

At **Federal Pension Training**, we are committed to protecting your privacy and ensuring the security of your personal information. This Privacy Policy explains how we collect, use, and protect the information you provide when accessing or using our website, **www.federalpensiontraining.com** (the "Site").

By accessing or using the Site, you agree to the terms of this Privacy Policy. If you do not agree with this policy, please do not use the Site.

1. Information We Collect

We collect the following types of information:

a. Personal Information You Provide

- When you register for an account, purchase a course, or interact with us, you may provide:
 - Name
 - Email address
 - Phone number
 - Payment details (processed securely by Stripe)

b. Automatically Collected Information

- When you visit our Site, we may automatically collect:
 - IP address
 - Browser type and version
 - Operating system
 - Referring URLs and pages visited on our Site
 - Interaction with course materials

c. Cookies and Tracking Technologies

- We use cookies to enhance user experience and analyze site traffic. Cookies may track:
 - Your preferences and activity on the Site
 - Login sessions for registered users

You can manage cookies through your browser settings.

2. How We Use Your Information

We use your information to:

- Provide and improve our training courses and services
- Process payments and deliver course materials
- Communicate with you about updates, offers, and support
- Ensure compliance with legal and regulatory requirements

- Analyze Site usage to enhance functionality and user experience
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3. How We Share Your Information

We do not sell or rent your personal information to third parties. However, we may share your information in the following cases:

- **With Service Providers:** Third-party providers, such as Stripe, for payment processing and LearnDash for course management.
 - **As Required by Law:** To comply with legal obligations or respond to valid legal requests.
 - **Business Transfers:** In case of a merger, acquisition, or sale of all or part of our business.
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4. Your Rights

Depending on your location, you may have the following rights:

a. General Rights

- Access your personal information.
- Update or correct inaccurate information.
- Request deletion of your data (subject to legal obligations).
- Withdraw consent for processing where applicable.

b. California Residents (CCPA)

- Right to know what personal information we collect, use, and share.
- Right to request deletion of personal data.
- Right to opt out of the sale of personal data (we do not sell your data).

c. EU/EEA Residents (GDPR)

- Right to data portability.
- Right to restrict or object to data processing.
- Right to lodge a complaint with your data protection authority.

To exercise your rights, please contact us at support@federalpensiontraining.com

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5. How We Protect Your Information

We use industry-standard security measures to protect your information, including:

- Secure socket layer (SSL) technology for data transmission
- Encryption for sensitive information
- Regular monitoring and updates to protect against unauthorized access

Despite our efforts, no method of transmission over the internet is 100% secure. Please use caution when submitting information online.

6. Third-Party Links

Our Site may contain links to third-party websites. We are not responsible for the privacy practices of those sites. Please review their privacy policies before providing personal information.

7. Children's Privacy

Our services are intended for financial advisors and professionals. We do not knowingly collect personal information from children under 13. If you believe a child has provided us with personal information, please contact us immediately.

8. Changes to This Privacy Policy

We may update this Privacy Policy periodically. Changes will be posted on this page with an updated "Effective Date." Your continued use of the Site after changes are posted signifies your agreement to the revised policy.

9. Contact Us

If you have questions or concerns about this Privacy Policy or how your information is handled, contact us at:

- **Email:** support@federalpensiontraining.com
- (800)575-4058
- The Appointment Gurus LLC
- 6116 Turpin Hills Dr.
- Cincinnati, OH 45244