

## **Laurie Goldsmith-Heitner Online Privacy Statement**

Effective Date: January 1, 2020

Laurie Goldsmith-Heitner (“Company” or “We”) respect your privacy and are committed to protecting it through our compliance with this Online Privacy Statement (“Statement” or “OPS”).

This Statement describes the types of information we may collect from you or that you may provide when you visit the website [www.lghbenefits.com](http://www.lghbenefits.com) (our “Website”) and our practices for collecting, using, maintaining, protecting, and disclosing that information. Any website domains that do not begin in [www.lghbenefits.com](http://www.lghbenefits.com) are outside the scope of this Statement.

This Statement applies to information we collect:

- On this Website.
- In email, text, and other electronic messages.
- Through mobile and desktop applications you download from this Website, which provide dedicated non-browser-based interaction between you and this Website.

It does not apply to information collected by:

- Us offline or on any other website operated by Company or any third party; or
- Any third party, including through any application or content (including advertising) that may link to or be accessible from or on the Website.

If you do not agree with our policies and practices, your choice is not to use our Website. By accessing or using this Website, you agree to this Statement. Your continued use of this Website is deemed to be acceptance of any updates or changes made since you last visited the Website.

Our Website is not intended for children under 16 years of age. No one under age 16 may provide any information to or on the Website. We do not knowingly collect personal information from children under 16.

### **Information We Collect About You and How We Collect It**

We collect several types of information from and about users of our Website, including information:

- By which you may be personally identified, such as name, postal address, e-mail address, telephone number, or any other information (“personal information”);
- That is about you but individually does not identify you, and/or
- About your internet connection, the equipment you use to access our Website, and usage details.

We collect this information:

- Directly from you when you provide it to us.
- Automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies.
- From third parties, for example, our business partners.

The information we collect on or through our Website may include:

- Information that you provide by filling in forms on our Website.
- Records and copies of your correspondence (including email addresses), if you contact us.

Should you choose to share your personal information with linked third-party websites, we cannot and do not guarantee that your information will not be viewed by unauthorized persons.

### ***Information We Collect Through Automatic Data Collection Technologies***

As you navigate through and interact with our Website, we may use automatic data collection technologies, i.e. Google Analytics and similar programs, to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Website, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Website.
- Information about your computer and internet connection, including your IP address, operating system, and browser type.

The information we collect automatically may include statistical data as well as personal information, and we may maintain it or associate it with personal information we collect in other ways or receive from third parties. This helps us to improve our Website and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Website according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Website.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website.
- **Flash Cookies.** Certain features of our Website may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on our Website. Flash cookies are not managed by the same browser settings as are used for browser cookies. For information about managing your privacy and security settings for Flash cookies.
- **Web Beacons.** Pages of our the Website [and our e-mails] may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or [opened an email] and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

We do not collect personal information automatically, but we may tie this information to personal information about you that we collect from other sources or you provide to us.

### **Third-Party Use of Cookies and Other Tracking Technologies**

Some content or applications on the Website are served by third parties. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. For information about how you can opt out of receiving targeted advertising from many providers.

### **How We Use Your Information**

We use information that we collect about you or that you provide to us, including any personal information:

- To present our Website and its contents to you.
- To provide you with information, products, or services that you request from us.
- To fulfill any other purpose for which you provide it.
- To notify you about changes to our Website or any products or services we offer or provide though it.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

### **Disclosure of Your Information**

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this privacy Statement:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business and who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
- To a buyer or successor in the event of a merger, divestiture, restructuring, reorganization, or dissolution.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.

We may also disclose your personal information:

- To comply with any court order, law, or legal process.
- To enforce or apply our terms of use [www.lghbenefits.com](http://www.lghbenefits.com) and other agreements.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Laurie Goldsmith-Heitner, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.]

### **California Privacy Rights**

California's "Shine the Light" law (Civil Code Section § 1798.83) permits users of our Website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request write us at: 300 Broadacres Dr, Suite 175 Bloomfield, NJ 07003.

### **Data Security**

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website. As a user of our website, we will put forth our best efforts to protect your data. However, in the instance of a hack or data breach, by consenting to use our website, you agree to hold Laurie Goldsmith-Heitner, and its affiliates, harmless for any damages.

### **Changes to Our Privacy Statement**

We will post any changes we make to our Statement on this page. You are responsible for ensuring we have an active and deliverable email address for you, and for periodically visiting our Website and this privacy Statement to check for any changes.

### **Contact Us**

To ask questions or comment about this Statement and our privacy practices, contact us at:

141 South Avenue, Suite 200 Fanwood, NJ 07023

[LHeitner@planningalliance.com](mailto:LHeitner@planningalliance.com)

908-322-5530

To register a complaint or concern, please contact Laurie Goldsmith-Heitner at [LHeitner@planningalliance.com](mailto:LHeitner@planningalliance.com)