# Privacy Policy for FFT, LLC

We at FFT, LLC, ("FFT", "us", "our", and/or "we") respect the privacy of your personal data and are committed to protecting it through our compliance with this Privacy Policy. We have provided this Privacy Policy to explain how we collect, use, share and protect information about the users of our Website. This Privacy Policy is incorporated by reference in the FFT, LLC License Agreement and Standard Contract, which govern your use of our services. The website fftllc.com and related pages are referred to as the "Site."

By checking the box acknowledging that you have read and agree to this Privacy Policy and providing explicit consent at the time of your registration for your account, and by accessing or using our services, you consent to the collection, transfer, manipulation, storage, disclosure and other uses of Your Information (collectively, "use of your information") as described in this Privacy Policy and our Terms of Service. If you do not, or no longer, agree with or consent to this Privacy Policy and our Terms of Service, you may not access or use our services.

This Privacy Policy will inform you about the types of personal data we collect, the purposes for which we use the data, the ways in which the data is handled and your rights with regard to your personal data. Furthermore, this Privacy Policy is intended to satisfy the obligation of transparency under the EU General Data Protection Regulation ("GDPR") and the laws implementing GDPR.

"Your Information" or "Personal Data" means information about you, which may be of a confidential or sensitive nature and may include personally identifiable information ("PII"). PII means individually identifiable information that would allow us to determine the actual identity of a specific living person, while

sensitive data may include information, comments, content and other information that you voluntarily provide.

FFT, LLC collects information about you when you use our Website or access our services, and other online products and services, when you subscribe to our blog, when you email us, and through other interactions and communications you have with us.

We may change this Privacy Policy from time to time. If we decide to change this Privacy Policy, we will inform you by posting the revised Privacy Policy on the website. You may be required to accept the revised Privacy Policy terms. Those changes will go into effect on the "Last updated" date shown at the end of this Privacy Policy. By continuing to use the Site or Services, you consent to the revised Privacy Policy. We encourage you to periodically review the Privacy Policy for the latest information on our privacy practices.

# **Information Provided Directly By You**

We collect information you provide directly to us, such as when you request information, complete a FFT form, survey, questionnaire or application, contact customer support, make a purchase, join or enroll for an event or otherwise communicate with us in any manner. This information may include, without limitation: your name, date of birth, e-mail address, physical address, phone number, photograph, or any other Personal Data you choose to provide, including health, clinical and therapeutic data and information.

# **Information Collected Through Your Use of Our Services**

We collect information about your activity on our services, for instance how you use them (e.g., date and time you logged in, features you've been using, searches, clicks and pages which have been shown to you, referring webpage

address, advertising that you click on) and how you interact with other users and us. Including those other examples set forth above, the following are situations in which you may provide Your Information to us:

- When you register for an account with our Service;
- When you create a subscription for our Services;
- · When you fill out forms or fields through our Services;
- When you provide us with your health, therapeutic, clinical or other identifiable information and participate in any online, web-based or telephonic communication;
- · When you provide us with feedback;
- When you communicate with us or request information about us, our Services or our products (support services), whether via phone, email, text, chat or other means;
- When you order products or services from, or through our Service;
- When you provide responses to a survey or answer questions on a questionnaire;
- When you join or enroll in an event through our Services;
- When you sign up for any newsletters or other materials through our Services;
- When you participate in forums, reviews or provide or post user generated content or other submissions.

We also automatically collect information via the Website through the use of various technologies, including, but not limited to Cookies. We may collect your IP address, browsing behavior and device IDs. This information is used by us in order to enable us to better understand how our Services are being used by visitors and allows us to administer and customize the Services to improve your overall experience.

#### Information Collected

You are free to elect not to share this information with us. This information is regarded by us as Personally Identifiable Information ("PII") and as such it will not be shared with any person, company, agency or other entity, for any reason, including, without limitation, a) marketing purposes, b) advertising purposes, c) medical or clinical work and d) to your employer of insurance carrier.

Notwithstanding the foregoing, FFT, LLC may disclose this data to law enforcement in compliance with a valid and legally enforceable subpoena.

#### **Aggregated Data**

We may collect, use and share Aggregated Data such as statistical or demographic data for any purpose. Aggregated Data is de-identified or anonymized and does not constitute Personal Data as this data does not directly or indirectly reveal your identity. If we ever combine Aggregated Data with your Personal Data so that it can directly or indirectly identify you, we treat the combined data as PII which will only be used in accordance with this Privacy Policy.

# **Cookies, Log Files and Anonymous Identifiers**

When you visit our Services, we may send one or more Cookies – small data files – to your computer to uniquely identify your browser and let us help you log in faster and enhance your navigation through the Sites. "Cookies" are text-only pieces of information that a website transfers to an individual's hard drive or other website browsing equipment for record keeping purposes. A Cookie may convey

anonymous information about how you browse the Services to us so we can provide you with a more personalized experience, but does not collect Personal Data about you. Cookies allow the Sites to remember important information that will make your use of the site more convenient. A Cookie will typically contain the name of the domain from which the Cookie has come, the "lifetime" of the Cookie, and a randomly generated unique number or other value. Certain Cookies may be used on the Sites regardless of whether you are logged in to your account or not.

- Session Cookies are temporary Cookies that remain in the Cookie file of your browser until you leave the Site.
- Persistent Cookies remain in the Cookie file of your browser for much longer (though how long will depend on the lifetime of the specific Cookie).
- When we use session Cookies to track the total number of visitors to our Site, this is done on an anonymous aggregate basis (as Cookies do not in themselves carry any personal data).
- We may also employ Cookies so that we remember your computer when it is used to return to the Site to help customize your FFT LLC web experience. We may associate Personal Data with a Cookie file in those instances.
- We use Cookies to help us know that you are logged on, provide you
  with features based on your preferences, understand when you are
  interacting with our Services, and compile other information regarding
  use of our Services.
- Third parties with whom we partner to provide certain features on our Site or to display advertising based upon your Web browsing activity use Cookies to collect and store information.
- FFT LLC may use third-party services such as Google Analytics to help understand use of the Services. These services typically collect the information sent by your browser as part of a web page request,

including Cookies and your IP address. They receive this information and their use of it is governed by their respective privacy policies. You may opt-out of Google Analytics for Display Advertisers including AdWords and opt-out of customized Google Display Network ads by visiting the Google Ads Preferences

Manager at https://adssettings.google.com/authenticated?hl=en. To provide website visitors more choice on how their data is collected by Google Analytics, Google has developed an Opt-out Browser add-on, which is available by visiting Google Analytics Opt-out Browser Add-on at https://tools.google.com/dlpage/gaoptout. For additional information on how Google uses data when you use Google partners' sites or apps, visit https://policies.google.com/technologies/partner-sites.

- You can control the use of Cookies at the individual browser level. Use the options in your web browser if you do not wish to receive a Cookie or if you wish to set your browser to notify you when you receive a Cookie. You can easily delete and manage any Cookies that have been installed in the Cookie folder of your browser by following the instructions provided by your particular browser manufacturer. Consult the documentation that your particular browser manufacturer provides. You may also consult your mobile device documentation for information on how to disable Cookies on your mobile device. If you reject Cookies, you may still use our Website or App, but your ability to use some features or areas of our Service may be limited.
- FFT LLC cannot control the use of Cookies by third parties (or the resulting information), and use of third-party Cookies is not covered by this policy.
- We automatically collect information about how you interact with our Services, preferences expressed, and settings chosen and store it in Log Files. This information may include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data. We

may combine this automatically collected log information with other information we collect about you. We do this to improve services we offer you, to improve marketing, analytics, or App/Site functionality, and to document your consent to receiving products, services or communications from us or our partners. If we link such information with personally identifiable information in a manner that identifies a particular individual, then we will treat all such information as PII for purposes of this Privacy Policy.

 When you use our Services, we may employ Web Beacons (also known as clear GIFs or tracking pixels) to anonymously track online usage patterns. No Personally Identifiable Information from your account is collected using these Web Beacons.

#### **Device Information**

When you use our Services through your mobile phone, tablet, computer or other devices, we may collect information regarding and related to your device, such as hardware models and IDs, device type, operating system version, the request type, the content of your request and basic usage information about your use of our Services, such as date and time. In addition, we may collect information regarding application-level events and associate that with your account to provide customer service. We may also collect and store information locally on your device using mechanisms such as browser web storage and application data caches.

#### Call and SMS Data

If you choose to contact us for any purpose using the call or SMS features of your mobile device, we may collect your name; your contact details; and the content, date, and time of your message as well as our reply and any follow-up action we

take in relation to your inquiry. You consent to the receipt, collection, and storage of this information.

# **Children's Privacy**

The fftllc.com site is intended for users who have attained the age of majority where they reside (18 years of age or older in most jurisdictions). Furthermore, we do not knowingly collect PII from persons under the age of 13 in the United States ("U.S."), or under the age of 16 in the European Union ("EU"), the "Protected Age". If you are under the Protected Age, please do not provide us with information of any kind whatsoever. If you have reason to believe that we may have accidentally received information from a child under the Protected Age, please contact us immediately. If we become aware that we have inadvertently received Personal Data from a person under the Protected Age, we will delete such information from our records.

#### **Protective Measures We Use**

We protect Your Information using commercially reasonable technical and administrative security measures to reduce the risks of loss, misuse, unauthorized access, disclosure and alteration. Although we take measures to secure Your Information, no information system can be 100% secure. We cannot guarantee the security of our information storage, nor can we guarantee that the information you supply will not be intercepted while being transmitted to and from us over the Internet including, without limitation, email and text transmissions. In the event that any information under our control is compromised as a result of a breach of security, we will take reasonable steps to investigate the situation and where appropriate, notify those individuals whose information may have been compromised and take other steps, in accordance with any applicable laws and regulations.

# The Legal Basis and Reasons for Collecting and Processing Your Personal Data

The data protection laws in certain jurisdictions require companies to tell you about the legal grounds they rely on to use or disclose your Personal Data. To the extent those laws apply, our legal grounds are as follows:

**Legitimate Interest:** Most often, we handle Personal Data on the ground that it furthers our legitimate interests in commercial activities such as the following: When you engage in those activities listed in Section 2;

Processing billing and payments;

Administering our website and business; analyzing the use of the website and our Services; assuring the security of our website and Services; maintaining back-ups of our databases; and communicating with you; and Marketing.

We only rely on our or a third party's legitimate interests to process your Personal Data when those interests are not overridden by your rights and interests.

**Legal Compliance:** We need to use and disclose Personal Data in certain ways to comply with our legal obligations, for instance to comply with our tax and accounting obligations or to protect our legal rights or the legal rights of others, including you;

**Execution of a Contract:** We need to process some Personal Data in order to meet contractual obligations to the individual to whom the Personal Data pertains. For instance, we need your Personal Data to provide you with our Services pursuant to our Terms of Service agreement and any subscription for our Services that you order.

**Consent**: Where required by law, and in some other cases, we handle Personal Data on the basis of consent. For example, we rely on consent to

send you newsletters or for the use of certain Cookies.

#### **How We Use Information We Collect**

We use information that we collect about you or that you provide to us for the purposes described in this Privacy Policy and when the law allows us to do so.

# For example, we use Your Information for the following purposes:

To provide you with our Services;
 To track your payment history, process and complete
 transactions, and contact you for account and promotional purposes;

To contact you and provide you with important notices about your account or changes to our Services;

To analyze, improve and manage our Services and operations; To enable service providers to perform certain responsibilities and provide certain services in connection with our business and operations;

To detect and prevent fraud;

To enforce our License Agreement and any terms and conditions of any agreements for our Services, including for billing and collection.

# Additionally, we may use the information we collect about you to:

- Send you communications we think will be of interest to you, including information about products, services, promotions, news, and events of FFT LLC and other companies.
- Verify your identity and prevent impersonation, spam or other unauthorized or illegal activity including, without limitation, infringement of intellectual property rights of third parties.

#### **How We Share Information We Collect**

We may share the information we collect about you as described in this Privacy Policy or as described at the time of collection or sharing, including in the following circumstances:

- With any person who, in our reasonable judgment, is authorized to receive Your Information as your agent, including as a result of your business dealings with that person (for example, your employer);
- With companies under common control, including FFT LLC' current and future parents, subsidiaries, affiliates;
- With third-party vendors and service providers so that they may provide support for our internal and business operations, including for the processing of payments, handling of data processing, data verification, data storage, surveys, research, internal marketing, delivery of promotional, marketing and transaction materials, our Services, and maintenance and security. These companies are authorized to use Your Information only as necessary to provide these services to us and are contractually obligated to keep Your Information confidential;
- With the general public if you submit content in a public forum, such as your reviews, comments or other features of our Services that are viewable by the general public;
- With a third party in connection with or during negotiations of any merger, acquisition, re-organization, bankruptcy, sale of all or a portion of our assets, or transition of services to another provider;
- As required by law or ordered by a court, regulatory, or administrative agency;
- As we deem necessary, in our sole discretion, if we believe that you are violating any applicable law, rule or regulation, or are otherwise interfering with another's rights or property, including, without limitation, our rights or property;

- To enforce our License Agreement, this Privacy Policy, and any other applicable agreements and policies;
- To enforce or protect our legal rights; to protect the safety of our users, and to defend against legal liability;
- If we otherwise notify you and you consent to the sharing; and
- In an aggregated and/or de-identified form which cannot reasonably be used to identify you. We only use such data in the aggregate form and our analytical services do not record any Personal Data.

# **Sharing Information With Law Enforcement**

FFT LLC is committed to cooperating with law enforcement while respecting each individual's right to privacy. If FFT LLC receives a request for user account information from a government agency investigating criminal activity, we will review the request to be certain that it satisfies all legal requirements before releasing information to the requesting agency.

Furthermore, under 18 U.S.C. §§ 2702(b)(8) and 2702(c)(4) (Voluntary Disclosure Of Customer Communications or Records), FFT LLC may disclose user account information to law enforcement, without a subpoena, court order, or search warrant, in response to a valid emergency when we believe that doing so is necessary to prevent death or serious physical harm to someone. FFT LLC will not release more information than it prudently believes is necessary to prevent harm in an emergency situation.

# **Links to Third-Party Websites**

Our Services, as well as the email messages sent with respect to our Services, may contain links or access to websites operated by third parties that are beyond our control. Links or access to third parties from our Services are not an endorsement by us of such third parties, or their websites, applications, products, services, or practices. We are not responsible for the privacy policy,

terms and conditions, practices or the content of such third parties. These third parties may send their own Cookies to you and independently collect data. If you visit or access a third-party Website, application or other property that is linked or accessed from our Services, we encourage you to read any privacy policies and terms and conditions of that third party before providing any personally identifiable information. If you have a question about the terms and conditions, privacy policy, practices or contents of a third party, please contact the third party directly.

# **Do Not Track Settings**

Some web browsers may give you the ability to enable a "do not track" feature that sends signals to the websites you visit, indicating that you do not want your online activities tracked. This is different than blocking or deleting Cookies, as browsers with a "do not track" feature enabled may still accept Cookies. There currently is no accepted standard for how to respond to this signal, and we do not take any action in response to this signal.

# **International Privacy Practices**

In order to provide our products and services to you, we may send and store your Personal Data outside of the country where you reside or are located, including to the United States.

We are committed to protecting the privacy and confidentiality of Personal Data when it is transferred. If you reside or are located within the European Union ("EU") or European Economic Area ("EEA") and such transfers occur, we take appropriate steps to provide the same level of protection for the processing carried out in any such countries as you would have within the EU and EEA.

Personal data relating to individuals in the European Economic Area, the United Kingdom, and Switzerland is governed by Standard Contractual

Clauses. <a href="https://ec.europa.eu/info/law/law-topic/data-protection/international-dimension-data-protection/standard-contractual-clauses-scc\_en">https://ec.europa.eu/info/law/law-topic/data-protection/international-dimension-data-protection/standard-contractual-clauses-scc\_en</a>.

By checking the box acknowledging that you have read and agree to this Privacy Policy, and providing explicit consent at the time of your registration for your account, users who reside or are located in countries outside of the United States agree and consent to the transfer to and processing of Personal Data on servers located outside of the country where they reside.

FFT LLC complies with the EU-U.S. Data Privacy Framework (EU-U.S. DPF) as set forth by the U.S. Department of Commerce. FFT LLC has certified to the U.S. Department of Commerce that it adheres to the EU-U.S. Data Privacy Framework Principles (EU-U.S. DPF Principles) with regard to the processing of personal data received from the European Union in reliance on the EU-U.S. DPF. If there is any conflict between the terms in this privacy policy and the EU-U.S. DPF Principles, the Principles shall govern. To learn more about the Data Privacy Framework (DPF) program, and to view our certification, please

visit <a href="https://www.dataprivacyframework.gov/">https://www.dataprivacyframework.gov/</a>

In compliance with the DPF Principles, FFT LLC commits to resolve complaints about our collection or use of your personal information. EU individuals with inquiries or complaints regarding our DPF policy should first contact FFT LLC at: admin@fftllc.com

In compliance with the EU-U.S. DPF, FFT LLC commits to cooperate and comply with the advice of the panel established by the EU data protection authorities (DPAs) with regard to unresolved complaints concerning our handling of personal data received in reliance on the EU-U.S. DPF.

FFT LLC is subject to the investigatory and enforcement powers of the Federal Trade Commission (FTC) and it is possible, under certain conditions, for an individual to invoke binding arbitration.

#### **Account Information**

You may correct your account information at any time by logging into your online account. If you wish to cancel your account, you may do so from within your account or you may email us at <a href="mailto:admin@fftllc.com">admin@fftllc.com</a> and follow the instruction we will provide to you. Please note that in some cases we may retain certain information about you as required by law, or for legitimate business purposes to the extent permitted by law.

# **Promotional Information Opt Out**

You may opt out of receiving promotional messages from us at any time by following the instructions in those messages sent to you or by contacting us at any time using the Contact Us information at the end of this Privacy Policy. If you opt out, we may still send you non-promotional communications, such as those about your account, about Services you have requested, or our ongoing business relations.

# Your Access and Rights to Your Personal Data

Depending on applicable law, you may have certain rights in relation to Personal Data we hold about you. You can exercise any of the following rights by contacting us using any of the methods in the Contact section below. We may need to request specific information from you to help us confirm your identity and ensure your right to access your Personal Data (or to exercise any of your other rights). This is a security measure to ensure that Personal Data is not disclosed to any person who has no right to receive it. We will consider all requests and provide our response within the time period stated by applicable law. Please note that certain information may be exempt from such requests in some circumstance, which may include if we need to keep processing Your Information for our legitimate interest or to comply with a legal obligation.

- Right to Access Your Personal Data. You have the right to access information held about you for the purpose of viewing and in certain cases updating or deleting such information. Furthermore, if you prefer that FFT LLC does not share certain information as described in this Privacy Policy, you can direct FFT LLC not to share that information. We will comply with an individual's requests regarding access, correction, sharing and/or deletion of the Personal Data we store in accordance with applicable law. To make changes to your account affecting your Personal Data contact us at the email address in our Contact section below. For any deletion, non-sharing or update request, we will make the changes as soon as practicable, however this information may stay in our backup files. If we cannot make the changes you want, we will let you know and explain why.
- Right of Correction or Completion of Your Personal
   Data. If Personal Data we hold about you is not accurate, out of date or incomplete, you have a right to have the data corrected or completed. To make corrections to your account please contact us at the email address in our Contact section below.
- Right of Erasure or Deletion of Your Personal Data. In certain
  circumstances, you have the right to request that Personal Data we hold
  about you is deleted. If we cannot delete the information you want, we
  will let you know and explain why. To request information deletion
  please contact us at the email address in our Contact section below.
- Right to Object to or Restrict Processing of Your Personal Data. In certain circumstances, you have the right to object to our processing of Your Information. For example, you have the right to object to use of Your Information for direct marketing purposes. Similarly, you have the right to object to use of your Personal Data if we are processing Your Information on the basis of our legitimate interests and there are no compelling legitimate grounds for our processing which supersede your rights and interests. You may also have the right to restrict our use of your Personal Data, such as in circumstances where

you have challenged the accuracy of the information and during the period where we are verifying its accuracy. To object to or restrict processing please contact us at the email address in our Contact section below.

- **Right to Data Portability or Transfer of Your Personal Data.** You have the right to be provided with a copy of the information we maintain about you in a structured, machine-readable and commonly used format. To receive a copy of the information we maintain about you please contact us at the email address in our Contact section below.
- Right to Withdrawal of Consent. If you have given your consent to us
  to process and share your Personal Data after we have requested it, you
  have the right to withdraw your consent at any time. To withdraw your
  consent please contact us at the email address in our Contact section
  below.
- Right to Complain. If you're based in the EU, you can file a complaint
  with the supervisory authority in your Member State. However, we invite
  you to contact us with any concern, as we would be happy to try to
  resolve it directly.

# **Your California Privacy Rights**

California Civil Code Section 1798.83 entitles California residents to request information concerning whether a business has disclosed Personal Data to any third parties for their direct marketing purposes.
 California residents may request and obtain from us once a year, free of charge, information about the Personal Data, if any, we disclosed to third parties for direct marketing purposes within the immediately preceding calendar year. If applicable, this information would include a list of the categories of Personal Data that was shared and the names and addresses of all third parties with which we shared information within the immediately preceding calendar year. If you are a California

resident and would like to make such a request, please submit your request in writing to admin@fftllc.com

# The California Consumer Privacy Act ("CCPA") provides California residents with the following additional rights:

- Right to Know: California residents may request disclosure of the specific pieces and/or categories of Personal Data that have been collected about them, the categories of sources for that Personal Data, the business or commercial purposes for collecting the Personal Data, the categories of Personal Data that we have disclosed, and the categories of third parties with which the information was shared.
- Right to Opt-Out: California residents are entitled to opt-out of the "sale" of their Personal Data at any time. FFT LLC does not rent, sell, or give this information to any other third party except licensed Network Partners supporting FFT programs in the same country. However, the term "sale" is defined broadly in the CCPA. To the extent that "sale" under the CCPA is interpreted to include interest-based advertising or other data uses described in the "How We Use Information We Collect" section above, we will comply with applicable law with respect to those uses.
- Limiting the use of or deleting your Personal Data may affect features
  and uses of our Services that rely on that information. However, we will
  not discriminate against you for exercising any of your rights, including
  otherwise denying you goods and services, providing you with a
  different level or quality of services, or charging you different prices or
  rates for services.
- You may designate an authorized agent to make a request on your behalf. In order to do so, you must provide a valid power of attorney, the requester's valid government-issued identification, and the authorized agent's valid government-issued identification. We may verify the authenticity of the request directly with you.

In addition to the rights and choices described above, the CCPA requires disclosure of the categories of Personal Data collected over the past 12 months. The categories of Personal Data that we have collected, as described by the CCPA, are:

- Identifiers, including your name;
- Other individual/customer records such as your email address, physical address, phone number. This category includes personal data protected under Cal. Civ. Code § 1798.80e and overlaps with other categories listed here:
- Inferences, including information about your interests and preferences.

We collect and use these categories of Personal Data for our business and commercial purposes described in the "How We Use Information We Collect" section above, including providing and improving our Services, ensuring the safety and security of our Services, and advertising and marketing our business.

# **Data Storage**

FFT LLC uses third party vendors and hosting partners to provide the necessary hardware, software, networking, storage, and related technology required to run our products. We may hire vendor companies to provide limited services on our behalf, such as providing technical support, hosting data, and to assist us in providing the products and services.

By contractual agreement, those companies must treat users' information in accordance with this Privacy Policy. FFT LLC remains liable in cases of onward transfers to third parties under the principles of this policy if the third-party processes such personal information in a manner inconsistent with the principles, unless FFT LLC proves that it is not responsible for the event giving rise to the damage.

# **Our Information Retention Policy**

Unless you request that we delete certain information, we retain the information we collect for as long as your account is active or as needed to provide you services. Following termination or deactivation of your account, we will retain information for at least 1 year and may retain the information for as long as needed for our business and legal purposes.

#### **Contact Us**

If you have any questions or if you would like to contact us about our processing of your Personal Data, including exercising your rights as outlined above, please contact us <a href="mailto:admin@fftllc.com">admin@fftllc.com</a>; 3490 Piedmont Rd NE, Suite 304, Atlanta, GA 30305. When you contact us, we may ask you to verify your identity.

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