

PRIVACY POLICY STATEMENT

IT IS IMPORTANT THAT YOU CAREFULLY READ ALL OF THE FOLLOWING INFORMATION

YOUR PRIVACY IS IMPORTANT TO US AT RETIREMENT NEWS TODAY, INC.

Retirement News Today, Inc. (RNT, Inc. and/or RNT) is resolutely committed to safeguarding the privacy of our Contributors', Subscribers', and Readers' personal information at all times. As such, Retirement News Today, Inc. has published the enclosed detailed Retirement News Today, Inc. Privacy Policy, what it means to you, and who to contact if you have any questions and concerns about your privacy with regards to Retirement News Today, Inc.

THE FOLLOWING ARE OUR PRIVACY PRINCIPLES:

1. OUR ACCOUNTABILITY TO YOU

RETIREMENT NEWS TODAY, INC. (RNT, INC. and/or RNT) IS RESPONSIBLE FOR PERSONAL INFORMATION UNDER ITS CONTROL INCLUDING INFORMATION TRANSFERRED TO A THIRD PARTY.

Retirement News Today, Inc. has elected a Privacy Officer who is responsible for the organization's compliance and observance of the privacy principles. If you have any questions or concerns about our Policy, please contact our Privacy Officer in writing at: The Privacy Office, Retirement News Today, Inc., 1310 Greene Avenue, Suite 650, Montreal, Quebec, Canada H3Z 2B2, or by email at: privacy.officer@retirementnewstoday.com

- * Retirement News Today, Inc. has designated Managers of each department to be accountable for the Retirement News Today, Inc. day-to-day compliance with the privacy principles.
- * Retirement News Today, Inc. is responsible for the personal information in its possession or custody, including information that has been transferred to a third party for processing.
- * Retirement News Today, Inc. may use contractual or other means to provide an analogous related level of protection while information is being processed by a third party. Third parties must contractually agree to abide by provisions of federal law, and assume the responsibility for doing so.

2. WHY WE COLLECT YOUR PERSONAL INFORMATION

Retirement News Today, Inc. collects personal information for the following primary purposes:

- * To process a New Subscriber Application form;

- * To review a New Subscriber's credit worthiness should it be deemed necessary in order to establish a Subscriber's eligibility for special offers and discounts and;

- * If a Subscriber has supplied a credit card number, to use this information for processing payments;

Retirement News Today, Inc. will only use this contact information to get in touch with a Subscriber regarding:

- * Merchandise or product offerings as well as other special offers including online Newsletters, Subscriber Surveys, Contests and/or Sweepstakes which may be of interest;

- * Other developments which Retirement News Today, Inc. deems may be of interest to the Subscriber, and;

- * The renewal of a Retirement News Today, Inc. Subscription.

Retirement News Today, Inc. obtains the Subscriber's consent prior to using personal information for a purpose not previously identified, unless the new purpose is required by law.

Retirement News Today, Inc. may use cookies that identify you as a return visitor. A cookie is a piece of data that a web site can send to your browser, which may then store the cookie on your hard drive. So, when you come back to visit us again, we can tailor information to suit your individual preferences. The goal is to save you time and provide you with a more meaningful visit and to measure our web site activity. Cookies do not contain any personally identifying information. Browsers such as Netscape allow you to disable cookie collection if you wish, or inform you when a cookie is being stored on your hard drive.

3. YOUR CONSENT

The knowledge and consent of the individual Subscriber are required for the collection, use, or disclosure of personal information.

Retirement News Today, Inc. shall make all reasonable effort to ensure Subscribers understand how their personal information will be used.

Retirement News Today, Inc. provides information to its Subscribers on how their personal information will be used through the Retirement News Today, Inc. Web sites currently located at: www.retirementnewstoday.com, and/or www.retirementnewstoday.ca.

Retirement News Today, Inc. will remove the Subscriber's name from all internal marketing lists or lists to third parties at the request of the Subscriber at any time. The Subscriber need only contact Retirement News Today, Inc. by:

- * Writing to: The Privacy Office, Retirement News Today, Inc., 1310 Greene Avenue, Suite 650, Montreal, Quebec, Canada, H3Z 2B2, or;

* Contacting us via e-mail at: privacy.officer@retirementnewstoday.com
attn: unsubscribe

A Retirement News Today, Inc. Subscriber may withdraw consent at any time, subject to legal or contractual restrictions and reasonable notice.

4. LIMITING THE COLLECTION OF YOUR PERSONAL INFORMATION

The collection of personal information shall be limited to that which is necessary for the purposes identified by Retirement News Today, Inc.

Retirement News Today, Inc. collects personal information by fair and lawful means, and does not collect personal information indiscriminately.

Retirement News Today, Inc. does not actively collect e-mail addresses unless the Subscriber chooses to specifically provide that information. Retirement News Today, Inc. maintains a list of e-mail addresses but does not disclose this personal information to third parties. After receiving the Subscribers request in writing by letter or e-mail, Retirement News Today, Inc. will remove the Subscribers e-mail address from the list.

5. LIMITING THE USE, DISCLOSURE, AND RETENTION OF YOUR PERSONAL INFORMATION

A Subscriber's personal information shall not be used or disclosed for purposes other than those for which it was collected, except with the consent of the individual, or as required by law. Personal information shall be retained only as long as necessary for the fulfillment of those purposes.

Retirement News Today, Inc. will only transfer, rent, sell, or exchange mailing lists with carefully screened third parties. Retirement News Today, Inc. along with these third parties, establish and agree upon the exact nature of the list's intended usage prior to Retirement News Today, Inc. granting permission for the use of the list or to transfer the information.

Retirement News Today, Inc. may contract third party service providers who may have access to Retirement News Today, Inc. Subscriber's personal information to perform certain fulfillment services. This information is strictly confidential and is treated accordingly.

Retirement News Today, Inc. may disclose personal information to comply with legal and regulatory requirements, and shall retain the personal information of its Subscribers for as long as the Subscriber remains active, potentially active, or as per statutory requirements.

Retirement News Today, Inc. shall safely destroy and dispose of personal information that is no longer required in accordance with procedures established by Retirement News Today, Inc.

6. THE ACCURACY OF YOUR PERSONAL INFORMATION

Retirement News Today, Inc. shall update personal information as it is made available by the Subscriber, and contracted third parties for the purposes for which it is to be used.

Subscribers and contracted third parties are responsible for providing Retirement News Today, Inc. with any and all appropriate changes to personal information.

Retirement News Today, Inc. shall strive to ensure that personal information used on an ongoing basis, including information that is disclosed to third parties, is generally accurate and up-to-date, unless limits to the requirements are clearly set out and defined.

Retirement News Today, Inc. does not routinely update the personal information of Subscribers, unless such a process is necessary to fulfill the purposes for which the information is collected.

7. HOW WE PROTECT YOUR PERSONAL INFORMATION

Retirement News Today, Inc. protects personal information with security safeguards appropriate to the sensitivity of the personal information.

Retirement News Today, Inc. shall endeavor to protect personal information against loss or theft, as well as unauthorized access, disclosure, copying, use or modification with security safeguards appropriate to the sensitivity of the personal information regardless of the format in which it is held.

Retirement News Today, Inc. and contracted third parties involved in the transfer, rental, sale or exchange of mailing lists are responsible for the protection of list data and shall take appropriate measures to ensure against unauthorized access, alteration or dissemination of list data. Those with access to such data contractually agree in advance to use such data only in an authorized manner.

When Retirement News Today, Inc. uses a third party to perform fulfillment services on its behalf, legal agreements require the third party to protect the privacy and confidentiality of the personal information. These agreements ensure that the personal information is retained only as long as necessary to complete the assigned task and that the third party only uses it for the specified purposes for which it was given.

Subscribers' personal information is stored in secure and confidential databases. As such, Retirement News Today, Inc. employees are instructed and aware of the importance of maintaining the confidentiality of Subscriber's personal information at all times.

Retirement News Today, Inc. shall dispose of or destroy personal information with great care to prevent unauthorized parties from gaining access to the personal information.

8. OUR OPENESS TO YOU

Retirement News Today, Inc. makes readily available to its Subscribers and individuals specific information about its policies and practices relating to the management of personal information through its Web site and other electronic means.

9. YOUR INDIVIDUAL ACCESS TO YOUR PERSONAL INFORMATION

Upon request, Retirement News Today, Inc. shall inform a specific Subscriber of the existence, use and disclosure of his/her personal information, and the Subscriber is given access to that information. Furthermore, a Retirement News Today, Inc. Subscriber is able to challenge the accuracy and completeness of the information and have it amended as appropriate.

Retirement News Today, Inc. Subscribers can request access to their personal information maintained by Retirement News Today, Inc. by writing to: The Privacy Office, Retirement News Today, Inc., 1310 Greene Avenue, Suite 650, Montreal, Quebec, Canada H3Z 2B2, or by email to: privacy.officer@retirementnewstoday.com.

Upon such request, Retirement News Today, Inc. shall inform the Subscriber whether or not it holds personal information about them, and how or if it uses this personal information. Retirement News Today, Inc. shall also disclose details of their personal information including (where available): the source of his/her name, and a list of third parties to which it has been disclosed.

Retirement News Today, Inc. may request from the Subscriber sufficient personal information to permit Retirement News Today, Inc. to provide and assure an account of the existence, use and disclosure of personal information. The information provided by the Subscriber shall only be used for this purpose. If such sufficient personal information is not forthcoming in due course, Retirement News Today, Inc. shall have no obligation of disclosure whatsoever.

In providing an account of third parties to which Retirement News Today, Inc. has disclosed personal information about a Subscriber, Retirement News Today, Inc. attempts to be as specific as possible. When this is not possible, Retirement News Today, Inc. makes available a list of third parties to which it may have disclosed personal information about the Retirement News Today, Inc. Subscriber.

Retirement News Today, Inc. attempts to respond to a Subscriber's request regarding his/her personal information within thirty-five (35) business days of receipt of the request at no or minimal cost to the Subscriber. If the request is complex, Retirement News Today, Inc. may extend the normal thirty-five (35) business day response time limit by a maximum of an additional thirty-five (35) business days. In addition, a reasonable fee may be charged; such fee shall be determined by Retirement News Today, Inc. The Subscriber shall be notified of the time extension and/or additional cost(s) and an agreement in writing shall be obtained between Retirement News Today, Inc. and the Subscriber prior to processing the request.

When a Retirement News Today, Inc. Subscriber successfully demonstrates the inaccuracy or incompleteness of his/her personal information, Retirement News Today, Inc. shall amend the information as required. An amendment may involve a correction, deletion, or addition of information. Where appropriate and authorized, the amended information shall be transmitted by Retirement News Today, Inc. to third parties having access to the information in question.

A Retirement News Today, Inc. Subscriber has the opportunity to challenge the accuracy and completeness of their personal information and have it amended as appropriate. When a challenge is not resolved to the satisfaction of the Subscriber, the personal information relating to that Subscriber shall reflect the unresolved challenge. When appropriate, the existence of the challenge is transmitted to third parties having access to the information in question.

If Retirement News Today, Inc. is unable to provide access to all personal information it holds about the Subscriber, the reasons for such will be provided in writing to the Subscriber.

10. YOUR CHALLENGING THE COMPLIANCE

A Retirement News Today, Inc. Subscriber is able to address a challenge concerning Retirement News Today, Inc.'s fulfillment with the above principles with the individuals identified in Section 1 entitled Our Accountability To You.

Retirement News Today, Inc. shall investigate all complaints and respond within ninety (90) business days after receipt of written correspondence from the Subscriber. If the complaint is found to be justified, Retirement News Today, Inc. shall take appropriate measures to resolve the complaint, including, if necessary, amending its policies and practices. If the complaint is found to be unjustified, there shall be no further measures of any manner whatsoever.

WHEN YOU LEAVE THE RETIREMENT NEWS TODAY, INC. WEB SITE:

The Retirement News Today, Inc. Privacy Policy Statement discloses the privacy practices for our Web site. However, our Web site may contain links to other sites. Once you leave our Web site and link to another web site, you are subject to the privacy and security policies of the new web site. We encourage you to read the privacy policies of any and all web sites you visit, especially if you share any personal information with them.

In addition; the Retirement News Today, Inc. Privacy Policy Statement and the choices the Subscriber makes does not necessarily apply to the personal information the Subscriber may have provided to other Web sites operated by the controlling entity Retirement News Today, Inc. in the context of other products and services.

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