

Privacy Policy

Protecting your private information is our priority.

Privacy Policy

MONS Partners, LLC (“MONS,” “us,” or “we”) is committed to protecting your personal privacy. We provide this notice to explain the type of Personal Information (as defined below) we collect on web sites owned by the , such as www.MonsPartners.com (“Web Site”), and our mobile application (the “Application,” together with Web Site, the “Platform”) and how we use Personal Information. By visiting our Platform or using the services offered on or through our Platform, you, or if you represent an entity or other organization, that entity or organization, (in either case, “you” or “your”) agree to the terms of this Policy, as they may be amended from time to time. As we update and expand our Platform and services, our Policy may change.

Purpose

In order to use our Platform and associated services, we may ask you for Personal Information and we may collect certain information from your computer each time you visit us. “Personal Information” includes, for example, your name; home address; business address; e-mail address; telephone, wireless or fax number; short message service or text message address or other wireless device address; instant messaging address; credit card and other payment information; demographic information; or other information that may identify you as an individual or allow online or offline contact with you as an individual. Our Policy explains in general what Personal Information and other information is collected on our Platform, how the Personal Information is used, and with whom we may share such Personal Information.

User Provided Information

We collect Personal Information from users of our Platform. Such Personal Information may be collected when you submit a comment or question to us using a “contact us” or similar feature on our Platform, send us an e-mail, or in any other way submit information to us via our Platform. In addition, we also collect Non-Personal Information. “Non-Personal Information” refers to information that may not itself be reasonably associated with, linked to, or used to identify you.

Cookies

We may collect and process information about your visit to this website, such as the pages you visit, the website you came from and some of the searches you perform. Such information is used by us to help improve the contents of the site and to compile aggregate statistics about individuals using our site for internal, market research purposes. In doing this, we may install "cookies" that collect the domain name of the user, your internet service provider, your operating system, and the date and time of access. A "cookie" is a small piece of information which is sent to your browser and stored on your computer’s hard drive. Cookies do not damage your computer. You can set your browser to notify you when you receive a "cookie," this will enable you to decide if you want to accept it or not. If you do not want us to install cookies, please contact us using the contact us page. We would like to inform you, however, that if you do not accept you may not be able to use all functionality of your browser software. We may obtain the services of outside parties to assist us in collecting and processing the information described in

this Section. Occasionally, we may use internet tags (also known as action tags, single-pixel GIFs, clear GIFs, invisible GIFs and 1-by-1 GIFs) and cookies at this site and may deploy these tags/cookies through a third-party advertising partner or a web analytical service partner which may be located and store the respective information (including your IP-address) in a foreign country. These tags/cookies are placed on both online advertisements that bring users to this site and on different pages of this site. We use this technology to measure the visitors' responses to our site and the effectiveness of our advertising campaigns (including how many times a page is opened and which information is consulted) as well as to evaluate your use of this website. The third-party partner or the web analytical service partner may be able to collect data about visitors to our and other sites because of these internet tags/cookies, may compose reports regarding the website's activity for us and may provide further services which are related to the use of the website and the internet. They may provide such information to other parties if there is a legal requirement that they do so, or if they hire the other parties to process information on their behalf. If you would like more information about web tags and cookies associated with on-line advertising or to opt-out of third-party collection of this information, please visit the Network Advertising Initiative website <http://www.networkadvertising.org>.

IP Address and Clickstream Data

Pages users access or visit and information volunteered by users is collected through various methods. Our server may automatically collect data about your server's internet address when you visit us. This information, known as an Internet Protocol Address, or IP Address, is a number that is automatically assigned to your computer by your internet service provider whenever you're on the internet. When you request pages from our Web Site, our servers may log your IP Address and sometimes your domain name. Our server may also record the pages you visit on our Web Site; the web site you visit after our Web Site; the referring page that linked you to us; the ads you see; the ads you click on; other information about the type of web browser, computer, platform, related software and settings you are using; any search terms you have entered on our Web Site or a referral site; and other web usage activity and data logged by our web servers.

How we use Personal Information

We use both Personal Information and Non-Personal Information for multiple purposes. We may use Personal Information for various purposes, including without limitation, to: improve the content of the Web Site and user experience, to respond to your requests and to provide you with our offerings; maintain our internal record keeping; monitor the usage and performance of our Platform; and to determine Non-Personal Information about our users.

Sharing Personal Information with Others

Third Party Offers

We reserve the right to make our users information available to companies or other entities that may or may not be affiliated with that have goods, services and offers that we believe might be of interest to you. We may, from time to time, provide your Personal Information to these entities so that they may send you these offers. Please note that we are not responsible for and do not have access to correct any Personal Information that is maintained by affiliates or other entities unaffiliated with .

Service Providers

We may use third parties to help operate our Platform and deliver our products and services, and may share your Personal Information with our affiliates, service providers and other third parties that provide products or services for or through the Platform or for our business. Unless otherwise stated, these companies do not have any right to use the Personal Information we provide to them beyond what is necessary for them to assist us. We may share Personal Information with third parties, including, without limitation, vendors or other service providers, affiliates, and partners.

Aggregate Statistics

We may disclose Non-Personal Information related to aggregate statistics regarding user behavior as a measure of interest in, and use of, our Platform and e-mails to third parties in the form of aggregate data, such as overall patterns or demographic reports that do not describe or identify any individual user.

Legally Compelled Disclosures

We have the right, at our sole discretion, to disclose Personal Information posted on our Platform and any other information you provide us, to third parties, including law enforcement personnel and in response to a subpoena or other lawful process potentially compelling disclosure of Personal Information without an obligation to provide prior notice to you.

Business Transfer

In the event that or any of its subsidiaries or affiliates, or substantially all of the assets of or any of its subsidiaries or affiliates, are acquired by one or more third parties as a result of an acquisition, merger, sale, reorganization, consolidation or liquidation, all information, including Personal Information may be one of the transferred assets.

Public Forums, Messaging, and Submissions

, or any of its subsidiaries or affiliates, may offer public chat rooms, bulletin boards, and comment submission forms. Please note that information that you disclose in these public forums become public and may be associated with your name. By submitting information to these public forums, you opt in to sharing such information publicly. We may use and share these submissions for any purposes associated with the operation of the Platform or 's business.

Right to Opt-Out

You have the right to "opt-out" of certain of our uses of your Personal Information. For example, at the time you are requested to provide Personal Information on this Platform, you may have the opportunity to elect to, or not to: (i) receive correspondence from us, or (ii) have your Personal Information shared with other entities affiliated or unaffiliated with the for their marketing purposes. You may also make this request by contacting us with the method listed in the "Contact Us" section and "opt-out" and do not want to receive any marketing correspondence from us or from affiliated and unaffiliated entities. In this e-mail, please indicate whether you would like to opt-out of (i) receiving any correspondence from us or from entities affiliated with us or unaffiliated third parties for their marketing purposes; or (ii) selectively identify opt-out options. We may still contact you in connection with your relationship, activities, transactions and communications with us. Also, a request to have us stop sharing your Personal Information

with other entities for marketing purposes will apply as of the date that is ten (10) business days after our receipt of your request, and we will not be responsible for any communications that you may receive from entities that received your Personal Information prior to the expiration of this ten (10) business day period to process such request.

Security

No transmission of data over the internet is guaranteed to be completely secure. It may be possible for third parties not under the control of the to intercept or access transmissions or private communications unlawfully, including in the case of your contacting us by e-mail or a “contact us” or similar feature on our Platform. Accordingly, though the may take reasonable steps to protect the security and integrity of all Personal Information provided to this Platform, due to the inherent nature of the internet as an open global communications vehicle, we cannot guarantee that Personal Information, during transmission through the internet or while stored on our system or otherwise in our care, will be absolutely safe from intrusion by others, such as hackers. Any such transmission is done at your own risk. In the unlikely event that we believe that the security of your Personal Information in our possession or control may have been compromised, we may seek to notify you of that development. If a notification is appropriate, we would endeavor to do so as promptly as possible under the circumstances, and, to the extent we have your e-mail address, we may notify you by any method permitted by law.

Third Party Advertisements

We may use third-party advertising service vendors to serve advertisements on the Crain’s Products. These vendors may use cookies, web beacons or similar technologies to serve you advertisements tailored to interests you have shown by browsing on this and other sites you have visited. In doing so, these vendors may collect non-personal data such as your browser type, your operating system, web pages visited, time of visits, content viewed, ads viewed, and other clickstream data. The use of cookies, web beacons or similar technologies by these advertising service vendors is subject to their own privacy policies, not ours, and we disclaim all liability in connection therewith. To learn more about third party online advertising and to opt out of this type of advertising, visit your home.adage.com or the Network Advertising Initiative Web site or www.aboutads.info.

Children’s Privacy

does not knowingly collect or solicit any information from anyone under the age of 13 or knowingly allow such persons to request services from us. The Platform and its content are not directed at children under the age of 13. In the event that we learn that we have collected personal information from a child under age 13 without verification of parental consent, we will delete that information as quickly as possible. If you believe that we might have any information from or about a child under 13, please contact us at.

Links to Other Websites and Services

We are not responsible for the practices employed by websites or services linked to or from our website or other services, including the information or content contained therein. Please remember that when you use a link to go from our website to another website, our Privacy Policy does not apply to third-party websites or services. You’re browsing and interaction on any third-

party website or service, including those that have a link or advertisement on our website, are subject to that third party's own rules and policies.

California Residents

If you are a resident of California, California Civil Code Section 1798.83 may permit you to request information regarding the disclosure of your Personal Information by us to third parties for the third parties' direct marketing purposes. To make such a request, please contact us by any method listed in the "Contact Us" section. In addition, if you are under the age of 18 you may be entitled to request and obtain removal of Personal Information that you post on our Platform. If you would like to make such a request, you can contact us by any method listed below in the "Contact Us" section.

Miscellaneous

Consent to Processing

We control and operate our Platform from our offices in the United States of America. Our Platform is intended for users who are located in the United States of America. Our Policy shall be interpreted under the laws of the United States. By providing Personal Information to this Platform, you understand and consent to such collection, maintenance, processing, and transfer of such information. We do not represent that materials on the Platform are appropriate or available for use in other locations. Persons who choose to access the Platform from other locations do so on their own initiative, and are responsible for compliance with local laws, if and to the extent local laws are applicable.

Changes to this Policy

reserves the right to change or update this Policy, or any other of their policies or practices, at any time, and will notify users of this Platform by posting such changed or updated Policy on this page. Any changes or updates will be effective immediately upon posting to this Platform.

Terms of Use

The terms of use concerning the MONS Partners web site.

Welcome to MONS Partners. The MONS Partners website (the "Site") is comprised of various web pages operated by MONS Partners ("MONS Partners"). For the purposes of this Privacy Policy, unless otherwise noted, all references to MONS Partners include MONS Partners. MONS Partners is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein (the "Terms"). Your use of MONS Partners constitutes your agreement to all such Terms. Please read these terms carefully and keep a copy of them for your reference.

Privacy

Your use of MONS Partners is subject to MONS Partners' Privacy Policy. Please review our Privacy Policy, which also governs the Site and informs users of our data collection practices.

Electronic Communications

Visiting MONS Partners or sending emails to MONS Partners constitutes electronic communications. You consent to receive electronic communications and you agree that all agreements, notices, disclosures, and other communications that we provide to you electronically, via email and on the Site, satisfy any legal requirement that such communications be in writing.

Your account

If you use this site, you are responsible for maintaining the confidentiality of your account and password and for restricting access to your computer, and you agree to accept responsibility for all activities that occur under your account or password. You may not assign or otherwise transfer your account to any other person or entity. You acknowledge that MONS Partners is not responsible for third party access to your account that results from theft or misappropriation of your account. MONS Partners and its associates reserve the right to refuse or cancel service, terminate accounts, or remove or edit content in our sole discretion.

MONS Partners does not knowingly collect, either online or offline, personal information from persons under the age of thirteen. If you are under 18, you may use MONS Partners only with permission and supervision of a parent or guardian.

Links to third party sites/Third party services

MONS Partners may contain links to other websites ("Linked Sites"). The Linked Sites are not under the control of MONS Partners and MONS Partners is not responsible for the contents of any Linked Site, including without limitation any link contained in a Linked Site, or any changes or updates to a Linked Site. MONS Partners is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by MONS Partners of the site or any association with its operators. Certain services made available via MONS Partners are delivered by third party sites and organizations. By using any product, service or functionality originating from the MONS Partners domain, you hereby acknowledge and consent that MONS Partners may share such information and data with any third party with whom MONS Partners has a contractual relationship to provide the requested product, service, or functionality on behalf of MONS Partners users and customers.

No unlawful or prohibited use/Intellectual Property

You are granted a non-exclusive, non-transferable, revocable license to access and use MONS Partners strictly in accordance with these terms of use. As a condition of your use of the Site, you warrant to MONS Partners that you will not use the Site for any purpose that is unlawful or prohibited by these Terms. You may not use the Site in any manner which could damage, disable, overburden, or impair the Site or interfere with any other party's use and enjoyment of the Site. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Site. All content included as part of the Service, such as text, graphics, logos, images, as well as the compilation thereof, and any software used on the Site, is the property of MONS Partners or its suppliers and protected by copyright and other laws that protect intellectual property and proprietary rights. You agree to observe and abide by all copyright and other proprietary notices, legends or other restrictions contained in any such content and will not make any changes thereto.

You will not modify, publish, transmit, reverse engineer, participate in the transfer or sale, create derivative works, or in any way exploit any of the content, in whole or in part, found on the Site. MONS Partners content is not for resale. Your use of the Site does not entitle you to make any unauthorized use of any protected content, and in particular you will not delete or alter any proprietary rights or attribution notices in any content. You will use protected content solely for your personal use and will make no other use of the content without the express written permission of MONS Partners and the copyright owner. You agree that you do not acquire any ownership rights in any protected content. We do not grant you any licenses, express or implied, to the intellectual property of MONS Partners or our licensors except as expressly authorized by these Terms.

Use of communication services

The Site may contain bulletin board services, chat areas, news groups, forums, communities, personal web pages, calendars, and/or other message or communication facilities designed to enable you to communicate with the public at large or with a group (collectively, "Communication Services"), and you agree to use the Communication Services only to post, send and receive messages and material that are proper and related to the particular Communication Service. By way of example, and not as a limitation, you agree that when using a Communication Service, you will not: defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others; publish, post, upload, distribute or disseminate any inappropriate, profane, defamatory, infringing, obscene, indecent or unlawful topic, name, material or information; upload files that contain software or other material protected by intellectual property laws (or by rights of privacy or publicity) unless you own or control the rights thereto or have received all necessary consents; upload files that contain viruses, corrupted files, or any other similar software or programs that may damage the operation of another's computer; advertise or offer to sell or buy any goods or services for any business purpose, unless such Communication Service specifically allows such messages; conduct or forward surveys, contests, pyramid schemes or chain letters; download any file posted by another user of a Communication Service that you know, or reasonably should know, cannot be legally distributed in such manner; falsify or delete any author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other material contained in a file that is uploaded, restrict or inhibit any other user from using and enjoying the Communication Services; violate any code of conduct or other guidelines which may be applicable for any particular Communication Service; harvest or otherwise collect information about others, including e-mail addresses, without their consent; violate any applicable laws or regulations. MONS Partners has no obligation to monitor the Communication Services. However, MONS Partners reserves the right to review materials posted to a Communication Service and to remove any materials in its sole discretion. MONS Partners reserves the right to terminate your access to any or all of the Communication Services at any time without notice for any reason whatsoever. MONS Partners reserves the right at all times to disclose any information as necessary to satisfy any applicable law, regulation, legal process or governmental request, or to edit, refuse to post or to remove any information or materials, in whole or in part, in MONS Partners' sole discretion. Always use caution when giving out any personally identifying information about yourself or your children in any Communication Service. MONS Partners does not control or endorse the content, messages or information found in any Communication Service and, therefore, MONS Partners specifically disclaims any

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Third Party Accounts

You may be able to connect your MONS Partners account to third party accounts. By connecting your MONS Partners account to your third-party account, you acknowledge and agree that you are consenting to the continuous release of information about you to others (in accordance with your privacy settings on those third-party sites). If you do not want information about you to be shared in this manner, do not use this feature.

International Users

The Service is controlled, operated, and administered by MONS Partners from our offices within the USA. If you access the Service from a location outside the USA, you are responsible for compliance with all local laws. You agree that you will not use the MONS Partners Content accessed through MONS Partners in any country or in any manner prohibited by any applicable laws, restrictions, or regulations.

Indemnification

You agree to indemnify, defend and hold harmless MONS Partners, its officers, directors, employees, agents and third parties, for any losses, costs, liabilities and expenses (including reasonable attorneys' fees) relating to or arising out of your use of or inability to use the Site or services, any user postings made by you, your violation of any terms of this Agreement or your violation of any rights of a third party, or your violation of any applicable laws, rules or regulations. MONS Partners reserves the right, at its own cost, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will fully cooperate with MONS Partners in asserting any available defenses.

Liability disclaimer

THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES INCLUDED IN OR AVAILABLE THROUGH THE SITE MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS. CHANGES ARE PERIODICALLY ADDED TO THE INFORMATION HEREIN. Inspiring Day AND/OR ITS SUPPLIERS MAY MAKE IMPROVEMENTS AND/OR CHANGES IN THE SITE AT ANY TIME.

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Termination/access restriction

MONS Partners reserves the right, in its sole discretion, to terminate your access to the Site and the related services or any portion thereof at any time, without notice. To the maximum extent permitted by law, this agreement is governed by the laws of the State of California, and you hereby consent to the exclusive jurisdiction and venue of courts located in Santa Clara County, California in all disputes arising out of or relating to the use of the Site. Use of the Site is unauthorized in any jurisdiction that does not give effect to all provisions of these Terms, including, without limitation, this section. You agree that no joint venture, partnership, employment, or agency relationship exists between you and MONS Partners as a result of this agreement or use of the Site. MONS Partner's performance of this agreement is subject to

existing laws and legal process, and nothing contained in this agreement is in derogation of MONS Partner's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the Site or information provided to or gathered by MONS Partners with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect. Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and MONS Partners with respect to the Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and MONS Partners with respect to the Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish to the parties that this agreement and all related documents be written in English.

Changes to Terms

MONS Partners reserves the right, in its sole discretion, to change the Terms under which MONS Partners is offered. The most current version of the Terms will supersede all previous versions. MONS Partners encourages you to periodically review the Terms to stay informed of our updates.

Investor Disclosure

Investment disclosure concerning the MONS Partners and the web site.

NO INVESTMENT ADVICE

Content is for informational purposes only. You should not construe any such information or other material provided as legal, tax, investment, financial, or other advice. Nothing contained on our shows, materials, or websites constitutes a solicitation, recommendation, endorsement, or offer by MONS Partners, MONS Partners LLC, its affiliates, hosts, or guests, or any third party service provider (collectively known as) to buy or sell any securities or other financial instruments in this or in any other jurisdiction in which such solicitation or offer would be unlawful under the securities laws of such jurisdiction. The MONS Partners and its affiliates do not provide investment advice. In cases where guests or others may discuss investment ideas, these should not be viewed or construed as advice. The sole purpose is general education and information. All Content on this site, our shows, or in affiliated materials is information of a general nature and does not address the circumstances of any particular individual or entity. Nothing in our materials, website, or shows constitutes professional and/or financial advice, nor does any information presented constitute a comprehensive or complete statement of the matters discussed or the law relating thereto. We are in no way acting as a fiduciary by virtue of any person's use of or access to the website, materials, shows, or content. You alone assume the sole responsibility of evaluating the merits and risks associated with the use of any information or other content from the shows, websites, or other materials before making any decisions based on such information or other Content. In exchange for using the Site, you agree not to hold MONS

Partners LLC, its affiliates, hosts, and guests, or any third-party service provider liable for any possible claim for damages arising from any decision you make based on information or other Content made available to you through the MONS Partners, its websites, or other corresponding materials. We strongly urge you to consider seeking advice from your own financial or investment adviser before acting on any investment.

INVESTMENT RISKS

There are risks associated with investing in securities. Investing in stocks, bonds, exchange traded funds, mutual funds, and money market funds involve risk of loss. Loss of principal is possible. Some high-risk investments may use leverage, which will accentuate gains & losses. Foreign investing involves special risks, including a greater volatility and political, economic and currency risks and differences in accounting methods. A security's or a firm's past investment performance is not a guarantee or predictor of future investment performance. Neither Kevin Freeman, his guests or MONS Partners, LLC suggests, offers, or guarantees any specific outcome or profit. You should be aware of the real risk of loss in following any strategy or investment discussed on the show for informational or educational purposes or in any show-affiliated materials or websites.

THIRD-PARTY LINKED SITES

As a convenience to you, MONS Partners LLC and its affiliates may provide hyperlinks to web sites operated by third parties. When you select these hyperlinks, you will be leaving our websites. Because has no control over such sites or their content, is not responsible for the availability of such external sites or their content, and does not adopt or endorse, nor is responsible or liable for any such sites or content, including advertising, products, or other materials, on or available through such sites or resources. Other web sites may provide links to the Site or Content with or without our authorization. does not endorse such sites and shall not be responsible or liable for any links from those sites to the Site or Content, or for any content, advertising, products, or other materials available on or through such other sites, or any loss or damages incurred in connection therewith. may, in its sole discretion, block links to the Site and Content without prior notice.

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