

Our Website Privacy Policy:

Our web privacy policy is simple: We collect no personal information about you unless you choose to provide that information to us. We do not give, share, sell, or transfer any personal information to a third party unless it is an authorized third party necessary and consistent with the performance of our duties for our clients. Guest information is never shared with anyone.

Links to Other Sites:

InvesToWin.com provides links to some external websites. Please be aware that when you leave the investToWin.com website or our "Webcaster" you will be going to sites that are beyond our control and standards. The privacy and security policies and procedures described for InvestToWin.com do not apply to any external links. We suggest contacting these sites directly for information on their privacy and security policies. Always be aware of where you end up.

Non-personal Information We Record:

During your visit as you browse through the website or download information, our operating system will automatically record some general information about your visit.

During your visit, our web operating system will record such things as:

- 1. The type of browser (such as "Netscape version X" or "Internet Explorer version X") that you are using.*
- 2. The type of operating system that you use (such as Macintosh, Unix, or Windows).*
- 3. The date and time you visit our site, and the web pages that you visit on our site.*
- 4. The address of the previous website you were visiting, if you linked to us from another website.*
- 5. The Internet domain for your Internet service, such as "xcompany.com" or*

"xcompany.net" if you use a private Internet access account, or "yourschool.edu" if you connect from a college or university domain.

6. Other demographic and geographic information provided by your web footprint.

We use this information for statistical analysis, to help us make our site more useful to visitors. This tracking system does not record information about individuals.

Web Security Policy:

For security purposes and to make sure our website remains available to all users, we use special software programs for monitoring network traffic to identify unauthorized attempts to upload or change information, or otherwise to cause damage to our computer system. These programs collect no information that would directly identify individuals, but they do collect information that could help us identify someone attempting to tamper with this website.

If you use our website, you should understand that all activities may be monitored and recorded. Anyone using this system expressly consents to such monitoring.

WARNING -- If such monitoring reveals possible evidence of criminal activity, monitoring records may be provided to law enforcement officials. Except for authorized law enforcement investigations, we make no other attempts to identify individual users or their usage habits. We only use raw monitoring data logs for determining trends in usage patterns and in diagnosing system problems.

Cookies:

What are cookies? A cookie is a small piece of information that is sent to your browser when you access a website. The use of cookies is an industry standard and they are found at most major websites. There are two kinds of cookies. A session cookie is a line of text that is stored temporarily in your computer's RAM. It is never written to a computer's drive and it is destroyed

as soon as you close your browser. A persistent cookie is a more permanent line of text that gets saved by your browser to a file on your hard drive.

Depending on your browser settings, you may receive notification that a site is requesting cookie information, possibly with an expiration date. Persistent cookies have a future expiration date. Session cookies have no date associated with them.

On those pages where we use "cookies" to facilitate your use of our site, we do not collect personal information about you and the cookie is destroyed when you exit your browser. There is no information stored on your computer and no unauthorized files are written onto your disk drives. These cookies are called "session cookies." They help you use our website interactively and are destroyed when you close your browser.

These "session cookies" do not collect information about you, but only about your browser "session." The cookie makes it easier for you to use the dynamic features of these web pages, without having to provide the same information as you move from one page to another. You will find the use of these "session cookies" on several of our data access tools.

To protect your privacy, be sure to close your browser completely after you have finished conducting business with any website that uses cookies. If you are concerned about the potential use of information gathered from your computer by cookies, you can set your browser to prompt you before it accepts a cookie. Most Internet browsers have settings that let you identify and/or reject cookies.

Information from e-mail you send to us:

If you decide to send us an e-mail message, the message will usually contain your return e-mail address. If you include personally-identifying information in your e-mail because you want us to address issues specific to your situation, we may use that information in responding to your request. E-mail is not totally secure against interception. Please send only information necessary to help us process your request.

Voluntary Submission of Information:

On some of our web pages we provide forms that let you voluntarily submit personal information (such as e-mail address or name). For example, this occurs when you are registering for various services or when you sign up for our "Webcasts" subscription service. In those cases, all submitted information is used only for the expressed purposes for which it is intended and is not made available to any third party.