

RELEASE DATE: August 29, 2022

Terms and Conditions and Use of Site

Thank you for submitting to our business development program and visiting www.WOW-winonwealth.com (the "Site"). This Site is powered by WOW Win on Wealth, Inc. and made available by WOW Win on Wealth, Inc. as a service. All content, information, and services provided on and through our Site may be used only under the following terms and conditions, as they are amended from time to time (the "Terms"). As used herein, the terms "our," "we," and "us" refer to both WOW Win on Wealth, Inc. and WOW.

YOUR REVIEW AND ACCEPTANCE OF THE PROGRAM GUIDELINE AND THE USE OF OUR SITE CONSTITUTES YOUR AGREEMENT TO BE BOUND BY THESE TERMS. PLEASE READ THEM CAREFULLY BEFORE ACCEPTING THE TERMS OF USE AND USING THE SITE. IF YOU ARE A CURRENT OR FORMER WOW ID MEMBER YOU ARE ALSO BOUND BY THE WOW WIN ON WEALTH, INC. RULES OF CONDUCT. FOR AVOIDANCE OF DOUBT, IN THE EVENT OF A CONFLICT OR INCONSISTENCY BETWEEN OUR SITE'S TERMS OF USE AND THE WOW PROGRAM, THIS DATED DISCLOSURE SHALL GOVERN AND APPLY.

1. SITE USE GENERALLY

1.1. Program Overview

This program was designed for clients who sought a business development opportunity and a growth opportunity for education programming to obtain licensing in the Insurance and banking industry for networking business. This opportunity involves the bank processing requirements for the corporate start-up loan funding program. Every new member is eligible and must allow for the full compliance arrangements to be completed under the regulated loan funding with the participating capital investments, foundation contributions and service costs.

Program Protocols:

1. Submission of Application with full identification
2. Payment of applicable fees for new corporation formation
3. Submission for membership and administrative fees
4. Compliance to all corporate requirements
5. The right to apply for any requested training programs
6. Act in accordance with all regulated requirements
7. To recruit prospective members for same business opportunities
8. Allow for sufficient time to have the corporate starter loan program
 - a. Initial startup on the overall program has caused extended actual funding dates.
9. The corporate loan funding shall be from a selected licensed institutions at the Companies sole discretion.
10. Investing arrangements shall be put into place to establish a self-liquidating servicing program for the corporate loan over the 5-year term.

1.1. Your User License

You are granted a limited, nonexclusive, nontransferable license to access the Site and its content in accordance with these Terms. If you are under 18, you may use our Site only with the involvement of a parent or guardian. Our Site is hosted in the United States and contains information that is appropriate for access and use in the U.S.A., Puerto Rico, U.S. Virgin Islands, Guam, and Pacific Islands of American Samoa operating under the WOW Business Creation Plan™ ("Applicable Markets"). We make no representation that any materials on the Site are appropriate or available for use outside the Applicable Markets, and accessing them from territories where their contents are illegal is prohibited.

We reserve the right to refuse service in our sole discretion and without notice. You are solely responsible for your use of the Site, and you agree to compensate, hold harmless, and defend us from any claims, damages, losses, liabilities, costs, and expenses, including attorneys' fees, resulting from your use or misuse of the Site. Posting or transmitting any unlawful, infringing, threatening, libelous, defamatory, obscene, indecent, inflammatory, pornographic, or profane material, or any material that could constitute or encourage conduct that would be considered a criminal offense, give rise to civil liability, or otherwise violate any law, is strictly prohibited.

1.2. Limitations on Your Use

No material from our Site may be copied, reproduced, republished, downloaded, posted, displayed, transmitted, or distributed in any way, without WOW Win on Wealth, Inc.'s prior written permission, except that you may download one

copy of the materials on any single computer for your personal, noncommercial home use only, provided that (i) you keep intact all copyright and other proprietary notices, and (ii) you make no modifications to the materials. You may not, without our prior written permission, frame or mirror any material contained on this Site on any other server. The unauthorized use of any such material on any other website or computer environment is expressly prohibited. All trademarks, service marks, trade names, and trade dress are proprietary to WOW Win on Wealth, Inc. or its licensors.

1.3. Privacy and Your Personal Information

Your use of our Site is also subject to the terms of our Privacy Statement. You acknowledge that you have read and understand our Privacy Statement and agree to the use of any personal information you provide in accordance with the terms of, and for the purpose set forth in, our Privacy Statement.

1.4. Links to Other Websites

Our Site may contain links to other websites for your information and convenience, or to provide additional shopping for various other goods and services through our Merchant and Services Partners. These third-party websites are responsible for, and undertake to maintain, their own site terms of use. We suggest that you carefully review the terms of use of each site you choose to access from our Site.

1.5. Intellectual Property Rights:

1.5.1. Copyright

The Site design, text, content, selection and arrangement of elements, organization, graphics, compilation, magnetic translation, digital conversion, and other matters related to the Site are protected under applicable copyright laws, ALL RIGHTS RESERVED. The posting of any such elements on the Site does not constitute a waiver of any right in such elements. You do not acquire ownership rights to any such elements viewed through the Site. Except as otherwise provided herein, none of these elements may be used, copied, reproduced, downloaded, posted, displayed, transmitted, modified, or distributed in any form or by any means, including, without limitation, electronic, mechanical, photocopying, recording, or otherwise, without WOW Win on Wealth, Inc.'s prior written permission.

1.5.2. Trademark

WOW Win on Wealth, Inc.™, the WOW Win on Wealth, Inc. logo, and all product names, company names, and all other trademarks and logos, unless otherwise noted, are trademarks and/or trade dress of Alticor Inc. in the United States, or its affiliates or other companies under common ownership or control or their licensors (the "Marks"). The use or misuse of any Marks or any other materials contained on the Site, without the prior written permission of their owner, is expressly prohibited.

2. INFORMATION AND PRIVACY

If you provide information to the Site, you agree to provide accurate, current and complete information where requested and you agree to maintain and update such information as appropriate. We will use and maintain personal information that we collect through the Site in accordance with our Privacy Policy.

3. OUR PROPRIETARY RIGHTS

This Site and all of the content it contains, or may in the future contain, including but not limited to articles, opinions, other text, directories, guides, photographs, illustrations, images, video and audio clips and advertising copy, as well as the trademarks, copyrights, logos, domain names, code, trade names, service marks, patents and any and all copyrightable material (including source and object code) and/or any other form of intellectual property (collectively, the "Material") are owned by or licensed to us or other authorized third parties and are protected from unauthorized use, copying and dissemination by copyright, trademark, publicity and other laws and by international treaties. Unless expressly permitted in writing by us, you shall not capture, reproduce, perform, transfer, sell, license, modify, create derivative works from or based upon, republish, reverse engineer, upload, edit, post, transmit, publicly display, frame, link, distribute, or exploit in whole or in part any of the Material. Nothing contained in this Agreement or on the Site should be construed as granting, by implication, estoppel or otherwise, any license or right to use any Material in any manner without the prior written consent of us or such third party that may own the Material or intellectual property displayed on the Site.

UNAUTHORIZED USE, COPYING, REPRODUCTION, MODIFICATION, PUBLICATION, REPUBLICATION, UPLOADING, FRAMING, DOWNLOADING, POSTING, TRANSMITTING, DISTRIBUTING, DUPLICATING OR ANY OTHER MISUSE OF ANY OF THE MATERIAL IS STRICTLY PROHIBITED. Any use of the Material other than as permitted by this Agreement will, subject to Section 8 of this Agreement, constitute a violation of this Agreement and may constitute copyright and/or patent infringement. You agree not to use the Material for any unlawful purposes and not to violate our rights or the rights of others. You agree not to interfere or permit any third party to interfere with the normal processes or use of the Site by other users, including without limitation by attempting to access administrative areas of the Site. You are advised that we will aggressively enforce our rights to the fullest extent of the law. We may add, change, discontinue, remove or suspend any of the Material at any time, without notice and without liability. WOW, our logo, and the name of the

products produced, marketed, sold or distributed by the WOW, are trademarks and/or service marks of WOW Win on Wealth, Inc., or its affiliates. All other trademarks, service marks, and logos used on the Site or other Offerings are the trademarks, service marks or logos of their respective owners.

4. MEMBERSHIP AND REGISTRATION

Certain areas of the Site may require registration or may otherwise ask you to provide information to participate in certain features or to access certain content. The decision to provide this information is purely voluntary and optional; however, if you elect not to provide such information, you may not be able to access certain content or participate in certain features of the Site.

If you register with the Site, you agree to accept responsibility, subject to Section 8 of this Agreement, for all activities that occur under your account, email or password, if any, and agree you will not sell, transfer or assign your membership, any membership rights or any Site issued email address or e-card/e-message functionality. You are responsible for maintaining the confidentiality of your password, if any, and for restricting access to your computer so that others may not access the password protected portion of the Site or your Site issued email account using your name in whole or in part. We may, in our sole discretion, and at any time, with or without notice, terminate your access and membership, for any reason or no reason at all.

5. COPYRIGHTS AND COPYRIGHT AGENT

If you believe that any Community Content infringes the copyright in a work that is owned or controlled by you or if you believe that your work has been copied in a way that constitutes copyright infringement, please promptly provide WOW's Copyright Agent the following information in writing (see 17 U.S.C. § 512(c)(3) for further detail):

An electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest;

A description of the copyrighted work that you claim has been infringed, or if multiple copyrighted works are covered by a single notification, a representative list of such works;

The exact URL or a description reasonably sufficient to permit WOW to locate where the alleged infringing material is located on the Site;

6. AFFILIATE LINKS

We have direct registered affiliation to Better Business Builder, Inc., WOW Business Solutions LLC and Inventis Ventures Inc., along with Active Capital Holding Mega Trust LLC, all of which may provide links to third party web sites or resources. Our provision of such links is not an endorsement of any information, product or service reached through such link. We are not responsible for the content or performance of any portion of the Internet to which the Site may be linked for from which the Site may be accessed. You are requested to inform us of any errors or inappropriate material found on Websites to which this Site is or may be linked.

7. ERRORS

Although we attempt to maintain the integrity of the Site and other Offerings, we make no guarantee as to the accuracy or completeness of the Site or other Offerings. If you believe that you have discovered an error in the Site or other Offerings, please contact us at Admin@wow-winonwealth.com and include, if possible, a description of the error, its URL location and your contact information. We will make reasonable efforts to address your concerns.

8. DISCLAIMER OF WARRANTIES; LIMITATION OF LIABILITY

YOU UNDERSTAND AND AGREE THAT THIS SITE AND ALL MATERIAL AND INTELLECTUAL PROPERTY CONTAINED ON IT ARE DISTRIBUTED "AS IS" "AS AVAILABLE" "WITH ALL FAULTS" AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF TITLE OR IMPLIED WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT OR FITNESS FOR A PARTICULAR PURPOSE OR THOSE ARISING BY STATUTE OR OTHERWISE IN LAW OR FROM A COURSE OF DEALING OR USAGE OF TRADE. SOME JURISDICTIONS DO NOT PERMIT THE EXCLUSION OF IMPLIED WARRANTIES, SO THE ABOVE EXCLUSION MAY NOT APPLY TO YOU. YOU MAY HAVE OTHER RIGHTS WHICH VARY BY JURISDICTION.

YOU AGREE THAT WE AND OUR PARENTS, AFFILIATES, SUBSIDIARIES, LICENSORS AND ASSIGNS, AND EACH OF THEIR RESPECTIVE EMPLOYEES, OFFICERS AND DIRECTORS (COLLECTIVELY, THE "RELEASED PARTIES"), ARE NOT LIABLE

TO YOU FOR DAMAGES OF ANY KIND, WHETHER BASED IN TORT, CONTRACT, STRICT LIABILITY OR OTHERWISE, INCLUDING, WITHOUT LIMITATION, ANY DIRECT, SPECIAL, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OR RESULTING IN ANY WAY FROM OR IN CONNECTION WITH THIS SITE, THE OFFERINGS, THE USER FORUMS, THE MATERIAL, OR ANY ERRORS OR OMISSIONS IN ITS TECHNICAL OPERATION OR THE MATERIAL, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER CAUSED IN WHOLE OR IN PART BY NEGLIGENCE, ACTS OF GOD, TELECOMMUNICATIONS FAILURE, THEFT OR DESTRUCTION OF, OR UNAUTHORIZED ACCESS TO, THIS SITE OR ITS RELATED INFORMATION OR PROGRAMS. NOTWITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, IN NO EVENT AND UNDER NO CIRCUMSTANCES WILL THE RELEASED PARTIES BE LIABLE TO YOU FOR ANY REASON OR ANY CAUSE OF ACTION WHATSOEVER IN AN AMOUNT GREATER THAN FIFTY DOLLARS (\$50). SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF CERTAIN WARRANTIES AND CONDITIONS, AND/OR THE DISCLAIMER OF SOME TYPES OF DAMAGES, SO SOME OF THE ABOVE MIGHT NOT APPLY TO YOU.

We make no representation or warranty whatsoever regarding the completeness, accuracy, currency or adequacy of any information, facts, views, opinions, statements or recommendations contained on this Site, in any Offering and/or the Material. Views and opinions of users of this Site do not necessarily state or reflect those of WOW. Users are responsible for seeking the advice of professionals, as appropriate, regarding the information, opinions, advice or content available at this Site.

The Internet may be subject to breaches of security. We are not responsible for any resulting damage to any user's computer from any such security breach, or from any virus, bugs, tampering, unauthorized intervention, fraud, error, omission, interruption, deletion, defect, delay in operation or transmission, computer line failure or any other technical or other malfunction. You should also be aware that email submissions over the Internet may not be secure, and you should consider this before submitting any information to anyone over the internet. We make no representation or warranty whatsoever regarding the suitability, functionality, availability or operation of this Site. This Site may be temporarily unavailable due to maintenance or malfunction of computer equipment.

BY ACCESSING THIS SITE, YOU UNDERSTAND THAT YOU MAY BE WAIVING RIGHTS WITH RESPECT TO CLAIMS THAT ARE AT THIS TIME UNKNOWN OR UNSUSPECTED, AND IN ACCORDANCE WITH SUCH WAIVER, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND, AND HEREBY EXPRESSLY WAIVE, THE BENEFITS OF SECTION 1542 OF THE CIVIL CODE OF CALIFORNIA, AND ANY SIMILAR LAW OF ANY STATE OR TERRITORY, WHICH PROVIDES AS FOLLOWS: "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH IF KNOWN BY HIM OR HER MUST HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR."

NOTICE TO CALIFORNIA RESIDENTS: Your rights are protected under the California Consumer Privacy Act of 2018 (CCPA), Truth-in-Consumer Contract, Warranty and Notice Act and California law generally. The following provisions in these Terms of Use do not apply to you and are not intended to vary, diminish or alter your rights under California law: specifically, **nothing in these Terms of Use limits, varies, diminishes, affects, or otherwise voids or alters your rights under California law as they relate to limitations of liability or exculpation (including, but not limited to, limitations on indirect, incidental, special, exemplary, consequential or similar damages), dispute resolution, indemnification, venue or jurisdiction, statutes of limitation or repose periods for bringing claims, plain language requirements, representations and warranties of any type or nature (including, but not limited to, conditions of merchantability, of satisfactory quality, of fitness for a particular purpose, of accuracy, of quiet enjoyment, and non-infringement), contract remedies, personal injury, tort and negligence claims, conditions of sale, fee-shifting provisions, waiver of attorney fees and/or costs, and copyright.** California law requires us to disclose information regarding the categories of personal information that we have collected about California consumers, the categories of sources from which the information was collected, the business or commercial purposes (as those terms are defined by applicable law) for which the information was collected, and the categories of parties with whom we share personal information.

Your rights regarding these specific provisions will be governed by California law. In the event of any conflict between these Terms of Use and California law, California law shall govern.

9. INDEMNIFICATION

BY USING THIS SITE YOU AGREE TO INDEMNIFY, DEFEND AND HOLD THE RELEASED PARTIES HARMLESS FROM AND AGAINST ANY THIRD PARTY CLAIMS, ALLEGED CLAIMS, DEMANDS, CAUSES OF ACTION, JUDGMENTS, DAMAGES, LOSSES, LIABILITIES, AND ALL COSTS AND EXPENSES OF DEFENSE, INCLUDING, WITHOUT LIMITATION, REASONABLE ATTORNEYS' FEES, ARISING OUT OF OR RELATING TO: YOUR BREACH OF YOUR REPRESENTATIONS, WARRANTIES, COVENANTS OR AGREEMENTS HEREUNDER; YOUR VIOLATION OF THIS AGREEMENT OR ANY LAW; YOUR USE OF THIS SITE AND/OR THE MATERIAL IN VIOLATION OF THIS AGREEMENT; INFORMATION OR MATERIAL POSTED OR TRANSMITTED THROUGH YOUR COMPUTER OR MEMBERSHIP OR DISTRIBUTORSHIP ACCOUNT, EVEN IF NOT

SUBMITTED BY YOU, THAT INFRINGES ANY COPYRIGHT, TRADEMARK, TRADE SECRET, TRADE DRESS, PATENT, PUBLICITY, PRIVACY OR OTHER RIGHT OF ANY PERSON OR DEFAMES ANY PERSON; ANY MISREPRESENTATION MADE BY YOU; AND/OR OUR USE OF YOUR INFORMATION. YOU WILL COOPERATE AS FULLY AND AS REASONABLY REQUIRED IN COMPANY'S DEFENSE OF ANY CLAIM. COMPANY RESERVES THE RIGHT, AT ITS OWN EXPENSE, TO ASSUME THE EXCLUSIVE DEFENSE AND CONTROL OF ANY MATTER OTHERWISE SUBJECT TO INDEMNIFICATION BY YOU, AND YOU SHALL NOT IN ANY EVENT SETTLE ANY SUCH MATTER WITHOUT OUR WRITTEN CONSENT, SUBJECT TO SECTION 8 OF THIS AGREEMENT.

10. TERMINATION; MODIFICATION

We will determine, subject to Section 8 of this Agreement, your compliance with this Agreement in our sole discretion and our decision shall be final and binding. Any violation of this Agreement may result in restrictions on your access to all or part of the Site and may be referred to law enforcement authorities. No waiver of any of this Agreement shall be of any force or effect unless made in writing and signed by a duly authorized officer of WOW. We reserve the right to modify or discontinue this Site, or any portion thereof without notice to you or any third party. Upon termination of your membership, or access to the Site, or upon demand by WOW, you must destroy all materials obtained from this Site and all related documentation and all copies and installations thereof. You are advised that we will aggressively enforce our rights to the fullest extent of the law.

If any provision of this Agreement is found to be invalid by any court having competent jurisdiction, the invalidity of such provision will not affect the validity of the remaining provisions of this Agreement, which will remain in full force and effect. The section titles in this Agreement are for your convenience only and do not have any legal or contractual effect.

11. UNITED STATES LAW

We operate the Site in the United States. Information contained on this Site may not be appropriate or available for use in other locations, and access to this Site from territories where the content of the Site may be illegal is prohibited. If you choose to access the Site or other Offerings from locations outside of the United States, you are responsible for compliance with local laws if, and to the extent that, such local laws are applicable.

We reserve the right, in our sole discretion, to limit the availability of the Site or other Offerings to any person, geographic area or jurisdiction at any time.

We will comply to the Fair Credit Reporting Act (FRCA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA).

12. CHOICE OF LAW AND VENUE

The laws of the United States, State of California apply to this Agreement (without regard to California's conflict of law principles that would cause the application of any other jurisdiction's laws). Any dispute between you and us must be brought before state or federal courts located in Los Angeles County, California within ninety (90) days after the occurrence of the facts giving rise to the cause of action, otherwise the cause shall be forever barred. You hereby consent and submit to the exclusive personal jurisdiction and venue of the courts located in Los Angeles, California for any cause of action relating to or arising under this Agreement or the Site.

13. CONTACT US

If you have any questions, comments or concerns about our Site, any Offering of our programs you may contact us at Admin@wow-winsonwealth.com.

ACKNOWLEDGEMENT

By using the wow-winsonwealth.com and winow.site website, you acknowledge the use of site and policies of the respective company and agree to these Terms and Conditions of Website Use.

If as a reader do not agree to the terms and use of site disclosures, and therefore elect to terminate your membership please select below and continue to the Refund and Cancellation policy:

I am hereby NOT acknowledging nor accepting or agreeing to any right for the use of site and policies of the respective company and agree to these Terms and Conditions of Website Use and requesting a cancellation and refund as it applies.
Refund Policy hyperlink

REFUND POLICY

Member Resignation & Full Refund Policy:

If a member is not completely satisfied and resigns for any reason from his/her membership you may be entitled to a 100% refund of the cost of the payments made by the Customer, regardless of the submission date of the application if no corporation processing has been registered and paid. To start the resignation and refund process you must submit the Cancellation Refund Form as noted in the back-office directory, which is available on wow-winsonwealth.com under back-office as your sponsor leader cannot take legal responsibility for refund requests which must be registered directly.

Member Partial Refund Policy:

If for any reason a member is not completely satisfied with any program participation, but the Member has already been registered for the Corporation filing we will be able to process a partial refund of the application fees:

- Partial refund of \$299 (since Better Business Builder filed the corporation)
- The Member will be released the Corporation fully assigned.

To start the refund process log in and register within the refund policy and complete the Cancellation Refund Form that is available on wow-winsonwealth.com under back-office, as your sponsor leader cannot take legal responsibility for any refund requests which must be registered directly.

If you do not have a WOW ID# submit the Member Information directly via email at Admin@wow-winsonwealth.com :

*WOW member number:

*First Name

*Last Name

*Email Address

*Phone

*Address

*Sponsor Name:

By submitting this unsolicited request, upon the completion of the requested cancellation and delivery of my refund, as the former Member, I now indemnify and hold harmless any and all Representatives against all actions, suits, costs, claims and demands regarding the opportunity as I accept the full release of my commitment.

Furthermore, the refund requesting members' WOW Win on Wealth membership will be terminated and all logins will be revoked. In addition, all WOW affiliate memberships or affiliations with Better Business Builder and Inventis Ventures will also be terminated, and logins will be revoked and disabled.

WOW Win on Wealth Privacy Policy

Effective Date: April 1, 2022

Last Revised: August 1, 2022

At WOW Win on Wealth, we want you to know that we respect your privacy, the privacy of our customers. This document provides information regarding our policy as it relates to the collection, use and disclosure of personal information. It also outlines our customer's rights to limit the collection use or disclosure of personal information. Personal information may include your name, email, mailing and/or business address, phone numbers, or other information that identifies you personally. We are fully compliant to the United States privacy laws and specifically to those that apply solely to California residents to comply with the California Consumer Privacy Act of 2018 (CCPA).

We at WOW Win on Wealth hold this personal information seriously and we maintain this information in the strictest of confidence. We do not sell any information to any third party. We also maintain a secured web site on all pages that require you to provide any personal information. This policy applies to users of WOW Win on Wealth services anywhere in the world.

The practices described in this policy are subject to applicable laws in the places in which we operate. This means that we only engage in the practices described in this policy in a particular country or region if permitted under the laws of those places. Please contact us if you have questions on our practices in your country or region.

By using the Website and/or the Services and providing us with Personal Information you agree to the practices described in this Privacy Policy and the Cookie Policy referenced below and to the updates to these policies posted here from time to time. To make sure you stay informed of all changes, you should check these policies periodically. Updates will be referenced by the "Last Updated" date shown above.

1. Definition of Personal Information

For purposes of this Privacy Policy, except where a different definition is noted, "Personal Information" means information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device. Personal Information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Other information excluded from the CCPA's scope, such as:
 - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
 - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

2. California "Shine the Light" Law/Your California Privacy Rights

California Civil Code Section 1798.83, also known as the "Shine The Light" law, permits consumers who are California residents, to request and obtain from us once a year, free of charge, information about the categories of personal information (as defined in the Shine the Light law), if any, that we disclosed in the preceding calendar year to third parties for those third parties' direct marketing purposes. Our disclosure requirements apply only if we share our consumers' personal information with third parties for them to directly market their own products to those consumers, instead of assisting us with our own business. If you are a California resident and would like to make such a request, contact us as provided in the "Contact Us" section below.

3. What personal information do we collect?

We may have collected Personal Information in the following categories from consumers within the last twelve (12) months. The categories and examples provided in the chart below are those defined in the CCPA. This does not mean that all examples of that category of Personal Information were in fact collected but reflects our good faith belief to the best of our knowledge that some of that information may have been collected about consumers. We will update this disclosure from time to time as appropriate.

In response to a verified consumer request for categories of information collected, we will investigate and provide an individualized response to the consumer and will not merely refer the consumer to our general practices outlined in this Privacy Policy unless our response would be the same for all consumers and this Privacy Policy discloses all the information that is otherwise required for the response to such a consumer request.

Category	Examples
A. Identifiers.	A name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies

F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.
G. Geolocation data.	Physical location or movements.
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.
I. Professional or employment-related information.	Current or past job history or performance evaluations.
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.
K. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

WOW Win on Wealth collects information on the Site at two different stages. First, we collect anonymous aggregate information (such as a domain name or IP address) from all visitors to the Site. This type of information is never linked to any personally identifiable information and is only used in the aggregate to general statistical reports about the use of the Site.

Second, we require the submission of certain personally identifiable information when you use the services available for the site. We collect information from you when you register on our site, place an order or fill out a form. When ordering or registering on our site, as appropriate, you may be asked to enter your: name, e-mail address, mailing address, phone number, credit card information, banking information or social security number. You may, however, visit our site anonymously.

Like most websites, we use cookies and/or web beacons to enhance your experience, gather general visitor information, and track visits to our website. Please refer to the 'do we use cookies?' section below for information about cookies and how we use them.

4. Sources of Personal Information.

We obtain the categories of Personal Information listed above from the following categories of sources:

- Directly from you. For example, during account registration from forms you complete or comments you provide on our Websites.
- Indirectly from you. For example, from observing your actions on our Website.
- From third parties. For example, third party social networking providers and advertising companies, our affiliates and service providers who provide services or information to us. If you do not want us to collect information from social networks, you should review and adjust your privacy settings on those networks as desired before linking or connecting them to our Websites.

- From publicly available sources. For example, online database searches.

5. Use and Disclosure ("Sale") of Personal Information

We may have "sold" (as that term is defined in the CCPA) Personal Information in the following categories from consumers within the last twelve (12) months. Please note that the CCPA uses an expanded definition of the term, in which "sell" means:

"Selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a consumer's personal information by the business to a third party for valuable consideration; or (B) sharing orally, in writing, or by electronic or other means, a consumer's personal information with a third party, whether for valuable consideration or for no consideration, for the third party's commercial purposes."

When we disclose that we may have sold Personal Information, it means that we may have received some kind of benefit to WOW Win on Wealth in return for sharing Personal Information, but not necessarily received any money in exchange.

The categories below are those defined in the CCPA. This does not mean that all examples of that category of Personal Information were in fact "sold" but reflects our good faith belief to the best of our knowledge that some of that information may have been shared for value in return. We will update this disclosure from time to time as appropriate.

In response to a verified consumer request for categories of Personal Information "sold," we will investigate and provide an individualized response to the consumer and will not merely refer the consumer to our general practices outlined in this Privacy Policy unless our response would be the same for all consumers and this Privacy Policy discloses all the information that is otherwise required for the response to such a consumer request.

Category:

- Identifiers.
- Personal information categories listed in the California Customer Records statute.
- Protected classification characteristics under California or federal law.
- Commercial information.
- Internet or other similar network activity.
- Geolocation data.
- Sensory data.
- Professional or employment-related information.
- Non-public education information.
- Inferences drawn from other personal information.

6. Use of Personal Information for Business Purposes or Commercial Purposes.

We may use or disclose Personal Information we collect for "business purposes" or "commercial purposes" (as defined under the CCPA), which may include the following examples. The examples provided are illustrative and not intended to be exhaustive.

(a) Auditing Interactions with Consumers. For example: monitoring traffic to our Websites, counting ad impressions, and auditing legal and regulatory compliance.

(b) Security. For example, maintaining the safety, security, and integrity of our Website, products and Services, databases and other technology assets and our business, including preventing fraud, detecting security breaches and prosecuting violators, and responding to law enforcement requests and meeting requirements of applicable law, court order, or governmental regulations.

(c) Debugging/Repair. For example, identifying and repairing errors in our Websites' functionality.

(d) Certain Short-term Uses. For example, ad customization that does not involve or contribute to profiling.

(e) Performing Services. For example, creating, maintaining, customizing and securing your account with us, processing your purchases, transactions, and payments, hosting our Websites, fulfilling subscription orders, managing databases, performing analyses, billing, and marketing services such as managing promotions and contests.

(f) Internal Research for Tech Development. For example, testing, research, analysis, and product development, including to develop and improve our Website, products, and Services.

(g) Quality and Safety Maintenance and Verification. For example, improving, upgrading or enhancing our products, Services or Websites, and verifying the quality or safety of our Websites or Services.

(h) Other Commercial Purposes. For example, as described to you when collecting your Personal Information such as for promotions or contests, or to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all our assets, in which Personal Information we hold is among the assets transferred.

If we decide to collect additional categories of Personal Information or use the Personal Information we collected for materially different, unrelated, or incompatible purposes we will update this Privacy Policy.

In response to a verified consumer request to know what Personal Information was collected or sold, we will investigate and provide an individualized response to the consumer, which will include the business or commercial purpose for collecting and/or sharing that information. We will not merely refer the consumer to our general practices outlined in this Privacy Policy unless our response would be the same for all consumers and this Privacy Policy discloses all the information that is otherwise required for the response to such a consumer request.

7. Disclosing Personal Information to Other Parties

We may disclose your Personal Information to the following categories of other parties for a business purpose or commercial purpose, as those terms are defined in the CCPA:

- Our affiliates
- Service providers
- Advertisers, advertising technology companies, analytics companies and other third parties with whom we have business relationships
- Government regulators
- Our legal advisors and parties involved in a legal process
- To an entity involved in the sale of our business
- Third parties to whom you or your agents authorize us to disclose your Personal Information in connection with products or Services we provide to you

In order to provide advertisements and content that are more relevant to you, we and our advertising and content providers may collect Personal Information when you use our Websites (such as the IP address of your device, the identifier on your mobile device, or cookies stored on your device), and may share the information we collect with third parties.

8. Your CCPA Privacy Rights and Choices

The CCPA provides California residents with specific rights regarding their Personal Information as described below.

(a) Right to Know about Personal Information Collected or "Sold"

You have the right to request that we disclose certain information to you about our collection and use of your Personal Information over the past 12 months. After we receive and confirm your verifiable consumer request, we will disclose to you within the time required by the CCPA, the relevant information, which may include:

- The categories of Personal Information we collected about you.
- The categories of sources for the Personal Information we collected about you.
- Our business or commercial purpose for collecting or selling that Personal Information.
- The categories of third parties with whom we share that Personal Information.
- The specific pieces of Personal Information we collected about you (also called a data portability request).
- If we sold your Personal Information, or disclosed your Personal Information for a business purpose, two separate lists disclosing:
 1. sales, identifying the Personal Information categories that each category of recipient purchased; and
 2. disclosures for a business purpose, identifying the Personal Information categories that each category of recipient obtained.

(b) Right to Request Deletion of Personal Information

You have the right to request that we delete any of your Personal Information that we collected from you and retained, subject to certain exceptions, including if we need the Personal Information for a reason related to our business, such as:

1. providing goods or Services to you;
2. detecting and resolving issues related to security or functionality;
3. complying with legal obligations;
4. conducting research in the public interest;
5. exercising free speech or ensuring another's exercise of free speech; or
6. using the information for internal purposes that a consumer might reasonably expect.

After we receive and confirm your verifiable consumer request, we will delete your Personal Information from our records within the time period required by the CCPA, unless an exception applies.

8.1 Exercising Your Rights

To exercise the rights described above, please submit a verifiable consumer request to us through the web form link provided below in Contact Us.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period.

The verifiable consumer request must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative, which may include: **providing your email and phone verification, known customer information, and/or account sign-up authentication or other information needed to verify your identity depending on the sensitivity of the Personal Information in question.**

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the Personal Information relates to you.

Making a verifiable consumer request does not require you to create an account with us. We will only use Personal Information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

8.2 Response Timing and Format

We use good faith efforts to respond to a verifiable consumer request within forty-five (45) days after its receipt. If we need more time (up to 90 days), we will inform you of the reason and the needed extension period in writing.

If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by email.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. If we cannot comply with any portion of a request, the response we provide will also explain why, if applicable. For data portability requests, we will select a commercially reasonable format to provide your Personal Information that is commonly useable and should allow you to transmit the information from one entity to another entity without hindrance, but we do not guarantee that all formats are useable in all media. We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

8.3 Non-Discrimination for the Exercise of CCPA Privacy Rights

We will not discriminate against you for exercising any of your CCPA rights. In particular, we will not:

- Deny you goods or services
- Charge you different prices for goods or services, whether through denying benefits or imposing penalties
- Provide you with a different level or quality of goods or services
- Threaten you with any of the above

However, we may offer you certain financial incentives permitted by the CCPA that can result in different prices, rates, or quality levels. Any CCPA-permitted financial incentive we offer will reasonably relate to your Personal Information's value and contain written terms that describe the program's material aspects. Participation in a financial incentive program requires your prior opt in consent, which you may revoke at any time.

We currently do not offer any financial incentive, benefit, or price differences in return for the disclosure, deletion, or sale of Personal Information. However, in general, our business model is based on providing a certain amount of monthly free content to readers, after which we may require that additional content access must be paid for. On some of our Websites and apps, this content may be paid for either through the delivery of advertisements, or through subscriptions. On those Websites and apps, consumers who use ad-blocking technology will be notified of the option to turn off the ad blocking or to pay for a subscription to access the content. On some other Websites and apps, content must be paid for after a certain number of monthly free articles, whether advertising is present or not.

9. Do Not Sell My Personal Information.

In addition, you may opt out of certain interest-based advertising by using the following resources:

(a) You may opt-out of tracking and receiving tailored advertisements on your mobile device by some mobile advertising companies and other similar entities by downloading the App Choices app at www.aboutads.info/appchoices.

(b) You may opt-out of receiving permissible targeted advertisements by using the NAI Opt-out tool available at optout.networkadvertising.org or visiting About Ads.

(c) You may opt-out of having your activity on our Websites and Services made available to our Analytics by installing the Google Analytics opt-out add-on for your web browser by visiting: tools.google.com/dlpage/gaoptout for your web browser.

10. What do we use your information for?

WOW Win on Wealth collects a variety of information for many different purposes that are related to the use and sale of our products. These purposes include product interest and purchasing trends, credit information, payment information, contact information, usage information as it relates to our products, service requirements. We do this to develop a good understanding of your needs, analyze those needs and respond to those needs. This is done to identify products and services offered by our WOW Win on Wealth, or by other companies that we believe could be of interest to you. When doing so, we may offer these products or services to you for your purchasing consideration.

Further to the above, any of the information we collect from you may be used in one of the following ways:

- . To personalize your experience (your information helps us to better respond to your individual needs)
- . To improve our website (we continually strive to improve our website offerings based on the information and feedback we receive from you)
- . To improve customer service (your information helps us to more effectively respond to your customer service requests and support needs)
- . Perform internal operations necessary to provide our services, including to troubleshoot software bugs and operational problems, to conduct data analysis, testing, and research, and to monitor and analyze usage and activity trends.
- . Verify your identity
- . To process transactions. Your information, whether public or private, will not be sold, exchanged, transferred, or given to any other WOW Win on Wealth for any reason whatsoever, without your consent, other than for the express purpose of delivering the purchased product or service requested.
- . To administer a contest, promotion, survey or other site feature
- . To send periodic emails. The email address you provide for order processing, may be used to send you information and updates pertaining to your order, in addition to receiving occasional WOW Win on Wealth news, updates, related product or service information, etc.
- . Legal proceedings and requirements. We may use the information we collect to investigate or address claims or disputes relating to your use of WOW Win on Wealth's services, or as otherwise allowed by applicable law, or as requested by regulators, government entities, and official inquiries.

Note: If at any time you would like to unsubscribe from receiving future emails, we include detailed unsubscribe instructions at the bottom of each email.

11. How do we protect your information?

We implement a variety of security measures to maintain the safety of your personal information when you place an order or access your personal information. Protecting the security of your personal information is very important to us.

We offer the use of a secure server. All supplied sensitive/credit information is transmitted via Secure Socket Layer (SSL) technology and then encrypted into our payment gateway providers database only to be accessible by those authorized with special access rights to such systems and are required to keep the information confidential. All transactions are processed through a third party via SSL API. We do not store date OF ANY KIND on this website with exception to the fields noted herein.

After a transaction, your private information (credit cards, social security numbers, financials, etc.) will be kept on file for more than 60 days in order to facilitate future orders as some customers maintain ongoing, monthly purchasing transactions with our WOW Win on Wealth.

If you register with us, your online account information is protected by a password chosen by you. The site does not store plaintext (human-readable) passwords, nor does it store encrypted (computer decryptable) passwords. Alternatively, this site uses password hashes and if exposed/compromised, cannot reveal your human-readable password. This is to help limit any further use of your password on unrelated sites. Access to that online account requires your username and password. We recommend that you do not disclose your username and password to any other person. To prevent unauthorized access or disclosure, maintain data accuracy, and ensure the appropriate use of information, we have put in place appropriate physical, electronic and managerial procedures to safeguard and secure the information we collect online. We use the latest in encryption technology when collecting or transferring sensitive data, such as credit card and bank account information.

When registering for access to a secure area of the Site, we will ask you to select a username and password. We recommend that you do not divulge your password to anyone. We will never ask you for your password in an unsolicited phone call or in an unsolicited email. Also, remember to sign out of the registered site and close your browser window when you have finished your work. This is to ensure that others cannot access your personal information and correspondence when accessing your computer.

We use commercially reasonable procedures and various technical, administrative, and physical safeguards to help protect the confidentiality of Personal Information. However, no data transmitted over the Internet or stored or maintained by us or our third-party service providers can be 100% secure given the reality of communication via technology systems. Therefore, although we believe the measures implemented by us are commercially reasonable and reduce the likelihood of security problems to a level appropriate to the type of data involved, we do not promise or guarantee, and you should not expect, that your Personal Information or private communications sent to us over those systems will always remain private or secure. We are not responsible for the circumvention of any privacy settings or security features.

If you believe that your Personal Information has been accessed or acquired by an unauthorized person, please promptly Contact Us so that necessary measures can quickly be taken.

12. Do we use Cookies?

Yes (Cookies are small files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the sites or service providers systems to recognize your browser and capture and remember certain information.

We use cookies to authenticate users, help us remember and process the items in your shopping cart, understand and save your preferences for future visits, keep track of advertisements, and compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future. Session data is used to help us remember and process the items in your shopping cart and fetch your customer data from third party API. It expires and is destroyed after 1 hour based on inactive use OR is destroyed at log out. We may contract with third-party service providers to assist us in better understanding our site visitors. These service providers are not permitted to use the information collected on our behalf except to help us conduct and improve our business.

You can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off all cookies. You do this through your browser settings. Since browser is a little different, look at your browser's Help Menu to learn the correct way to modify cookies. If you turn off cookies, some of the features that make your site experience more efficient may not function properly.

Google's advertising requirements can be summed by Google's Advertising Principles. They are put in place to provide a positive experience for users.

<https://support.google.com/adwordspolicy/answer/1316548?hl=en>

We use Google AdSense Advertising on our website. Google, as a third-party vendor, uses cookies to serve ads on our site. Google's use of the DART cookie enables it to serve ads to our users based on previous visits to our site and other sites on the Internet. Users may opt-out of the use of the DART cookie by visiting the Google Ad and Content Network privacy policy.

13. California Do Not Track Disclosures

We do not currently respond to browser Do Not Track signals or other browser or device-based mechanisms that provide a method to opt out of the collection of information across the networks of websites and online services in which we participate. Unless and until the law requires us to respond to browser Do Not Track signals, we will not respond to those signals as an opt out, but if we do so in the future, we will describe how we do so here. However, we do provide consumers with the ability to manage their cookie choices as described in our Cookie Policy. For more information on Do Not Track, please visit allaboutdnt.com.

14. Do we disclose any information to outside parties?

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information. This does not include trusted third parties who assist us in operating our website, conducting our business, or servicing you, so long as those parties agree to keep this information confidential. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or others' rights, property, or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses. Further to this, we may use customer identifiable information to investigate and help prevent potentially unlawful activity or if required by subpoena, search warrant, or other legal process. We may also allow others to provide audience measurement and analytics services for us, to serve advertisements on our behalf across the Internet, and to track and report on the performance of those advertisements. These entities may use cookies, web beacons, SDKs, and other technologies to identify your device when you visit our site and use our services, as well as when you visit other online sites and services.

15. Third party links:

Occasionally, at our discretion, we may include or offer third party products or services on our website. These third-party sites have separate and independent privacy policies. We therefore have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these sites.

16. Disclosure of Personal Information:

Some of WOW Win on Wealth's products, services and features require that we share information with other users or at your request. We may also share your information with our affiliates, subsidiaries, and business partners, for legal reasons or in connection with claims or disputes.

1. As required by law. We will disclose personal information when required by law or if we have a good faith belief that such action is necessary to (a) comply with a current judicial proceeding, a court order or legal process served on us, (b) protect and defend our rights, or (c) protect the rights, property, and other interests of our users or others.
2. At your request. You may share information to others, per your request.
3. With general public when you submit content to a public forum. When you communicate with us through the internet via blogs, social media etc., your communications may be viewable by the public.
4. With Subsidiaries and Affiliates. We share information with our subsidiaries and affiliates to help us provide our services or conduct data processing on our behalf.
5. With Service providers and business partners. WOW Win on Wealth may provide information to its vendors, consultants, marketing partners, research firms, and other service providers or business partners.
6. With your consent. WOW Win on Wealth may share your information other than as described in this policy if we notify you and you consent to the sharing.

17. Fair Information Practices Principles

The Fair Information Practices Principles (FIPP) form the backbone of privacy law in the United States and the concepts they include have played a significant role in the development of data protect laws around the

globe. Understanding the FIPP and how they should be implemented is critical to comply with the various privacy laws that protect personal information.

In order to be in line with FIPP we will take the following responsive action, should a data breach occur we will notify you via email within 7 days.

18. Can Spam Act

The Can-Spam Act is a law that sets the rules for commercial email, established requirements for commercial messages, gives recipients the right to have emails stopped from being sent to them, and spells out tough penalties for violations. To be in accordance with Can Spam, we agree to the following: not use false or misleading subjects or email addresses, identify the message as an advertisement in some reasonable way, include the physical address of our business or site headquarters, monitor third-party email marketing services for compliance, if one is used, honor opt-out/unsubscribe requests quickly, and allow users to unsubscribe by using the link at the bottom of each email.

If at any time you would like to unsubscribe from receiving future emails, you can email us at Admin@wow-winonwealth.com and we will promptly remove you from ALL correspondence.

Questions, comments and complaints about WOW Win on Wealth data practices can be submitted to WOW Win on Wealth's data protection office through the contact information provided above.

We process personal information inside and outside of the United States. WOW Win on Wealth transfers information of users outside the United States on the basis of mechanisms approved under applicable laws.

19. Information Retention and Deletion:

WOW Win on Wealth retains user profile and other information for as long as you maintain your WOW Win on Wealth account.

WOW Win on Wealth retains transaction, location, usage, and other information for 7 years in connection with regulatory, tax, insurance or other requirements in the places in which it operates. WOW Win on Wealth thereafter deletes or anonymizes such information in accordance with applicable laws.

Users may request deletion of their accounts at any time. Following such request, WOW Win on Wealth deletes the information that it is not required to retain and restricts access to or use of any information it is required to retain. You may request deletion of your account at any time by emailing admin@wow-winonwealth.com. Following such request, WOW Win on Wealth deletes the information that it is not required to retain. In certain circumstances, WOW Win on Wealth may be unable to delete your account, such as if there is an outstanding credit on your account or an unresolved claim or dispute. Upon resolution of the issue preventing deletion, WOW Win on Wealth will delete your account as described above.

WOW Win on Wealth may also retain certain information if necessary for its legitimate business interests, such as fraud prevention and enhancing users' safety and security. For example, if WOW Win on Wealth shuts down a user's account because of unsafe behavior or security incidents, WOW Win on Wealth may retain certain information about that account to prevent that user from opening a new WOW Win on Wealth account in the future.

20. Business Transfers:

In the event WOW Win on Wealth goes through a business transition or transfer, our users' personal information may be part of the assets transferred. You acknowledge that such transfers may occur, and that any acquirer of WOW Win on Wealth or its assets may continue to use your personal information as set forth in this Privacy Policy.

21. California Online Privacy Protection Act Compliance:

Because we value your privacy, we have taken the necessary precautions to be in compliance with the California Online Privacy Protection Act. We therefore will not distribute your personal information to outside parties without your consent.

As part of the California Online Privacy Protection Act, all users of our site may make any changes to their information at any time by logging into their control panel and going to the 'Edit Profile' page.

22. Children's Online Privacy Protection Act Compliance:

These Websites are not intended for use by children under the age of 18.

In addition, we do not knowingly collect information from children under the age of 16, although certain third-party sites that we link to may do so. These third-party sites have their own terms of use and privacy policies, and we encourage parents and legal guardians to monitor their children's Internet usage and to help enforce our Privacy Policy by instructing their children to never provide information on our Websites without their permission.

Involvement of parents: In accordance with the provisions of the Children's Online Privacy Act, in the event that we do begin collecting any Personal Information or data from children under the age of 13, we will notify parents first, and will seek parental or guardian consent to collect, use and/or disclose certain Personal Information from children under the age of 13. A parent may review and have deleted their child's Personal Information and may refuse to permit further collection or use of their child's information by contacting us as noted at the end of this Privacy Policy. Parents may consent to our collection and use of their child's Personal Information without consenting to the disclosure of that information to others.

If you have reason to believe that a child under the age of 16 has provided Personal Information to us through a Website without the appropriate consent, please contact us as provided in the Contact Us section below with sufficient detail to enable us to delete that information from our databases.

23. Choice and Transparency:

WOW Win on Wealth provides means for you to see and control the information that WOW Win on Wealth collects.

You may also request that WOW Win on Wealth provide you with explanation, copies, or correction of your data.

1. Explanations, Copies and Correction

You may request that WOW Win on Wealth:

- Provide a detailed explanation regarding the information WOW Win on Wealth has collected about you and how it uses that information.
- Receive a copy of the information WOW Win on Wealth has collected about you.
- Request correction of any inaccurate information that WOW Win on Wealth has about you.
- You can make these requests by contacting WOW Win on Wealth
Admin@wow-winonwealth.com

2. Marketing Opt-Outs

- You may opt out of receiving promotional emails from WOW Win on Wealth admin@wow-winonwealth.com. You may also opt out of receiving emails and other messages from WOW Win on Wealth by following the instructions in those messages. Please note that if you opt out, we may still send you non-promotional messages.

24. Terms and Conditions:

Please also visit our Terms and Conditions section establishing the use, disclaimers, and limitations of liability governing the use of our website at www.wow-winonwealth.com.

25. Your Consent:

By using our site, you consent to our web site privacy policy. If we decide to change our privacy policy, we will post those changes on this page.

26. Policy Updates:

We may occasionally update this policy.

We may occasionally update this policy. If we make significant changes, we will notify you of the changes through email. To the extent permitted under applicable law, by using our services after such notice, you consent to our updates to this policy.

We encourage you to periodically review this policy for the latest information on our privacy practices. We will also make prior versions of our privacy policies available for review.

27. Contacting Us:

If you have any questions or comments about this Privacy Policy, the ways in which we collect and use your information described here, your choices and rights regarding such use, or you wish to exercise your rights under California law, please contact us as provided below:

Questions regarding this privacy policy?

Website: www.wow-winonwealth.com

To fill out a Data Information or Deletion Request: Admin@wow-winonwealth.com

Email us at provide email: Admin@wow-winonwealth.com

Data Authorization Form

As a member your application submission and program request would be directly registered to the primary operating company, with your acknowledged authorization for the affiliate companies to service aspects of the respective programs. The collective associated companies authorized to accept and handle each member's file applications, data information and contact information are limited to: Wow Win on Wealth, Inc, Better Business Builder Inc. and Inventis Ventures, LLC.

Do Not Sell My Personal Information

If you are a California resident, you have the right to opt out of the sale of your personal information. We do not sell your personal information in exchange for monetary consideration. We may allow certain third parties (such as online advertising services) to collect your personal information in exchange for non-monetary consideration, which may be considered "selling" under California law or other states. For more information about our privacy practices, [click here](#).

All members have the right to opt out of the sale or use of personal information associated with this website and browser, and If you would like to opt out of the sale or use of your personal information associated you will need to login and submit your opt-out request. If you clear your cookies on a particular browser or device, you may need to resubmit your opt-out request.

Confirm My Choice:

Opt-Out Selection: By selecting here I have registered to not allow my data to be utilized for outside analytics or marketing sources, sold, or reused for anything outside of the associated companies and programs I have applied to.

The data is used within our organization and website for the following purposes: to allow us to tailor content or advertising to your interests, geolocation, or prevent the same promotions from always being presented to you; to help evaluate the effectiveness of marketing campaigns; to understand more deeply how people use our services or products.