

## **Dr. Olmstead's Options Forum, Privacy Policy**

By using or accessing Dr. Olmstead Options Forum, you accept the practices described in this Privacy Policy. For purposes of this Privacy Policy, the term "Dr. Olmstead's Options Forum" (also "we" or "us") includes Dr. Olmstead (an Investment Advisor Representative), Monarch Wealth Management Group, LLC (a Registered Investment Advisor registered in the State of IL) and any related companies, subsidiaries, and brands, including without limitation all web sites operated by these entities.

*What information does Dr. Olmstead's Options Forum gather?*

There are two types of personally identifiable information Dr. Olmstead's Options Forum may obtain from you: (1) information you may choose to submit to us, and (2) information we collect as you interact with the Dr. Olmstead's Options Forum web site or if you respond to one of our mailings. Together, this is "User Information."

User Information submitted to Dr. Olmstead's Options Forum includes all information you may submit for purposes of registering to receive books or services, such as your name, address, email address, telephone number, or payment information, as well as in some cases selection of a username and password. You may also submit online comments or responses to surveys that we send you.

User Information about online browsing or access includes such things as "cookies," which are pieces of data stored on a user's computer tied to information about that user, to make online browsing more efficient. We also collect information on how users access and browse Dr. Olmstead's Options Forum. This information may or may not be identifiable, and it may include statistics about the numbers and timing of unique visits to our web site(s), repeat visits, and which pages are viewed. Information we collect may also include email delivery behavior, such as if you received an email we sent you, if you opened it, how many times you opened the email, if you clicked on a URL in the email, which URL you clicked on, and how many times you clicked on a URL.

*How does Dr. Olmstead's Options Forum use personal information?*

Dr. Olmstead's Options Forum uses User Information to provide services and products that you request, and to analyze trends, administer the site and email delivery, track user movement, and gather aggregate information.

In addition, if you provide your email address on Dr. Olmstead's Options, you agree to receive and may receive marketing emails from Dr. Olmstead's Options Forum relating to its other services, potentially including trial or free subscriptions. We may also use your IP address to present you with more customized offers for services, such as those specific to certain geographic regions of the country or of the world. Dr. Olmstead's Options Forum may also send CAN-SPAM Act compliant email advertisements or messages on behalf of third-party advertisers to anyone who signs up, registers or subscribes to any of our services.

*How do we share information?*

Except as outlined in this Privacy Policy, Dr. Olmstead's Options Forum does not rent, sell, or transfer personally identifiable User Information to third parties without your consent.

Dr. Olmstead's Options Forum may share User Information with our vendors or contractors who provide certain services for us, such as subscription fulfillment, delivery of email, and management of online surveys. This information is shared with these Dr. Olmstead's Options Forum vendors or contractors only for the purpose of providing these services or functions. In addition, to the extent that you submit comments or survey responses, you understand and agree we may use those responses, including by posting them online with your name or username, as applicable.

We may provide our advertisers with non-identifiable email behavior information on an aggregated basis such as email delivery information, email open rate information, and URL click tracking information.

If Dr. Olmstead's Options Forum is ever sold, acquired, or merged, in whole or part (including a sale of one or more discrete publications, brands, or departments), any User Information may be transferred to one or more separate successor entity or entities. Dr. Olmstead's Options Forum subscribers and registered users will be notified of such a change in ownership, merger or acquisition.

*Co-registration, third party advertisements, and links*

Dr. Olmstead's Options Forum may display on its web sites advertisements from third party advertisers who are interested in reaching our audience. We only transmit your information to a third-party advertiser if you elect to receive a special offer from that advertiser through our co-registration service (either by selecting or by leaving selected the check box next to the advertiser's offer). The information we transmit in this instance may include, but is not limited to, your name, email address, postal address, phone number, IP address and the date you registered for the third party offer. We may also transmit

*information about our visitors and subscribers collected through the registration process as well as through any online surveys we may conduct.*

*Although Dr. Olmstead's Options Forum attempts to accept advertisements from responsible third party advertisers, we make no representations or guarantees about such third parties. You understand that if you choose to register with or enter into a transaction with any third-party advertiser based on an advertisement or offer found on an Dr. Olmstead's Options Forum, within an Dr. Olmstead's Options Forum email, or via any other delivery method (including, but not limited to, postal mail), that such a third party advertiser is separate from Dr. Olmstead's Options Forum and that Dr. Olmstead's Options Forum is not responsible or liable for any action or omission by the third-party advertiser.*

*Similarly, Dr. Olmstead's Options Forum may contain links to other web sites. We cannot be and are not responsible for the privacy practices of other web sites. We encourage users to be aware when they leave a Dr. Olmstead's Options Forum to read the privacy statements of each and every web site that collects personally identifiable information. This Privacy Policy applies solely to information collected by Dr. Olmstead's Options Forum.*

#### *Changes to this policy*

*Your use of Dr. Olmstead's Options Forum, and any disputes arising from it, is subject to this Privacy Policy and all of its dispute resolution provisions. We may modify this Privacy Policy effective immediately upon notice to you either by (1) electronic mail or conventional mail or (2) posting to a Dr. Olmstead's Options Forum web site (which shall be deemed constructive notice). Your continued use of any Dr. Olmstead's Options Forum following notice of any modification to this Privacy Policy shall be conclusively deemed an acceptance of all such modification(s). We encourage you to refer to this policy on an ongoing basis so that you understand our current privacy policy. Unless stated otherwise, our current Privacy Policy applies to all information that we have about you and your account.*

#### *Where to Direct Questions about Dr. Olmstead's Options Forum Privacy Policy*

*If you have any questions about this Privacy Policy or the practices described herein, you may contact us here: Dr. Olmstead's Options Forum info@olmsteadoptions.com*