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#### **Your Personal Information:**

When you come to the Carolyn Lloyd-Cohen LLC and Preferred Pensions LLC website, we log your current Internet address (this is usually a temporary address assigned by your Internet service provider when you log in), the type of operating system you are using, and the type of browser software used. In addition, we may keep track of what portions of the website you are visiting. We aggregate this information to help us create a better experience for users of our website. For example, we may upgrade those parts of the website that are heavily visited or optimize the website to work more efficiently with certain operating systems. This is all done without our knowing your name or other personal identifying information. When you visit the Carolyn Lloyd-Cohen LLC and Preferred Pensions LLC website you are anonymous, unless you chose to identify yourself to us.

You are not required to provide us with personal information to use our website, unless expressly stated. For example, certain features may require you to submit some personal information in order for those features to function as designed. Such information might include, but not limited to, name, address, E-mail address, and phone number. Certain parts of our website may require you to provide identifying information and use individual passwords in order to access personal information.

If you do choose to provide us with personal information, you can be assured that such information is kept in secured databases. Carolyn Lloyd-Cohen LLC and Preferred Pensions LLC treat this information as confidential. Carolyn Lloyd-Cohen LLC and Preferred Pensions LLC will use the information you provide solely to satisfy your requests for information regarding Carolyn Lloyd-Cohen LLC and Preferred Pensions LLC. We do not sell, rent, or exchange any of the personal information collected on our website.

#### **Cookies and Web Bugs:**

A cookie is a small piece of information that a website sends to your computer, which is stored in a file on your hard drive. The next time you visit our website, we may use the information stored in your cookie file to facilitate your use of our website. For example, we may use your cookie file to store a password so that you do not have to input it every time you move to a different section of a password protected portion of our website. A cookie does not tell us your individual identity unless you have chosen to provide it to us. Most cookies expire after a defined period of time, or you can delete your cookie file at any time you choose. In addition, you can set your browser to notify you when you receive a cookie so that you can decide whether to accept or reject it.

A web bug (or web beacon) is a tiny graphical image that is typically on a web page. Somewhat like a cookie, a web bug can tell us information such as what kind of browser is being used and what time of day this page was accessed. Some web bugs can include information such as your IP address. Some technologies will notify you of the presence of web bugs, but browsers typically do not notify you of them.

#### **Privacy:**

Carolyn Lloyd-Cohen LLC and Preferred Pensions LLC use no encryption (data scrambling) on certain portions of our website, and up to 128-bit encryption on other portions. When you are on any website that asks you for confidential information (your social security number or a bank or credit card account number, for example), you should check to see if the information being transmitted is encrypted in order to increase the security of your information. If you need to send confidential information and are concerned about the security of a website, then you should consider sending it by phone or by regular mail instead.

#### **Minors:**

Carolyn Lloyd-Cohen LLC and Preferred Pensions LLC make no active effort to collect personal information from children under the age of 18. We believe that children who do wish to submit information should have permission from their parent or legal guardian.

#### **Additional Rights:**

Applicable laws may give you additional rights that are not described in this online privacy policy.