR USING YOUR PD

You have the right to revoke your consent for us to use your PD at any time. Such optout will not affect disclosures otherwise permitted by law including but not limited to: (i) disclosures to affiliates and business partners, (ii) disclosures to third-party service providers that provide certain services for our business, such as payment processors, web analytics companies, advertising networks, call centers, data management services, help desk providers, accountants, law firms, auditors, shopping cart and email service providers, and shipping companies, (iii) disclosures to third parties as necessary to fulfill your requests, (iv) disclosures to governmental agencies or law enforcement departments, or as otherwise required to be made under applicable law, (v) previously completed disclosures to third parties, or (vi) disclosures to third parties in connection with subsequent contests or promotions you may choose to enter, or third-party offers you may choose to accept. If you want to revoke your consent for us to use your PD, please contact us through the contact information at the top of this privacy notice.

PROTECTING THE PRIVACY RIGHTS OF THIRD PARTIES

If any postings you make on our Platform contain information about third parties, you agree to make sure that you have permission to include that information. While we are not legally liable for the actions of our users, we will remove any postings about which we are notified, if such postings violate the privacy rights of others.

DO NOT TRACK SETTINGS

Some web browsers have settings that enable you to request that we do not track your movement within our Platform. Our Platform does not obey such settings when transmitted to and detected by our Platform. You can turn off tracking features and other security settings in your browser by referring to your browser's user manual.

LINKS TO OTHER WEBSITES

Our Platform may contain links to other websites. These websites are not under our control and are not subject to our privacy notice. These websites will likely have their own privacy notices. We have no responsibility for these websites and we provide links to these websites solely for your convenience. You acknowledge that your use of and access to these websites are solely at your risk. It is your responsibility to check the privacy notices of these websites to see how they treat your PD.

PROTECTING CHILDREN’S PRIVACY

Even though our Platform is not designed for use by anyone under the age of 16, we realize that a child under the age of 16 may attempt to access our Platform. We do not knowingly collect PD from children under the age of 16. If you are a parent or guardian and believe that your child is using our Platform, please contact us. Before we remove any information we may ask for proof of identification to prevent malicious removal of account information. If we discover that a child is accessing our Platform, we will delete his/her information within a reasonable period. You acknowledge that we do not verify the age of our users nor have any liability to do so.

OUR EMAIL POLICY

You can always opt out of receiving email correspondence from us or our affiliates. We will not sell, rent, or trade your email address to any unaffiliated third party without your permission except in the sale or transfer of our business, or if our company files for bankruptcy.

OUR SECURITY POLICY

We have built our Platform using industry-standard security measures and authentication tools to protect the security of your PD. We and the third parties who provide services to us also maintain technical and physical safeguards to protect your PD. The more sensitive information that you enter our VIF mobile app is stored and protected by Amazon Web Services (AWS). Unfortunately we cannot guarantee prevention of loss or misuse of your PD or secure data transmission over the Internet because of its nature.

USE OF YOUR CREDIT CARD

You may have to provide a credit card to buy products and services from our Platform. We use third-party billing services and have no control over them. We use commercially reasonable efforts to ensure that your credit card number is kept strictly confidential by using only third-party billing services that use industry-standard encryption technology to protect your credit card number from unauthorized use. However, you understand and agree that we are in no way responsible for any misuse of your credit card number.

TRANSFERRING PD FROM THE EUROPEAN UNION

PD that we collect from you may be stored, processed, and transferred among any countries in which we operate. The European Union has not found the United States and some other countries to have an adequate level of protection of PD under Article 45 of the GDPR. Our company relies on derogations for specific situations as defined in Article 49 of the GDPR. If you are a European Union customer or user, with your consent your PD may be transferred to the United States or other countries outside the European Union when you request information from us. When you buy goods or services from us, we will use your PD for the performance of a contract or to take steps to enter into a contract. Wherever we transfer, process, or store your PD, we will take reasonable steps to protect it. We will use the information we collect from you in accordance with our privacy notice. By using our Platform, services, or products you agree to

the transfers of your PD described within this section.

CHANGES TO OUR PRIVACY NOTICE

We reserve the right to change this privacy notice at any time. If our company decides to change this privacy notice, we will post those changes on our Platform so that our users and customers are always aware of what information we collect, use, and disclose. If at any time we decide to disclose or use your PD in a method different from that specified at the time it was collected, we will provide advance notice by email sent to the email address on file in your account. Otherwise we will use and disclose our users' and customers' PD in agreement with the privacy notice in effect when the information was collected. In all cases your continued use of our Platform, services, and products after any change to this privacy notice will constitute your acceptance of such change. If you have questions about our privacy notice, please contact us through the information at the top of this privacy notice.

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