

PRIVACY POLICY

Magen, LLC d/b/a Identity Advantage (“IA”) has created this Privacy Policy to inform its users on how IA collects, uses, discloses, retains, and safeguards information from its users in connection with the Service. All capitalized terms used but not defined in this Privacy Policy have the meanings ascribed to them in IA’s Terms of Service. By accessing or using the Service in any way, you consent to IA’s collection, use, retention, and disclosure of your personal information as provided in this Privacy Policy. IA reserves the right to modify its Privacy Policy from time to time in its sole discretion, and all such modifications will be effective immediately upon being posted on the Service and are hereby incorporated by reference. Your continued use of the Service after such modifications have been posted constitutes your acceptance of such changes, and you agree your use of the Service will be subject to the then-current version of the Privacy Policy. IA recommends you periodically check the Privacy Policy, and if at any time you are not in agreement with IA’s policies concerning the collection, use, retention, and disclosure of your personal information, then you are not authorized to and may not access or otherwise use the Service.

1. COLLECTION OF PERSONAL INFORMATION

IA collects two types of information about and from its users: personal information and non-personal information. Personal information is data that can be used to uniquely identify or contact a single person. You may browse the Service anonymously without being required to submit any personal information to IA; however, if you elect to create a User Account (required to purchase IA’s various products and services), you must provide certain personal information such as your name, phone number, billing address, shipping address, email address, and payment method information. Such information will be transferred, encrypted, and stored on IA’s secure servers located in the United States and the servers of various strategic partners and vendors that assist with certain aspects of the Service (see Section 4 for additional details). Your User Account is password protected so that access to your personal information

is limited to yourself and any other parties with whom you choose to share your User ID and password, along with IA and certain of IA's strategic partners as further described in this Privacy Policy. IA collects the following types of personal information: (a) information obtained from user transactions involving the Service (e.g., Contributions you elect to Share via the Service and User Account registrations, updates, and activities); (b) information you provide to IA in response to any communications to you, including those to verify your identity and associated User Content; and (c) information obtained via discussion forums and via social media applications, services, and websites. IA employs a variety of security and risk management technologies, including Secure Socket Layer ("SSL") encryption, for the secure exchange of your personal information on the Service. Please see Section 3 (Security Measures) for additional details.

2. COLLECTION OF NON-PERSONAL INFORMATION

IA also collects non-personal information (i.e., data in a form that cannot be used to uniquely identify or contact a single person). Examples of non-personal information collected by IA include, but are not limited to: data from users' use of the Service, including, but not limited to (a) demographic information (e.g., user occupation, language, zip code, area code); (b) users' computer and mobile device information (including IP addresses, operating systems, and browser software used by users of the Service); and © data regarding how the Service is being used (e.g., which pages of the Service are visited, the order in which they are visited, which links are "clicked-through," and the amount of traffic on the Service).

3. SECURITY MEASURES

IA protects the security of your personal information, including your User ID, password, and other User Account information, through a variety of security and risk management measures, including the utilization of SSL encryption. This prevents such data from being read in an intelligible form as it is transmitted to the Service and helps ensure the security of

transactions through the Service. In addition, IA takes various precautions, including, administrative, technical, and physical measures, to prevent unauthorized access to the information IA collects, and to safeguard such information from loss, alteration, theft, and misuse. Please note, while IA takes the reasonable steps described herein to protect your personal information, IA cannot and does not guarantee, represent, or warrant that any information transmitted via the Internet is secure, or that such transmissions are or will be free from error, delay, interruption, or interception. All such transmissions of personal information are at your own risk, and you remain solely and entirely responsible for the security of your personal information.

4. IA's USE AND DISCLOSURE OF PERSONAL INFORMATION

IA uses and discloses users' personal information in order to administer and better manage the Service, to improve your experience with IA, and to comply with applicable law. You acknowledge and agree IA may use your personal information for such purposes and as follows: (a) to provide access to the Service through a User ID and password associated with your User Account; (b) to customize and improve the Service to fit user preferences and to determine which advertisements, sponsor messages, and interactive communications will appear on various pages of the Service; (c) to inform users about the Service, updates to the Service, and to communicate promotional offers about products and services IA believes may be of interest to you (you can opt-out of receiving promotional communications from IA and its strategic partners at any time by simply sending an email notification to: privacy@identity-advantage.com); (d) to troubleshoot and resolve any issues or concerns users may have with the Service; (e) to enforce IA's Terms of Service and its other rules, guidelines, and policies; and (f) to discover, investigate, and stop unlawful or prohibited activities by any of its users if IA believes in good faith such actions are necessary to protect the Service, IA's systems or business, its users or strategic partners, or as required by law (e.g., to comply with a subpoena or other legal process). You acknowledge and agree IA may disclose its users' personal information to select third parties in furtherance

of the objectives stated herein, including, but not limited to (a) service providers and contractors who assist with certain business operations of IA (e.g., data processing and analysis, investigations of potential fraud or unlawful activity, payment collection, research, extending credit, managing and enhancing user data, providing customer support, and management and administration of the Service); (b) attorneys, accountants, and other professional advisors who provide services on IA's behalf; and (c) credit bureaus (i.e., Experian, TransUnion, and Equifax) to report late or missed payments or other account defaults by users of the Service. IA may disclose users' personal information to another business entity in the event of an acquisition or merger involving IA, in which case IA will require the new entity to abide by this Privacy Policy with respect to users' personal information. IA does not sell its users' personal information to third parties or otherwise disclose its users' personal information other than as specifically stated herein.

As noted above, IA may share your personal information with its strategic partners to help use your personal information as described in this Privacy Policy. For example, IA uses Systeme for email, marketing, and advertising purposes. You can read more about how Systeme uses your personal information here: <https://usa-official.systeme.io/privacy>.

IA uses Stripe for online payment processing. You can read more about how Stripe uses your personal information here: <https://stripe.com/en-US/privacy>.

IA uses Slack for a variety of purposes, including group questions, discussions, posts, and notifications. You can read more about how Slack uses your personal information here: <https://slack.com/trust/privacy/privacy-policy>.

IA uses Skool as a community platform. You can read more about how Skool uses your personal information here: <https://www.skool.com/legal?t=privacy>.

IA uses Google Analytics to better understand how users use the Service. You can read more about how Google uses your personal information here: <https://www.google.com/intl/en/policies/privacy/>. You can also opt-out of Google Analytics here: <https://tools.google.com/dlpage/gaoptout>.

As described in this Privacy Policy, IA may use your personal information to provide you with targeted advertisements or marketing communications IA believes may be of interest to you. For more information about how targeted advertising works, you can visit the Network Advertising Initiative's ("NAI") educational page at <http://www.networkadvertising.org/understanding-online-advertising/how-does-it-work>.

You can opt out of targeted advertising from Facebook here: <https://www.facebook.com/settings/?tab=ads>;

You can opt out of targeted advertising from X (f/k/a Twitter) here: <https://help.x.com/en/safety-and-security/privacy-controls-for-tailored-ads>;

You can opt out of targeted advertising from Google here: <https://www.google.com/settings/ads/anonymous>;

You can opt out of targeted advertising from Bing here: <https://advertise.bingads.microsoft.com/en-us/resources/policies/personalized-ads>;

You can opt out of targeted advertising from LinkedIn here: <https://www.linkedin.com/help/linkedin/answer/a1342443>;

And You can opt out of targeted advertising from YouTube here: <https://support.google.com/youtube/answer/7403255?hl=en>.

Additionally, you can opt out of some of these services by visiting the Digital Advertising Alliance's optout portal at <http://optout.aboutads.info/>.

This Privacy Policy applies solely to information collected by IA. IA will not sell your personal information to third parties for their use without your consent.

5. IA's USE AND DISCLOSURE OF NON-PERSONAL INFORMATION

IA uses and discloses non-personal information to analyze IA's use of resources, to troubleshoot issues with the Service, to improve the Service and related advertising, and otherwise in IA's discretion and as permitted by law. You acknowledge and agree IA may use and disclose non-personal information for such purposes and to gather and research broad demographic information provided to IA through use of the Service and to perform statistical analysis of such information and the collective characteristics and behavior of the IA users. In conducting such analysis, IA hopes to provide more useful information to its users, measure interest in specific areas of the Service, and to determine the effectiveness of advertising and promotions on or via the Service. IA considers aggregated data and anonymized data non-personal information for purposes of this Privacy Policy. If IA combines non-personal information with personal information, the combined information will be treated as personal information. You acknowledge and agree IA may disclose its users' non-personal information to third parties, including, but not limited to, current and prospective advertisers, users, and strategic partners, in furtherance of the purposes stated herein.

6. DISCLOSURE OF PERSONAL INFORMATION BY YOU

Whenever you voluntarily disclose personal information online (e.g., when Sharing your Contributions via the Service), such information can be collected and used by others. You will not be able to control how such information may be used. You acknowledge and agree that any Contributions you Share will be made public and you have no expectation of privacy with respect to any such Contributions. By Sharing any Contributions, you consent to the public dissemination of all information contained therein, both via the Service and search engines and other similar tools online. While IA takes the reasonable steps detailed

in this Privacy Policy to protect data stored on its secure servers, IA cannot and does not guarantee the privacy or security of such information disclosed by users to one another and you remain solely and entirely responsible for the information you choose to disclose in such instances. In creating an IA User Account, your User ID will be public and visible to all other users of the Service. Accordingly, IA encourages you to refrain from using information when creating your User ID that may be used to personally identify you. In establishing a User Account you will be asked to create a password for your User Account. IA recommends you use unique combinations of letters, numbers, and special characters to reduce the likelihood that third parties may be able to gain access to your IA User Account. You will at all times remain solely and entirely responsible for actions taken in the name of your IA User ID. Therefore, if you believe your password has been compromised you should immediately notify IA at support@identity-advantage.com and take appropriate steps to change your password. You agree to update your personal information with IA if at any time it changes or becomes inaccurate. To review and update your personal information, simply log-in to your IA User Account and follow the relevant link. Upon the closure of User Accounts, IA will remove personal information in accordance with applicable law and as soon as is reasonably practicable; however, IA reserves the right to retain personal information associated with closed User Accounts for purposes of complying with legal requirements, fraud prevention, resolution of claims, to collect payments owed, to enforce the Terms of Service and other rules, guidelines, and policies of IA, in connection with any investigation of unlawful or unauthorized activity, and for other actions permitted under applicable law. In addition, IA has no obligation to remove or modify Contributions Shared by you via the Service prior to or after any closure of your User Account. In furtherance of helping to maintain a safe and secure community of users, you hereby represent, warrant, and agree that any personal information received by you from another IA user will be used by you solely for the purposes for which it was disclosed and as otherwise expressly consented to by such other user. You are prohibited from adding other IA users to your mailing list (email or physical) without such users' prior written consent, and

at no time may you use another user's personal information to send unsolicited commercial messages (i.e., spam).

7. COOKIES AND SIMILAR TECHNOLOGIES

Cookies are small text files that are sent to your browser from a website and stored on your computer's hard drive. Cookies are commonly used to provide useful features to website users. IA may use cookies and similar technologies such as pixel tags and web beacons to analyze user activity, administer the Service, measure the effectiveness of advertisements and promotions, deliver a better, more efficient, and more personalized experience (for example, by identifying you and maintaining your "signed-in" status on the Service), to estimate IA's user base and usage patterns, and to promote trust and safety among the IA community of users. IA may offer various features on its Service that are only available through the use of cookies and similar technologies. IA's strategic partners that offer products, services, and promotions on or via the Service may also use cookies and similar technologies. IA exercises no control over such cookies and other technologies, nor does this Privacy Policy cover how your personal information contained in those cookies may be used or protected. If you have questions or concerns regarding the use of cookies by any of IA's strategic partners, or about the use of your personal information by such third parties, IA recommends you contact the administrator for such third party's website. If you are concerned about the use of cookies, IA recommends you set your browser's options to notify you whenever a cookie is set or to disallow cookies altogether.

8. INFORMATION FOR RESIDENTS OF CALIFORNIA, CANADA, AND EUROPE

If you are a resident of California, Canada, or Europe, you have the right to access the personal information IA holds about you and to ask that your personal information be corrected, updated, or deleted (provided, however, any deletion of personal information required to render the Service may eliminate your ability to use the Service). If you would like to exercise this right, please contact IA. IA processes your information in order to complete transactions on the Service (for example, in connection with purchasing IA's

products and services) and otherwise to pursue IA's legitimate business interests. Additionally, please note that your information will be transferred outside of California, Canada, and Europe, including to the United States.

9. MINORS

IA does not knowingly collect personal information from individuals under the age of 18. If IA learns it has collected the personal information of an individual under the age of 18, then IA will delete such information as soon as practicable. By using the Service, you represent that you are at least the age of majority in your state or province of residence.

10. CHANGES

IA reserves the right to update, modify, and change this Privacy Policy and/or the Service from time to time in order to reflect, for example, changes to IA's practices or for other operational, legal, or regulatory reasons. IA encourages you to periodically review this Privacy Policy to ensure you are aware of any recent changes IA has made to its practices concerning how personal information is collected, used, and shared. Updates to this Privacy Policy will take effect immediately upon posting on the Service. By continuing to use the Service after changes are made to this Privacy Policy, you agree to such changes. If at any time you do not agree with IA's policies concerning the collection, use, retention, and disclosure of your personal information, then you are not authorized to and may not access or otherwise use the Service.

11. IA's COMMITMENT TO YOUR PRIVACY

IA is committed to safeguarding your online privacy and the integrity of your personal information. To further this goal, IA communicates its privacy and security policies to its employees and strictly enforces policy safeguards within the company. If you have any questions concerning this Privacy Policy, please contact IA at: privacy@identity-advantage.com.

Last updated August 4, 2025