

UFINANCIAL GROUP

PRIVACY POLICY

Defined Terms

The terms “we,” “us,” and “our” refer to uFinancial Group. The terms “you” and “your” refer to you the user.

Scope of this Privacy Policy

This Privacy Policy applies to personal data submitted to, or collected by us through this website ufinancialgroup.com (the “Website”), various information request forms, and any and all correspondence by any means with uFinancial Group.

Information We Collect

We collect personal information about you when you register to use our services, and/or provide contact information to us via telephone, email, facsimile, mail, written correspondence, or through the Website. The information you consent to provide may include your email, year of birth, reason for enrolling, IP address, country in which you reside, and your reviews and opinions about our services.

Technical, Usage, and Location Information

We automatically collect information on how you interact with the Website, such as the IP address from which you access the Website, date and time, information about your browser, operating system and computer or device, and pages viewed and items clicked. We may also collect location information, including location information automatically provided by your computer or device. We use cookies and similar technologies to collect some of this information.

Third Party Platforms

We may collect information when you interact with our advertisements and other content on third-party sites or platforms, such as social networking sites. This may include information such as “likes”, follows, mentions, comments, and messages, profile information gathered from social networking sites, or the fact that you viewed or interacted with our content.

How We Use Your Information

Any of the information we collect from you may be used in one of the following ways:

- To improve our service;
- To send periodic emails. The email address you provide for order processing may be used to send you information and updates pertaining to our services;
- To respond to requests for information or in delivery of our services. Your information will be used to provide you with the specific content or services requested;

- To contact you in connection with technical, customer, and service support;
- To analyze the use of the Website; and/or
- For any other purpose with your consent

Our Legitimate Reasons for Collecting Information

We collect information about you to provide our service. Where that is not the case, we have a legitimate interest in collecting the information described below to fulfill the services that you request. The processing of your personal data is necessary for the purposes of the legitimate interests that we pursue, which are to:

- run and administer the Website;
- to discharge our legal obligations to store and disclose information where necessary;
- to evaluate, to develop and improve our services;
- to market new and improved services;
- for any necessary purpose in order to comply with any legal obligation to which we are subject.

Our Use of Cookies

uFinancial Group uses “cookies” on this site. A cookie is a piece of data stored on a site visitor's hard drive to help us improve your access to our site and identify repeat visitors to our site. For instance, when we use a cookie to identify you, you would not have to log in a password more than once, thereby saving time while on our site. Cookies can also enable us to track and target the interests of our users to enhance the experience on our site. Usage of a cookie is in no way linked to any personally identifiable information on our site.

Google Analytics

Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network. You can opt-out of having made your activity on the Service available to Google Analytics by installing the Google Analytics opt-out browser add-on. The add-on prevents the Google Analytics JavaScript (ga.js, analytics.js and dc.js) from sharing information with Google Analytics about visits activity. For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page: <https://policies.google.com/privacy>.

Disclosure of Information to Outside Parties

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information other than to those entities for which you have provided consent. This does not include trusted third parties who assist us in operating our website or providing our services to you, so

long as those parties agree to keep this information confidential. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or others rights, property, or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

When using third-party vendors or agents to which uFinancial Group intends to transfer personal data, uFinancial Group shall perform adequate due diligence to help ensure the security of such information. However, uFinancial Group will not be liable if it can prove that it is not responsible for the event that caused damage and instead another party is responsible for the event that caused the damage.

Third Party Links

Occasionally, at our discretion, we may include or offer third party products or services on our website. These third party sites have separate and independent privacy policies. We have no responsibility or liability for the content and activities of these linked sites.

Steps We Take to Ensure Your Privacy and Protect Your Information

The security of your personal data is important to us. We use generally accepted, industry standard tools and techniques to protect your personal data against unauthorized disclosure. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, while we strive to use commercially reasonable means to protect your personal information, we cannot guarantee its absolute security.

We use encryption to keep your data private while in transit. We review our information collection, storage, and processing practices, including physical security measures, to prevent unauthorized access to our systems. We restrict access to personal information to uFinancial Group employees, contractors, and federal state or local agents who need that information in order to process the information to fulfill the business service. Anyone with this access is subject to strict contractual confidentiality obligations and may be disciplined or terminated if they fail to meet these obligations.

Your Rights in Relation to Your Personal Information

You may opt out of any future contacts from us at any time. You can do the following at any time by contacting uFinancial Group via the email address or phone number given on the Website:

- See what data we have about you, if any.
- Change/correct any data we have about you.
- Have us delete any data we may have about you.
- Express any concern you have about our use of your data.

Your Consent

By using our website, you consent to our Privacy Policy.

Changes to Our Privacy Policy

If we decide to change our privacy policy, we will post those changes on this page, and/or update the Privacy Policy modification date below.

Contacting Us

You may contact us using the information below if you have any questions about this Privacy Policy.

Email: ufinancialinfo@massmutual.com

Telephone Number : 717-791-3300