PRIVACY POLICY

Last Updated: April 2, 2019

The Company (also referred in this document as “us” and we”) respects your privacy. The Company created this privacy policy (the “Policy”) to explain how it collects, uses, and discloses your information when you access the Properties. The terms “you” and “your” refer to the individual, as applicable, identified as the user when you registered for the Properties. The Policy is a legal agreement between you and the Company. Capitalized or defined terms that are not defined in this Policy have the meaning given them in our Terms of Service.

PLEASE READ THE POLICY CAREFULLY. THE POLICY IS IN EFFECT WHETHER YOU ARE UNDER A RISK-FREE PERIOD OR A PAID SUBSCRIPTION. BY ACCESSING OR USING THE PROPERTIES, CLICKING ON THE “I ACCEPT” BUTTON, AND/OR COMPLETING THE REGISTRATION PROCESS, YOU REPRESENT THAT: (A) YOU HAVE READ, UNDERSTAND, AND AGREE TO THE POLICY WITHOUT MODIFICATION OF THE TERMS, CONDITIONS, AND NOTICES CONTAINED HEREIN; AND (B) YOU ARE OF LEGAL AGE TO FORM A BINDING CONTRACT WITH THE COMPANY. IF YOU DO NOT AGREE TO THIS POLICY, YOU MAY NOT ACCESS OR USE THE PROPERTIES.

1. **Personal Information.** The Company, or a third-party on the Company’s behalf, may ask you for some or all of the following types of information which may be identifiable to you when you register for and access the Properties: (a) contact information, such as your name, mailing address, e-mail address, and phone number; (b) demographic information, such as your age, birth date, gender, location, occupation, industry, and professional experience; (c) Registration Data; and (d) information for the purpose of authenticating yourself or your Account if we have reason to believe, in our sole discretion, that you may be violating our Terms of Use or for any other reason we deem necessary (collectively "Personal Information"). You are responsible for ensuring the accuracy of all Personal Information you submit to the Company. In addition, you will also be required to provide us and/or a third-party with your billing information, including, without limitation, bank account numbers, credit card or debit card numbers, account details, ACH information, and similar data (collectively "Billing Information"). You can log into your user profile to correct, amend, or delete Personal Information and Billing Information.

2. **Non-Personal Information.** The Company, or a third-party on the Company’s behalf, may retrieve some or all of the following types of information which may be identifiable to you when you register for and access the Properties:

   2.1. **Cookies and Other Technologies.** We may utilize cookies and other technologies to recognize you and customize your experience. Cookies are very small files placed on your computer, and they allow us to, among other things, count the number of visitors to the Properties and distinguish repeat visitors from new visitors. They also allow the Company to save user preferences and track user trends. If you do not want the Company to save user preferences and track user trends. If you do not want the Company to deploy cookies in your browser, you can opt out by setting your browser to reject cookies or to notify you when a website tries to put a cookie in your browser software. If you choose to disable cookies in your browser, you can still use the Properties, although your ability to use some of the features may be affected.

   2.2. **Information Collected Automatically.** We automatically receive and collect information such as your IP address, the URLs of websites you arrive at the
Properties from or leave the Properties to go to, your type of browser and language, access times, the content of any undeleted cookies that your browser previously accepted from us, your operating system, your mobile provider, your mobile device, your location, and your ISP. We may use such information to better understand how the Company’s customers use the Properties, to analyze trends, administer the website, prevent fraud, and gather broad demographic information.

3. **Our Use and Disclosure of Your Information.** Our primary purpose in collecting Personal Information, Billing Information, and Non-Personal Information (collectively “Information”) from you is to provide you with a safe, smooth, efficient, and customized experience. The Company is committed to maintaining your trust and the Company wants you to understand when and with whom it may use and share information collected about you. The Company, or a third-party on the Company’s behalf, such as Google Analytics and Mailchimp, may use and/or share your Information and you authorize us to use and/or share this information in the following manner:

3.1. You agree that the Company may use your Information to: provide analysis for the Properties; troubleshoot problems and prevent potentially prohibited or illegal activities; customize, measure and improve the Properties; respond to legal requirements (such information will be disclosed in accordance with applicable laws and regulations); monitor and enforce our Terms of Use and Policy; track your acceptance of the Terms of Use and Policy; verify your eligibility to use the Properties; and other such reasonable uses.

3.2. The Company will provide your Information to providers under contract with the Company who help with the Company’s business operations. We employ these companies and people to perform tasks on our behalf and need to share your information with them to provide the Properties to you and enforce our Terms and Policy.

3.3. The Company will share your Billing Information with a third-party service provider as necessary to process your payments. The third-party service provider stores your Billing Information; we do not store this information. Storage by the third-party service provider of your Billing Information is subject to the privacy policies and practices of the third-party service provider and is not subject to the terms of this Policy. By providing your Billing Information, you acknowledge and agree to use of such information by the third-party service provider for purposes of processing your payment to us.

3.4. We may share some or all of the Information with any of our parent companies, subsidiaries, joint ventures, or other companies under common control with us.

3.5. As we develop our businesses, the Company may sell or buy businesses or assets. In the event of a corporate sale, merger, reorganization, sale of assets, dissolution, or similar event, the Information may be part of the transferred assets. Absent a corporate sale, merger, reorganization, sale of assets, dissolution, or similar event, the Company will never sell your Information to a third-party.

3.6. Additionally, the Company may use your Personal Information and Non-Personal Information to respond to your requests or inquiries; to improve the Properties and for related business purposes; to promote the Company; to communicate with you about your Account or our relationship; and to help us secure the Properties.

3.7. In an ongoing effort to better understand our users, we will analyze certain Personal Information and Non-Personal Information in anonymized and aggregate form in order to operate, maintain, manage, and improve the Properties. This
aggregate information will not identify you personally. We may share and/or license this aggregate data to our affiliates, agents, business and promotional partners, and other third parties. We will also disclose aggregated user statistics in order to describe the Properties and data derived therefrom and from these products and services to current and prospective business partners, and to other third parties for other lawful purposes.

3.8. Your Personal Information and Non-Personal Information will be used to provide analysis for the Properties. We will input your individual forecast into the consensus forecast. When you input your individual forecast, you are consenting to your individual forecast being inputted into the analysis of the consensus forecast, your score, and the consensus score. Your identity will never be disclosed or linked to your specific forecast and comments or notes without your consent. By way of example only, the Company will never state, “John Doe answered X% on Question 1 and inputted this comment.” Your inputs to the Properties, including, but not limited to, your forecasts, comments, and notes, are the property of the Company and will be used by the Company for analysis, publication, reports, and such without notice, payment, or attribution to you.

4. **Account Protection.** Your Information is stored by a third-party service provider and disclosed to third-parties working for the Company. The Company takes commercially reasonable steps to protect your Information from loss, misuse, and unauthorized access, disclosure, alteration, or destruction. Nevertheless, no transmission over the Internet and no data storage method can be guaranteed to be 100% safe. The Company cannot ensure or warrant the security of any information you transmit to the Company or guarantee that your end user data stored on the Properties may not be accessed, disclosed, altered, or destroyed by breach of any of our industry standard physical, technical, or managerial safeguards.

5. **Links to External Sites.** As described in the Terms of Use, our Properties may contain links to external sites that are not operated by us. If you click on a third-party link, you will be directed to that third-party's site. We strongly advise you to review the privacy policy and terms and conditions of every site you visit. We have no control over, and assume no responsibility for, the content, privacy policies, or practices of any third-party websites, products, or services.

6. **E-mail Communications.** We may use your e-mail to deliver a newsletter, as well as for other promotional (e.g., new product offerings, special offers by us, or other third parties) purposes. E-mail messages we send you may contain code that enables the Company’s database to track your usage of the e-mails we send you, such usage includes whether the e-mail was opened and what links (if any) were clicked. You may indicate your preference to opt out of receiving promotional communications by following the unsubscribe instructions provided in the promotional e-mail you receive or by contacting us directly at admin@aei.org. You acknowledge that it may take up to ten (10) business days for us to process an opt-out request. Please note, however, that you cannot opt-out of receiving transactional e-mails related to your Account with us.

7. **Children.** Protecting the privacy of young children is especially important to us. For that reason, the Company does not knowingly collect or solicit Personal Information from anyone under the age of thirteen (13). We require that you are at least eighteen (18) years of age or older to use our Properties. If you are under thirteen (13), please do not give us any Personal Information. We encourage parents and legal guardians to monitor their children’s Internet
usage and to help enforce our Privacy Policy by instructing their children never to provide Personal Information through the Properties without their permission. If you have reason to believe that a child under the age of thirteen (13) has provided Personal Information to us, please contact us, and we will endeavor to delete that information from our databases.

8. **Questions and Suggestions.** If you have any questions, suggestions, or wish to make a complaint, please e-mail us at admin@aei.org or contact us by mail at 1281 Win Hentschel Blvd., West Lafayette, IN 47906.

9. **Policy Updates.** PLEASE NOTE THAT THE POLICY IS SUBJECT TO CHANGE BY THE COMPANY, IN ITS SOLE DISCRETION, AT ANY TIME. When changes are made, the Company will make a new copy of the Policy available on the Website and within the Application. The Company will also update the “Last Updated” date at the top of the Policy. Any amendments to the Policy will be posted as a notification on our homepage. Any changes to the Policy will be effective immediately unless otherwise stated. The Company may require you to provide consent to the updated Policy in a specified manner before further use of the Properties is permitted. If you do not agree to any change(s) after receiving a notice of such change(s), you shall stop using the Properties immediately. Otherwise, your continued use of the Properties will indicate your affirmative consent and acceptance of such change(s). PLEASE REGULARLY CHECK THE WEBSITE TO VIEW THE CURRENT POLICY.