

PRIVACY POLICY

Masters of Self University, a California corporation (“we”, “us” or “our”), doing business online as mastersofselfuniversity.com (this “Site”), understands that your privacy is important to you. This privacy policy has been compiled to better serve those who are concerned with how their ‘personal information’ is being used online. Personal information, as used in United States privacy law and information security and as further defined below, is information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context. Please read our privacy policy carefully to get a clear understanding of how we collect, use, protect or otherwise handle your Personal information. By using this Site, you consent to the terms described in the most recent version of this Privacy Policy. You should also read our Terms of Service to understand the general rules about your use of this Site, and any additional terms regarding our Privacy Policies that may apply when you access particular services or materials on certain areas of this Site. “You,” “your,” “visitor,” or “user” means the individual accessing this Site.

This Site also uses cookies to personalize your experience and target advertising. By continuing to use our Site, you accept the terms of this Privacy Policy (including how we use cookies) and our [Terms of Service](#). To learn how to opt out of our use of Cookies on this Site, click [here](#), but please note that if you disable cookies you may not be able to use all the features of our Site.

This Privacy Policy (together with our Terms of Service and any other policies referenced) identifies how we will collect and process any personally identifiable information, such as your name, email, address, financial account information, etc., that we collect from you, or that you provide to us.

If you are a California resident, our privacy practices comply with the California Online Privacy Protection Act of 2003 (“CalOPPA”) and the California Consumer Privacy Act of 2020 (“CCPA”).

If you are a resident of the European Economic Area (“EEA”), this Privacy Policy also outlines additional policies applicable to our collection and processing of your personal information, which can be found [here](#).

As our services evolve and we perceive the need or desirability of using your personal data collected in other ways, we may from time to time amend this Privacy Policy. The effective date appears at the end of this Privacy Policy. We encourage you to check our Site frequently to review the current Privacy Policy in effect and any changes that may have been made to it.

By providing your Personal information to us in any format (e.g., via email, telephone, fax, letter, digitally, or in person) and/or continuing to use any of our services or visiting our Site

you accept and consent to the practices described in this Privacy Policy and Information Notice.

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1. INTRODUCTION

This Privacy Policy describes how the Company collects, uses, and shares information about visitors to our website at mastersofselfuniversity.com, individuals who contact us to purchase services or materials or request information, and other users of our services. The Site and our services and materials offered and provided through our Site are the “**Services**.” This Policy describes how we obtain and use personal data (which can be used to identify a specific individual) and anonymous data (which cannot).

Region specific provisions. Certain provisions of this Policy, which are clearly labelled, apply only to users who are citizens or residents of particular regions (e.g., the EU or California). Otherwise, the Policy applies to all users of our Services, regardless of location.

Children. We do not allow use of our Services by anyone younger than the age 18 or the age of majority, whichever is older. If you become aware that a child (based on the jurisdiction where the child lives, which in the United States means someone under the age of 13) has provided us with personal data without parental consent, contact us at the location identified below in the [Contact Us](#) section.

2.WHAT PERSONAL INFORMATION DOES THE COMPANY COLLECT?

We collect personal information that you enter on our Site or otherwise volunteer to us when you contact us to, among other things, make purchases, request information, or register for or attend our online courses and coaching sessions. You can choose not to provide certain information, but then you might not be able to take advantage of many of our features.

For purposes of this Policy, “**Personal Information**” means information (whether stored electronically or in paper-based filing systems) relating to a living individual who can be identified from that data (or from that data and other information in our possession). Personal Information comprises the categories of Personal Information defined by the CCPA, which includes:

Identifiers	Name, address, email, phone, ssn, driver’s license
Other Data	Financial information, medical information, health insurance information
Protected Classes	Race, gender, sexual orientation, religion
Commercial Information	Records of personal property, purchasing or consuming histories or tendencies
Biometric Information	Fingerprints, retina scans, face prints
Internet Activity	Browsing history, search history, IP address, website interactions
Geolocation Data	GPS coordinates, location history
Sensory Data	Audio, electronic, visual, thermal, olfactory
Professional Data	CV, resume, employment history
Education Data	Educational background, grades, scores
Inferences	Drawn the above categories, such as preferences, characteristics, attitudes, predispositions, abilities, aptitudes, intelligence, psychological traits

The examples given in this table are not meant to provide an exhaustive list, but are examples of the kinds of data included in each category. We do not collect Personal Information in every one of these categories, and we identify below which categories we collect.

Personal Information under the CCPA also includes any other category of personal information not included within the CCPA’s definition that are defined in California Civil Code

§ 1798.80(e). We refer to this category as “Other Data,” and it includes information such as financial information (bank account number, credit card number, debit card number), medical information, health insurance information, and insurance policy number.

We collect only that Personal Information that is relevant for the purposes for which the data is requested. We do not use your Personal Information in any way that is incompatible with the purposes for which it was collected or for which you have consented.

2.1 INFORMATION YOU GIVE US

When you contact us through our Site, or by corresponding with us by phone, e-mail, or otherwise, or attend online courses and coaching sessions, provided through Kajabi, we may collect Personal Information including:

- **Identifiers:** name, address, email, and phone; for current or prospective affiliates, suppliers, agents and subcontractors, personal information such as social security number, federal tax ID number, or other relevant information, as applicable
- **Other Data:** (California Civil Code § 1798.80): credit card and account information collected when you purchase materials or services; medical and health data (e.g., as necessary when participating in some of our live events); self-assessment data and results, such as information you input when taking self-assessment quizzes, and the like;
- **Protected classes:** gender, sexual orientation, self-assessment data and results (i.e., information may provide us when registering for courses or coaching sessions or under-taking self-assessment);
- **Professional Data:** for those considering coaching positions with us, professional data and education information such as resumé or C.V., salary history, education history, citizenship information, and position sought, as applicable; [When considering an individual for employment, additional Personal Information may be collected;
- **Education Information:** as volunteered during participation in our online courses and coaching sessions;
- **Inferences:** Personal information about your goals and aspirations derived from our Services, or inferences derived from that information;
- **Personal likeness:** With the exception of the possible use of your likeness when you expressly allow such use, we do not collect or receive Biometric Information or Sensory Data.

2.2 INFORMATION WE COLLECT AUTOMATICALLY

Internet Activity: When you visit our Site, our domain hosting provider automatically collects and stores the following information:

- The Internet protocol (IP) address used to connect your computer to the Internet, referring website address, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform;
- Information about your visit, including the full Uniform Resource Locators (URL), clickstream to, through and from our Site (including date and time), pages on our Site you viewed; page response times, download errors, duration of page visits, page interaction information (such as scrolling, clicks, and mouse-overs), methods used to browse away from the page;
- Our Site uses cookies and pixel tags to collect this information.

2.3 COOKIES

Our Site uses cookies and related technologies, such as web beacons, to collect information on our Site. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you and can only be read by a web server in the domain that issued the cookie to you. One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you register with us, a cookie helps us to recall your specific information on subsequent visits. This simplifies the process of recording your Personal Information, such as billing addresses, shipping addresses, and so on. When you return to the same us website, the information you previously provided can be retrieved, so you can easily use the features that you customized. A web beacon is a small graphic image that allows the party that set the web beacon to monitor and collect certain information about the viewer of the web page, web-based document or e-mail message, such as the type of browser requesting the web beacon, the IP address of the computer that the web beacon is sent to and the time the web beacon was viewed. Web beacons can be very small and invisible to the user, but, in general, any electronic image viewed as part of a web page or e-mail, including HTML based content, can act as a web beacon. We may use web beacons to count visitors to the web pages on the Site or to monitor how our users navigate the Site, and we may include web beacons in e-mail messages to count how many messages sent were actually opened, acted upon or forwarded.

Third party vendors also may use cookies on our Site. For instance, we may contract with third parties who will use cookies on our Site to track and analyze anonymous usage and volume statistical information from our visitors and members. Such information is shared externally only on an anonymous, aggregated basis. These third parties use persistent cookies to help us to improve the visitor experience, to manage our Site content, and to

track visitor behavior. We may also contract with a third party to send email to our registered clients, coaches, users, visitors, or members.

To help measure and improve the effectiveness of our email communications, the third party sets cookies. All data collected by this third party on our behalf is used solely by us on our behalf and is shared externally only on an anonymous, aggregated basis. From time to time we may allow third parties to post advertisements on our website, and those third-party advertisements may include a cookie or web beacon served by the third party. This Privacy Policy does not cover the use of information collected from you by third-party ad servers. We do not control cookies in such third party ads, and you should check the privacy policies of those advertisers and/or ad services to learn about their use of cookies and other technology before linking to an ad. We will not share your Personal Information with these companies, but these companies may use information about your visits to this and other websites in order to provide advertisements on this Site and other sites about goods and services that may be of interest to you, and they may share your Personal Information that you provide to them with others.

You may accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of our Site.

3. HOW DO WE USE PERSONAL INFORMATION?

3.1 INFORMATION YOU GIVE US

We will use this information:

- to provide you with the Services that you request from us;
- to carry out our obligations arising from any contracts entered into between you and us;
- to contact you in the future to provide you with information about new materials and services we offer or plan to offer;
- to notify you about changes to our Services;
- to comply with applicable laws and regulations;
- to assess your suitability for participation in our events, and to determine additional materials, services, or events to recommend and market to you;
- for training purposes, quality assurance, and to record details about the materials and services you order from us;

- to make inquiries about you for credit reference purposes;
- to perform data analyses (including anonymization and aggregation of Personal Information);
- for prospective employees, to respond to and process your job application and CV.

3.2 INFORMATION WE COLLECT ABOUT YOU

We will use this information:

- to provide targeted advertising and marketing services;
- to administer our Site and for internal operations, including troubleshooting, data analysis, testing, research, statistical, and survey purposes;
- to improve our Site to ensure that content is presented in the most effective manner for you and for your computer;
- as part of our efforts to keep our Site safe and secure.

3.3 INFORMATION WE RECEIVE FROM OTHER SOURCES

We will combine this information with information you give to us and information we collect about you. We will use this information and the combined information for the purposes set out above (depending on the types of information we receive).

4. DO WE SHARE YOUR PERSONAL INFORMATION WITH ANY THIRD PARTIES?

We do not sell your Personal Information to any third parties. To provide the Services, we sometimes disclose Personal Information to service providers for business purposes. Sometimes we disclose your Personal Information to those third parties, and they sometimes collect your Personal Information in the first instance and provide it to us.

Our service providers are contractually obligated to comply with all applicable laws (e.g., CalOPPA, CCPA and GDPR), and all such third parties use your Personal Information only on our behalf and under our instructions on how your information may be used and processed. We take reasonable steps to ensure these third parties use your Personal Information only for the purposes for which they have been engaged by us and that they do not share or sell your Personal Information to anyone else.

We may request the use of your Personal Information (including your personal likeness) for marketing and promotional purposes. If we make such a request, we will identify the Personal

Information to be shared, the purpose for such sharing and we WILL NOT use such Personal Information WITHOUT your prior written approval.

By enjoying our Services and sharing your Personal Information, you agree that we have the right to share the categories of Personal Information we collect, as identified in Section 2 with our service providers for the following business purposes:

- **Sales** – for the purpose of fulfilling requests from you to purchase materials and services from our Site;
- **Targeted advertising** – to provide advertising of our programs and Services on other websites and platforms;
- **Marketing** – for the purpose of direct marketing of our materials and Services that you may be interested in;
- **Cloud services** – for provision of cloud storage services;
- **Contractual performance** – for the performance of any contract we or our service providers enter into with you with respect to your use of our Site;
- **Web analytics** — analytics and search engine service providers that assist us in the improvement and optimization of our Site;

We may also disclose your personal information to third parties in the following circumstances:

- In the event that we sell or buy any business or assets, in which case we will disclose your Personal Information to the prospective seller or buyer of such business or assets as part of the purchase, transfer, or sale of services or assets;
- If we sell all or substantially all of our assets to a third party, in which case personal information about our customers will be one of the transferred assets;
- If we are under a duty to disclose or share your Personal Information in order to comply with any legal obligation, or any lawful request by public authorities (including to meet national security or law enforcement requirements), or in order to enforce or apply our [Terms of Service](#) and other agreements; or to protect the rights, property, or safety of us, our customers, or others.

Whenever we share information with third parties, we will take steps to ensure that the third parties put in place adequate measures to safeguard your Personal Information, and they will be required to use any Personal Information for only the intended purpose for which it was shared.

5. OUR STORAGE OF YOUR PERSONAL INFORMATION

We use reasonable and appropriate measures to protect your Personal Information from loss, misuse and unauthorized access, disclosure, alteration and destruction, taking into due account

the risks involved in the processing undertaken and the nature of the Personal Information we collect.

We will keep your personal data for as long as we need it, or as otherwise prescribed by law, for the purposes set out above. This period will vary depending on your interactions with us. We may also keep a record of correspondence with you (for example if you have made a complaint about a service) for as long as is necessary to protect us from a legal claim.

You may unsubscribe from any of our online e-mail updates and marketing by following the unsubscribe instructions in the body of any e-mail message we have sent to you. We will take commercially reasonable steps to implement your unsubscribe requests promptly, but you may still receive promotional information from us by mail for up to 45 days, and up to 10 days for e-mail. You may also continue to receive information from those third parties to whom we have previously disclosed your Personal Information.

Please note that when you unsubscribe from our marketing communications, we will keep a record of your email address to ensure we do not send you marketing emails in future.

6. ACCESS TO OTHER WEBSITES

This Privacy Policy only applies to how we deal with your Personal Information and it does not apply to any other company or any other company's websites even if you access them via our Site. Please check those websites' policies before you submit any Personal Information to them.

7. PROTECTING CHILDREN'S PRIVACY

We are strongly committed to protecting the safety and privacy of children who visit our Site. Our Site is not designed nor is it intended to be used by anyone under the age of 18, at a minimum and we do not knowingly collect personal information online from children under 13 and have adopted techniques to ensure compliance with this Privacy Policy and the Children's Online Privacy Protection Act of 1998 ("COPPA"). Our Site includes content that we believe to be unsuitable for children under 13, and we encourage all parents to talk to their children about online safety and to monitor their children's use of the Internet.

8. ADDITIONAL POLICIES IN COMPLIANCE WITH THE CCPA

The CCPA affords California consumers the rights with respect to their Personal Information set forth in this section.

8.1 RIGHT TO KNOW ABOUT PERSONAL INFORMATION COLLECTED, USED, DISCLOSED, OR SOLD

California consumers have the right to request that the Company disclose what personal information it has collected, used, disclosed, and sold over the 12-month period preceding the Company's receipt of such a request. To exercise this right, a California consumer must submit to the Company a verifiable request to know such information. This request can be submitted by following the procedures set forth in the [Contact Us](#) section.

8.2 RIGHT TO REQUEST DELETION OF PERSONAL INFORMATION

California consumers have the right to request the deletion of their personal information collected or maintained by the Company. To exercise this right, a California consumer must submit to the Company a verifiable request to delete such information. This request can be submitted by following the procedures set forth in the [Contact Us](#) section.

8.3 RIGHT TO NON-DISCRIMINATION FOR THE EXERCISE OF A CONSUMER'S PRIVACY RIGHTS

California consumers have the right to not be discriminated against because the consumer exercised any of the consumer's rights under the CCPA. That means that the company may not deny goods or services to the consumer, charge different rates for goods or services, or provide a different level or quality of goods or services if the consumer chooses to exercise their rights under the CCPA (unless the different rate or different level or quality is reasonably related to the value to the business of the consumer's data).

8.4 SUBMITTING A CCPA DATA REQUEST

To submit a request to know about the Personal Information we collect about you as described in Section 8.1 or a request for deletion of your Personal Information as described in 8.2, please contact us by emailing us at julie@mastersofselfuniversity.com.

We are required to verify the identity of the individual requesting access to a consumer's data or requesting deletion of a consumer's data. To verify your identity, you must provide:

- userid and password for our Site; or
- if we have previously received your email address, we may verify that you have access to that email address by sending a verification code; or
- if we have previously received your mobile number, we may text you a verification code.

8.5 AUTHORIZED AGENT

California consumers may designate an authorized agent to exercise a CCPA right on the consumer's behalf. If a consumer utilizes an authorized agent to exercise a CCPA right, the

following proof that the agent has been authorized to act on the consumer's behalf will need to be provided:

- Proof of written permission by the consumer for the authorized agent to act on his or her behalf and separate verification of the consumer; or
- Proof that the authorized agent holds a power of attorney to act on the consumer's behalf pursuant to Cal. Probate Code §§ 4000-4465.

9. ADDITIONAL POLICIES IN COMPLIANCE WITH CalOPPA

CalOPPA is the first state law in the United States to require commercial websites and online services to post a privacy policy. The law's reach stretches well beyond California to require a person or company in the United States (and conceivably the world) that operates websites collecting personal information from California consumers to post a conspicuous privacy policy on its website stating exactly the information being collected and those individuals with whom it is being shared, and to comply with this policy. See more at: <http://consumercal.org/california-online-privacy-protection-act-caloppa/#sthash.0FdRbT51.dpuf>

According to CalOPPA we agree to the following:

- Users can visit our Site anonymously

Once this privacy policy is created, we will add a link to it on our home page, or as a minimum on the first significant page after entering our website.

Our Privacy Policy link includes the word 'Privacy' and can be easily found on the page specified above.

Users will be notified of any privacy policy changes:

- On our Privacy Policy page or on our Terms of Service page

Users are able to change their personal information:

- By logging in to their account

We honor do not track signals and do not track, plant cookies, or use advertising when a Do Not Track (DNT) browser mechanism is in place.

10. ADDITIONAL POLICIES IN COMPLIANCE WITH THE EEA PRIVACY LAWS

In addition to the other policies described in this Privacy Policy, residents of the European Union or the EEA are afforded the following additional rights and protections as required by the General Data Privacy Regulation (“GDPR”). The additional rights and protections set forth in this section of this Policy apply only to residents of the European Union or the EEA.

10.1 GDPR DEFINITIONS

THE FOLLOWING ADDITIONAL DEFINITIONS APPLY TO THIS SECTION OF THE PRIVACY POLICY:

“**Controller**” means the Company which is the organization that determines the purposes for which, and the manner in which, any Personal Information is Processed and used in its business.

“**Processor**” means any Person Processing Personal Information.

“**Person**” means a natural person, corporation, association, organization, partnership, or other legal entity.

“**Processing**” is any activity that involves use of the Personal Information. It includes, without limitation, obtaining, recording or holding the Personal Information, or carrying out any operation or set of operations on the Personal Information including organizing, amending, retrieving, using, disclosing, erasing or destroying it. Processing also includes transferring Personal Information to third parties.

10.2 THE LEGAL BASIS FOR PROCESSING YOUR PERSONAL INFORMATION

In order to comply with the GDPR, we are required to set out the legal basis for the processing of your Personal Information. In accordance with the purposes for which we collect and use your Personal Information, as set out above, the legal basis for processing your Personal Information will typically be one of the following:

- our own legitimate business interests, or the legitimate business interests of our third party suppliers, vendors, and subcontractors, such as, for example, providing direct marketing to our customers of our materials and services that we think would be of interest, permitting prospective employees to search and apply for job opportunities, handling inquiries from our, vendors and customers, or other instances where we have carried out a legitimate interests assessment and have established an existing legitimate interest;
- the performance of a contract that we have in place with you;
- your consent where appropriate; or

- compliance with our legal obligations, including to meet national security or law enforcement requirements.

10.3 WHERE WE STORE YOUR PERSONAL INFORMATION

The data that we collect from you is stored on servers owned by our domain service provider, Wordpress ,or on servers provided by cloud service providers, such as Amazon Web Services. If you are a resident of the EEA, your Personal Information may be transferred within or outside the EEA to areas where privacy laws may be less strict than in the EEA (for such transfers of your Personal Information to our systems in the United States, we comply with the US-EU Privacy Shield Framework and Swiss-US Privacy Shield Framework). By submitting your Personal Information, you agree to this transfer, storing, and processing. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy.

Unfortunately, the transmission of information via the Internet is not completely secure. Although we will do our best to protect your Personal Information, we cannot guarantee the security of your data transmitted to our Site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorized access.

10.4 ADDENDUM TO HOW LONG WE STORE YOUR PERSONAL INFORMATION

In some cases, there is a legal requirement to keep Personal Information for a minimum period of time. Except in those circumstances, we do not keep your Personal Information for any longer than is necessary for the purposes for which the Personal Information was collected or for which it is to be further processed.

10.5 YOUR RIGHTS WITH RESPECT TO YOUR PERSONAL INFORMATION

Subject to certain exceptions, you have the following rights with respect to your Personal Information:

- To receive or access a copy of the Personal Information that we hold about you;
- To request that any inaccurate or incomplete Personal Information be corrected or supplemented;
- To have your Personal Information erased, unless we have a legitimate reason to retain the Personal Information (such as if we are required to do so for legal reasons); and
- To ask us not to process your Personal Information for a particular purpose, including for marketing.

All of these rights are subject to certain conditions and exemptions. For example, we will not be obligated to erase your Personal Information if we need to retain it to protect ourselves in the event of a legal claim.

To exercise any of these rights, please submit a written request to us using the contact information set forth [below](#). The Company reserves the right to charge a fee in dealing with such a request as permitted by applicable law and regulations. You may also opt out of receiving additional marketing information by using the unsubscribe feature in any marketing email we send you.

11. CONDITIONS OF USE AND CHANGES TO OUR PRIVACY POLICY

If you choose to visit our Site, your visit and any dispute over privacy is subject to this Notice and our Terms of Service, including limitations on damages, resolution of disputes, and application of the law of the State of California. If you have any concern about our privacy practices, please contact us with a thorough description, and we will try to resolve it. As our business changes, our Privacy Policy and Terms of Service may change also. We may e-mail periodic reminders of our notices and conditions, but you should check our Site frequently to see recent changes. Unless stated otherwise, our current Privacy Policy applies to all information that we have about you and your account.

12. FAIR INFORMATION PRACTICES

The Fair Information Practices Principles 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 protection laws around the globe. Understanding the Fair Information Practice Principles 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 Fair Information Practices we will take the following responsive action, should a data breach occur, we will notify the users via email within 7 business days

We also agree to the individual redress principle, which requires that individuals have a right to pursue legally enforceable rights against data collectors and processors who fail to adhere to the law. This principle requires not only that individuals have enforceable rights against data users, but also that individuals have recourse to courts or a government agency to investigate and/or prosecute non-compliance by data processors.

13. CAN SPAM ACT

The CAN-SPAM Act is a law that sets the rules for commercial email, establishes requirements for commercial messages, gives recipients the right to have emails stopped from being sent to them, and spells out tough penalties for violations.

We collect your email address in order to:

- Process orders and to send information and updates pertaining to orders
- Send you additional information related to our materials or Service.

To be in accordance with CANSPAM 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 or post office box 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
- 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 follow the instructions at the bottom of each email and we will promptly remove you from ALL correspondence.

14. CONTACTING US

This Site is owned and operated by Masters of Self University, a California corporation. If you have any questions or suggestions with respect to this Privacy Policy or our privacy practices, please e-mail us at julie@mastersofselfuniversity, or you can contact us by mail at:

PO Box 270757, San Diego, CA 92198-2757

CCPA-SPECIFIC REQUESTS

Please submit CCPA-specific data requests through the procedures set forth in [Section 8](#).

[January 20, 2022]