

# **TSP ADVISOR PRIVACY POLICY**

Welcome to *TSP Advisor*. (TSPA). TSPA provides technical analysis of the funds available in the TSP retirement savings program. We are strongly committed to protecting your privacy. This Privacy Policy will inform you as to what kinds of information we may gather about you when you visit <http://www.tspadvisor.com> (the "Site") and use the information and services available at the Site (collectively, the "Service"), how we may use that information, under what circumstances we may disclose the information to third parties, and the choices you have regarding our use of, and your ability to correct, your information.

## **The Information TSPA Gathers**

When you sign up to use the TSPA Service, we will require certain personal information about you such as your name, email address or screen name, billing address and credit card number. Without this information, we cannot provide you with the Service. We also may ask you for information about your preferences and interests so that both you and we can take advantage of the interactivity of the online experience. You may always choose not to provide answers regarding your preferences and interests.

When people visit the TSPA site, we log screen names; IP addresses and browser types and we may link this information to personally identifiable information to troubleshoot any problems that may arise with your use of the TSPA Service. In addition, we may link screen names and IP addresses to personally identifiable information if we have reason to believe that the visitor has violated our Terms of Use. TSPA gathers aggregate usage information such as the number and frequency of visitors to TSPA and its areas. We do not use or disclose information about your individual visits to TSPA.

TSPA uses a technology nicknamed "cookies" that tells us how and when pages within our site are visited and by how many people. This enables us to provide our visitors with a tailored user experience. With the help of cookies, we can present you with customized content and ads that will be of more interest to you. You may use cookies so you don't have to re-enter passwords each time you visit our site.

TSPA cookies do not collect personally identifiable information, although we may combine information collected through cookies with personally identifiable information we collect during the registration process to enable us to compensate our vendors and partners that may have referred you to TSPA. In no event, however, will we share any of your personally identifiable information with our vendors or partners.

Keep in mind that you may be served cookies from our advertisers while visiting our site. We do not control, nor do we have access to any of the information they may collect.

## **How TSPA Uses the Information We Gather**

We may use the contact information we collect from you to notify you of additional products and services, service updates and special offers. You may choose not to receive these notices by letting us know during the registration process. We also may provide statistical "ratings"

information to our partners about how our members, collectively, use TSPA. We do this so our partners can understand how much people use their areas and our site, which will enable them to provide you with the best possible online experience as well.

The TSPA web site logs IP addresses for systems administration purposes, and these logs will be analyzed to constantly improve the value of the materials available on the website. Our gathering and usage of IP address information is similar to television ratings that tell the networks how many people tuned in to a program. We only use such data in aggregate form for marketing, advertising or other uses. In other words, you can browse the TSPA site without entering any personal information and, therefore, remain anonymous during your visit. Using aggregate data helps us to determine how much our customers use certain parts of the TSPA online service, so we can improve our service and make it as appealing as we can.

TSPA may transfer your personal information to a third party that purchases a majority of the stock of TSPA or that purchases all or substantially all of TSPA's assets. If we do so, we will require that the purchaser abide by the terms of this Privacy Policy or such stricter terms as we and the purchaser, may agree.

### **Security**

Your personal information and credit card information are scrambled using advanced encryption technology before being sent over the Internet. This makes it virtually impossible for your information to be stolen or intercepted while being transferred through cyberspace. When we receive your information, it remains encrypted until we are ready to process it.

### **Links**

The TSPA web site contains links to other web sites. Please be aware that our privacy policy does not apply to these linked sites. We encourage you to read the posted privacy statement whenever interacting with any web site.

### **Opt-out Policy**

If at any time after registering, you change your mind about sharing your information with third parties, you may email your request to *support@tspadvisor.com*.

### **Correcting and Updating this Policy**

If we decide to change our privacy policy for TSPA, we will post those changes here so that you will always know what information we gather, how we might use that information and under what conditions we will disclose it to third parties.