

# Privacy Policy

H&G, Inc. (referred to herein as “H&G”, “our”, “us” or “we”) is committed to respecting the privacy rights of those visiting our websites, including our Advocates’ Replicated Websites and our mobile applications (hereafter collectively referred to as the “Website” or “Websites”). We created this Privacy Policy to give you confidence as you visit and use the Websites, and to demonstrate our commitment to fair information practices and to the protection of privacy.

This Privacy Policy is only applicable to our Websites and not to any Third-Party websites that may link to or from this Website, which may have data collection, storage and use practices and policies that differ materially from this Privacy Policy. For additional information, see the section concerning Third-Party Websites, below.

BY USING THE WEBSITE, YOU REPRESENT AND WARRANT THAT YOU HAVE READ AND UNDERSTOOD, AND AGREE TO THE TERMS OF, THIS PRIVACY POLICY. IF YOU DO NOT UNDERSTAND OR DO NOT AGREE TO BE BOUND BY THIS PRIVACY POLICY, YOU MUST IMMEDIATELY LEAVE THE WEBSITE.

Each time you use the Website, the then-current version of this Privacy Policy will apply. Accordingly, each time you use the Website you should check the date of this Privacy Policy (which appears at the end) and review any changes since the last time you visited the Website. For additional information, see the section concerning Updates and Changes to Privacy Policy, below.

## Children’s Privacy

H&G is committed to the safety of our children. Persons under the age of 18 may not enroll as H&G Advocates or register as customers. Children under the age of 13 may not purchase products through any of our Websites. H&G does not solicit or knowingly collect personally identifiable information from children under the age of 13. If H&G obtains actual knowledge that it has collected personally identifiable information from a child under the age of 13, H&G will immediately delete such information from its database. Because H&G does not collect personally identifiable information from children under the age of 13, H&G has no such information to use or disclose to third parties.

## Information Collection

H&G is the sole owner of the Website, including Replicated Websites. We collect information from Independent Advocates (“Advocates”), customers and visitors to the websites at different points on the websites.

- **Traffic Data.** Like most website operators, H&G automatically gathers information of the sort that browsers automatically make available, including: (i) IP addresses; (ii) domain servers; (iii) types of devices accessing the Website; and (iv) types of Web browsers accessing the Website (collectively “Traffic Data”). Traffic Data is anonymous information that does not personally identify you.
- **Cookies.** A “Cookie” is a string of information that a website stores on a user's computer, and that the user's browser provides to the website each time the user submits a query to the website. The purpose of a Cookie is to identify the user as a unique user of the Website. H&G uses Cookies to customize your experience on the Website to your interests, to ensure that you do not see the

same informational messages repeatedly, and to store your username so you do not have to re-enter it each time you visit the Website. For additional information on H&G's uses of Cookies, see the section concerning Information Use and Disclosure Practices/Traffic Data and Information Gathered Using Cookies, below. IF YOU DO NOT WISH TO HAVE COOKIES PLACED ON YOUR COMPUTER, YOU SHOULD SET YOUR BROWSER TO REFUSE COOKIES BEFORE ACCESSING THE WEBSITE, WITH THE UNDERSTANDING THAT CERTAIN OF THE SERVICES AND CERTAIN FEATURES OF THE WEBSITE MAY NOT FUNCTION PROPERLY WITHOUT THE AID OF COOKIES. IF YOU REFUSE COOKIES, YOU ASSUME ALL RESPONSIBILITY FOR ANY RESULTING LOSS OF FUNCTIONALITY.

- **Personal Information.** Through your use of or visits to our websites, you may be required or requested to provide personally identifiable information (hereafter "Personal Information") to us. Personal Information is any piece of information which can potentially be used to uniquely identify, contact, or locate a single person. Such information includes, without limitation: (1) "Contact Data" (such as your name, mailing address and e-mail address); (2) "Demographic Data" (such as your age, gender, profession, education level, relationship status, religious affiliation, country, state, city and likes and dislikes); and (3) "Financial Data" (such as your credit/debit card number and expiration date). We do not collect Personal Information from you through this Website without first asking you to provide it. The Website does not gather Personal Information from you without your knowledge. We may supplement the Personal Information you provide to us with additional personal information gathered from public sources or from third parties (e.g., consumer reporting agencies) who may lawfully provide such information to us. You are under no obligation to provide Personal Information to us, with the caveat that your refusal to do so may prevent you from using certain of the features and services available on the Website or from purchasing some or all of our products.
- **Credit Card Information.** Credit card information collected at registration or for shopping cart orders is used only to process payment for the transaction and, generally, is not retained by us. You may, however, voluntarily elect to securely store your credit card information for your convenience in order to pay for future orders. In addition, if you register with us as an Advocate or participate in an auto-delivery program, your credit card information will be securely stored in order to pay for auto-delivery or standing orders, and to pay any renewal fees that you have agreed in advance to pay as they become due. You may add, edit, and delete your stored card information.
- **Advocate and Customer Registration.** In order to become an Advocate, an applicant must provide Personal Information to us. We also may require an applicant's taxpayer identification number (Social Security Number or Federal Tax ID Number) so that we may prepare and file necessary non-employee compensation forms for the IRS. Certain customers may be required to register in order to purchase products directly from us ("Registered Customers"). Registered Customers will be required to provide Personal Information. We use this information to maintain contact with Advocates and Registered Customers, and to process Advocate and Registered Customer orders.
- **Product or Service Purchases.** When a customer, Registered Customer, or Advocate purchases products or services from us through any of our websites, the purchaser must provide us with Personal Information. This information is used for billing and payment purposes and to fill orders.
- **Information that you make Public.** The Website may contain features (e.g. public profiles, forums, and message boards) that permit you to upload, post, transmit, display, perform or distribute content, information or other material, including some of your Personal Information.

Any information that you choose to disclose by means of such features becomes public information over which H&G is unable to exercise control. You should exercise caution when deciding to disclose your Personal Information by means of such features, and you agree to assume all responsibility for doing so.

### **Information Obtained from Third Party Sources**

We may receive information about you such as contact information and demographics information from other sources. In addition, we may combine information you give us with information from these sources. The types of information and sources of such information include without limitation the following categories:

- **Vendors.** We may receive contact information and demographic information that you provide to or through our vendors, such as through our email and text message campaigns.
- **Your H&G Independent Advocate (if applicable).** Information such as account or demographic information that is submitted by your H&G Independent Advocate on your behalf.
- **Payment Service Providers.** Payment information such as updated credit card number and expiration dates from your bank or credit card company which we use to keep our records current and service you better.
- **Delivery Service Providers.** Delivery details such as updated delivery, contact information, and address information from our carriers or other third parties which we use to keep our records current, process orders, deliver your next purchase, and service you better.
- **Social Media Services.** Information that you publicly post on our and your social media pages (e.g., our Facebook®, Instagram®, and Twitter® pages), such as your contact and demographic information, such as likes, interests, preferences, comments, suggestions, and opinions, general feedback, and content.
- **Other Third-Party Sources (Including Data Aggregators and Public Databases).** Transactional data from third party purchases; contact information, demographics information, including profile data; information about products or services purchased from other companies.

### **Information Use and Disclosure Practices**

- **Traffic Data and Information Gathered Using Cookies.** H&G analyzes Traffic Data and information gathered using Cookies to help H&G better understand who is using the Website and how they are using it. By identifying patterns and trends in usage, H&G is able to better design the Website to improve your experience, and to serve you more relevant and interesting content. From time to time, H&G may release Traffic Data and information gathered using Cookies in the aggregate, such as by publishing a report on trends in the usage of the Website. H&G does not attempt to link information gathered using Cookies to Personal Information.
- **Personal Information.** Personal Information that is collected from customers, Advocates and Registered Customers through Advocate and Customer Registration, Product or Services Purchases and/or Surveys is used and disclosed as described in this Privacy Policy. Except as specifically set forth in this Privacy Policy, H&G DOES NOT share Personal Information. H&G may share aggregated information from time to time with its partners, vendors or other third parties. When such aggregate information is shared by H&G, no Personal Information is shared.
- **Disclosure Practices.** Except under the following circumstances and otherwise as set forth in this Privacy Policy, H&G will keep your Personal Information private and will not sell it to or share it

with third parties.

- **Disclosure in Connection with Services.** H&G discloses Personal Information to those who help it provide Services, including those who perform technical, administrative and data processing tasks such as hosting, billing, fulfillment, and data storage and security.
- **By Law or to Protect Rights.** H&G discloses Personal Information when required to do so by law, or in response to a subpoena or court order, or when H&G believes in its sole discretion that disclosure is reasonably necessary to protect the property or rights of H&G, third parties or the public at large.
- **Legally Required Law Enforcement, Judicial and Administrative Agency Disclosures.** H&G will provide confidential and personally identifiable information as necessary to comply with judicial and administrative orders, subpoenas, Civil or Criminal Investigative Demands, Administrative and Regulatory Demands and other legal obligations. In order for H&G to conduct business in certain jurisdictions, H&G must disclose certain personally identifiable and confidential information to regulatory authorities in such jurisdictions. Such information may include, but is not limited to, income information and personally identifiable information.
- **Business Transfers; Bankruptcy.** H&G reserves the right to transfer all Personal Information in its possession to a successor organization in the event of a merger, acquisition, or bankruptcy or other sale of all or a portion of H&G's assets. Other than to the extent ordered by a bankruptcy or other court, the use and disclosure of all transferred Personal Information will be subject to this Privacy Policy, or to a new privacy policy if you are given notice of that new privacy policy and an opportunity to affirmatively opt-out of it. Personal Information submitted or collected after a transfer, however, may be subject to a new privacy policy adopted by H&G's successor organization.
- **Unpaid Accounts.** If you fail to pay any balance owed to H&G, we may, as permitted by law, report your Personal Information, including without limitation your unpaid balance, to consumer credit reporting services, collection agencies and others.
- **Invite a Friend.** When you invite family or friends to join the H&G network or to attend a H&G home party, H&G will send an email on your behalf to the indicated recipient. Your name and email address will appear in the "From" line of such email.
- **Lead Assignment and Advocate Locator Features.** H&G occasionally will assign prospective sales and prospective Advocate leads to H&G Advocates. In these cases, we will provide the prospective customer or Advocate with the appropriate Advocate's name and contact information and/or provide an Advocate with the prospective customer's or Advocate's name and contact information. In addition, H&G has an Advocate Locator feature on its website. Pursuant to this feature, a prospective customer or prospective Advocate can locate a nearby H&G Advocate. In order to make the Advocate Locator feature and the lead assignments effective, the company will provide the prospective customer or prospective Advocate with the appropriate Advocate's name and contact information, which may include his/her telephone number, address, and/or email address.
- **Downline Activity/Genealogy Reports.** As a social selling company, H&G provides certain information to Advocates regarding other Advocates and Registered Customers enrolled in an Advocate's downline marketing organization (sales team). To help Advocates in H&G's social selling program manage their independent businesses, we provide our Advocates with some of the Personal Information of the other Advocates whom they have personally sponsored/enrolled as well as other Advocates who are on their marketing teams. If you enroll as a H&G Advocate or register as a H&G customer, your name, address, telephone

number, and email address, as well as data relating to your sales, purchases, and recruitment activity will be disclosed to the H&G Advocate who sponsored you and to other H&G Advocates who are upline to you and your sponsoring Advocate. No other Personal Information will be shared with H&G Advocates. Such information is shared via the Advocate Portal. Information relating to downline Advocates is made available to H&G Advocates subject to a confidentiality and non-solicitation covenant in the agreement that each Advocate enters into with H&G. However, H&G does not warrant that other Advocates will adhere to the confidentiality and non-solicitation covenants, and H&G shall not be responsible for Advocates' violation of these covenants. By enrolling as an H&G Advocate or registering as a H&G customer, you consent to the disclosure of your Personal Information as described in this paragraph.

- **Surveys.** It may become necessary to conduct surveys of our customers or Advocates. Should we deem it necessary to conduct a survey, we may outsource the survey to a third party. We will provide the third-party survey company with your personal information as is necessary for the third-party survey company to conduct the survey and to those third parties whom we engage to review and analyze the results of the survey. We will not provide your social security number, credit card or banking information to the survey provider.

#### **Communications from Us**

- **Special Offers and Updates.** By enrolling as an Advocate, registering as a customer, or making a purchase or other inquiry through the Website, you consent to receive periodic email and other communications from us and from other H&G Advocates. For example, H&G sends all new Advocates and Registered Customers a welcoming email to verify password, username, and acceptance of the Advocate Agreement or Customer Agreement. All Advocates and Registered Customers will occasionally receive information on products, services, special deals, and a newsletter. Customers who have not registered with H&G and who grant permission will also receive occasional information on products, services, special deals, and the like.
- **Service Announcements.** On rare occasions it is necessary to send out a strictly service-related announcement. For instance, if our service is temporarily suspended for maintenance, we might send Advocates and/or customers an email. Generally, Advocates may not opt-out of these communications, though they can deactivate their account. However, these communications are not promotional in nature.
- **Advocate and Customer Service.** H&G communicates with Advocates and customers via email, regular mail and telephone on a regular basis to provide requested services and regarding issues relating to their H&G business. H&G communicates with other customers with respect to products or services purchased by such customers from H&G. Such communications may be by email, regular mail or telephone.

#### **Online Advertising**

We may display advertising on our Website and partner with third parties to manage advertising on other websites for our products and services. We may also partner with third parties, including business partners, advertising networks, and other advertising service providers, who gather information about you on our Sites and other sites to provide you with advertisements on the Website and elsewhere online based on your browsing history and tailored to your interests, preferences, and characteristics. Cookies or other similar technologies may be used to provide you with advertising based upon your browsing activities and interests. We are not responsible for the privacy practices of these third parties, and the

information practices of these third parties are not covered by this Policy.

Some third parties collect information about users of our Website to provide interest-based advertising on our Website and elsewhere, including across browsers and devices. These third parties may use the information they collect on our Website to make predictions about your interests in order to provide you with ads (from us and other companies) across the Internet. Some of these third parties may participate in industry-developed programs designed to provide consumers with choices about whether to receive targeted advertising. Due to differences between using apps and websites on mobile devices, you may need to take additional steps to disable targeted ad technologies in mobile apps. Many mobile devices allow you to opt out of targeted advertising for mobile apps using the settings within the mobile app or your mobile device. For more information, please check your mobile settings. You also may uninstall our apps using the standard uninstall process available on your mobile device or app marketplace.

To opt out of interest-based advertising across browsers and devices from companies that participate in the Digital Advertising Alliance or Network Advertising Initiative opt-out programs, please visit the websites operated by the Network Advertising Initiative (<http://www.networkadvertising.org/choices/>) and the Digital Advertising Alliance (<http://www.aboutads.info/choices/>). You may also be able to opt out of interest-based advertising through the settings within the mobile app or your mobile device, but your opt-out choice may apply only to the browser or device you are using when you opt out, so you should opt out on each of your browsers and devices if you want to disable all cross-device linking for interest-based advertising. Please note that even if you use an industry-based opt-out for interest-based advertising, you will continue to receive generic advertisements and your experience on our Website may be degraded.

#### **Notice to California Residents**

- **Your Privacy Rights.** Residents of the State of California (under California Civil Code Section 1798.83) have the right to request from companies conducting business in California a list of all third parties, if any, to which the company has disclosed personal information during the preceding year for direct marketing purposes (e.g., requests made in 2019 will receive information about 2018 sharing activities). We comply with this law by offering California residents the ability to tell us not to share your personal information with third parties for their direct marketing purposes. To make such a request, please email us at [customer@hughandgrace.com](mailto:customer@hughandgrace.com). You must include the name of this Site and “California Resident” as the subject line, and your full name, e-mail address, and postal address in your message. Please note that any request under this paragraph will be limited to our use and disclosure of your Personal Information. You will need to make the same request of your H&G Advocate if you would like to obtain information about any disclosure that she or he has made of your personal information.
  
- **California Consumer Privacy Act Notice.** Residents of California have certain rights with respect to their Personal Information.
  - We do not sell your Personal Information to any third party or parties. Although we do not sell your Personal Information to any third parties, you have the right to request that we not sell your Personal Information. To make this request click on this link: [Do Not Sell My Personal Information](#).
  - You have the right to request that we disclose to you the specific pieces of Personal

Information that we have collected about you. To request such information, submit a request to us at [customercare@hughandgrace.com](mailto:customercare@hughandgrace.com), or via [www.hughandgrace.com](http://www.hughandgrace.com) or call us at (800) 611-5669. If you are an H&G Advocate, you may submit a request through your Replicated Website Portal. You will be required to verify your identity by providing us with your name, mailing address, customer or Advocate ID Number (if applicable), and the last four digits of your credit card. Upon receipt of your request and verification of your identity, we will provide you with all the information that we have that is responsive to your request. Such information will be provided to you at no charge to you and within 45 days of your request.

- You have the right to request that we permanently delete your Personal Information from our records. To request that your Personal Information be deleted from our records, submit your request to us via [customercare@hughandgrace.com](mailto:customercare@hughandgrace.com), or via [www.hughandgrace.com](http://www.hughandgrace.com) or call us at (800) 611-5669. You will be required to verify your identity by providing us with your name, mailing address, and the last four digits of your credit card.
- California law requires that we disclose information regarding the categories of Personal Information that we have collected about California consumers, the categories of sources from which the information was collected, the business or commercial purposes for which the information was collected, and the categories of parties with whom we share Personal Information.

Categories of Personal Information	Categories of Sources	Examples of Uses	Categories of 3 <sup>rd</sup> Parties with Whom We May Share Such Information
Contact Information and Identifiers: Name, Customer ID Number, Advocate ID Number shipping address, billing address, mailing address, telephone number, and email address.	<p>You (e.g., forms you complete on our sites or profiles you create in our applications.</p> <p>Indirectly/automatically collected from you through use of our services.</p> <p>Service providers.</p> <p>Affiliates and partners.</p> <p>Third parties.</p> <p>H&amp;G Independent Advocates (Advocates).</p>	<p>Providing you with the products, services, and support you request.</p> <p>Processing your transactions and shipping your orders.</p> <p>Communicating with you about your account or transaction, changes to our policies and other administrative matters, or your questions or comments.</p> <p>To better understand your interests in order to provide you with promotional information, relevant content, surveys, questionnaires, and other materials.</p> <p>Improving our products, services and operations.</p> <p>Ensuring compliance with</p>	<p>Service providers.</p> <p>Affiliates and partners.</p> <p>Third parties.</p> <p>H&amp;G Independent Advocates.</p>

		<p>our Policies and Procedures and the law, or as we believe is necessary to protect, enforce or defend the legal rights, privacy, safety or property of ourselves and others.</p> <p>To validate sales made by H&amp;G Independent Advocates.</p> <p>To help H&amp;G Independent Advocates search for, communicate with and validate customers in our systems.</p> <p>For our compliance purposes.</p> <p>To support the operations of H&amp;G Independent Advocates, and to maintain proper functioning of the H&amp;G Compensation Plan.</p>	
<p>Education, employment history, medical information, or health information (i.e., personal information categories described in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).</p>	<p>You (e.g., forms you complete on our sites or profiles you create in our applications.</p> <p>Service providers.</p> <p>Affiliates and partners.</p> <p>Third parties.</p> <p>H&amp;G Independent Advocates (Advocates).</p>	<p>Providing you with the products, services, and support you request.</p> <p>To better understand your interests in order to provide you with promotional information, relevant content, surveys, questionnaires, and other materials.</p> <p>Improving our products, services and operations.</p> <p>Ensuring compliance with our Policies and Procedures and the law, or as we believe is necessary to protect, enforce or defend the legal rights, privacy, safety or property of ourselves and others.</p>	<p>Service providers.</p> <p>Affiliates and partners.</p> <p>H&amp;G Independent Advocates.</p>
<p>Bank account number, credit card number, debit card number, or any other financial information (i.e., personal information categories described in the California Customer Records</p>	<p>You (e.g., forms you complete on our sites or profiles you create in our applications.</p> <p>Service providers.</p>	<p>Providing you with the products, services, and support you request.</p> <p>Processing your transactions and shipping your orders.</p>	<p>Service providers.</p> <p>Third parties.</p> <p>Merchants (for order fulfillment).</p>

<p>statute (Cal. Civ. Code § 1798.80(e)).</p>	<p>Affiliates and partners.</p> <p>Third parties.</p> <p>Merchants.</p>	<p>Communicating with you about your account or transaction, changes to our policies and other administrative matters, or your questions or comments.</p> <p>Ensuring compliance with our Policies and Procedures and the law, or as we believe is necessary to protect, enforce or defend the legal rights, privacy, safety or property of ourselves and others.</p> <p>To validate sales made by H&amp;G Independent Advocates.</p> <p>To help H&amp;G Independent Advocates search for, communicate with and validate customers in our systems.</p> <p>For our compliance purposes.</p> <p>To support the operations of H&amp;G Independent Advocates, and to maintain proper functioning of the H&amp;G Compensation Plan.</p>	
<p>Characteristics of protected classifications under California or federal law (such as race, gender, and national origin).</p>	<p>You (e.g., forms you complete on our sites or profiles you create in our applications.</p> <p>Service providers.</p> <p>Affiliates and partners.</p> <p>Third parties.</p>	<p>Providing you with the products, services, and support you request.</p> <p>To better understand your interests in order to provide you with promotional information, relevant content, surveys, questionnaires, and other materials.</p> <p>Ensuring compliance with our Policies and Procedures and the law, or as we believe is necessary to protect, enforce or defend the legal rights, privacy, safety or property of ourselves and others.</p>	<p>Service providers.</p> <p>Third parties.</p> <p>Affiliates and partners.</p>

		<p>For our compliance purposes.</p> <p>To support the operations of H&amp;G Independent Advocates, and to maintain proper functioning of the H&amp;G Compensation Plan.</p>	
<p>Commercial information (such as transaction data).</p>	<p>You.</p> <p>Indirectly/automatically collected from you through use of our services.</p> <p>Service providers.</p> <p>Affiliates and partners.</p> <p>Third parties.</p> <p>H&amp;G Independent Advocates (Advocates).</p>	<p>Providing you with the products, services, and support you request.</p> <p>Processing your transactions and shipping your orders.</p> <p>Communicating with you about your account or transaction, changes to our policies and other administrative matters, or your questions or comments.</p> <p>To better understand your interests in order to provide you with promotional information, relevant content, surveys, questionnaires, and other materials.</p> <p>Improving our products, services and operations.</p> <p>Ensuring compliance with our Policies and Procedures and the law, or as we believe is necessary to protect, enforce or defend the legal rights, privacy, safety or property of ourselves and others.</p> <p>To validate sales made by H&amp;G Independent Advocates.</p> <p>To help H&amp;G Independent Advocates search for, communicate with and validate customers in our systems.</p> <p>For our compliance purposes.</p>	<p>Service providers.</p> <p>Affiliates and partners.</p> <p>Third parties.</p> <p>H&amp;G Independent Advocates.</p>

		To support the operations of H&G Independent Advocates, and to maintain proper functioning of the H&G Compensation Plan.	
Biometric information (such as facial geometry).	You  Service providers.	Providing you with the products, services, and support you request.  To better understand your interests in order to provide you with promotional information, relevant content, surveys, questionnaires, and other materials.  Improving our products, services and operations.	Service providers.  Affiliates and partners.  Third parties.
Internet or other electronic network activity information (such as browsing history, search history, or information regarding a consumer’s interaction with an internet website, application, or advertisement).	You (e.g., forms you complete on our sites or profiles you create in our applications.  Indirectly/automatically collected from you through use of our services.  Service providers.  Affiliates and partners.  Third parties.	Providing you with the products, services, and support you request.  Communicating with you about your account or transaction, changes to our policies and other administrative matters, or your questions or comments.  To better understand your interests in order to provide you with promotional information, relevant content, surveys, questionnaires, and other materials.  Improving our products, services and operations.  To support the operations of H&G Independent Advocates, and to maintain proper functioning of the H&G Compensation Plan.	Service providers.  Affiliates and partners.  Third parties.
Geolocation Data (general location and precise GPS location).	You (e.g., forms you complete on our sites or profiles you create in our applications.  Indirectly/automatically collected from you through use of our services.	Providing you with the products, services, and support you request.  Processing your transactions and shipping your orders.  To better understand your interests in order to provide	Service providers.  Affiliates and partners.  Third parties.

	<p>Service providers.</p> <p>Third parties.</p>	<p>you with promotional information, relevant content, surveys, questionnaires, and other materials.</p> <p>Improving our products, services and operations.</p>	
<p>Sensory information (such as audio recordings if you call our customer service).</p>	<p>You.</p> <p>Indirectly/automatically collected from you through use of our services.</p> <p>Service providers.</p> <p>Third parties.</p>	<p>Providing you with the products, services, and support you request.</p> <p>Processing your transactions and shipping your orders.</p> <p>Communicating with you about your account or transaction, changes to our policies and other administrative matters, or your questions or comments.</p> <p>To better understand your interests in order to provide you with promotional information, relevant content, surveys, questionnaires, and other materials.</p> <p>Improving our products, services and operations.</p> <p>To validate sales made by H&amp;G Independent Advocates.</p> <p>To help H&amp;G Independent Advocates search for, communicate with and validate customers in our systems.</p> <p>For our compliance purposes.</p> <p>To support the operations of H&amp;G Independent Advocates, and to maintain proper functioning of the H&amp;G Compensation Plan.</p>	<p>Service providers.</p> <p>Affiliates and partners.</p> <p>Third parties.</p>
<p>Inferences about you.</p>	<p>You (e.g., forms you complete on our sites or profiles you create in our applications).</p>	<p>Providing you with the products, services, and support you request.</p>	<p>Service providers.</p> <p>Affiliates and partners.</p>

	Indirectly/automatically collected from you through use of our services.  Service providers.  Third parties.	To better understand your interests in order to provide you with promotional information, relevant content, surveys, questionnaires, and other materials.  Improving our products, services and operations.  To validate sales made by H&G Independent Advocates.  To support the operations of H&G Independent Advocates, and to maintain proper functioning of the H&G Compensation Plan.	Third parties.
Other information that identifies or can be reasonably associated with you (such as user-generated content).	You (e.g., forms you complete on our sites or profiles you create in our applications).  Indirectly/automatically collected from you through use of our services.  Service providers.  Third parties.	To better understand your interests in order to provide you with promotional information, relevant content, surveys, questionnaires, and other materials.	Service providers.  Affiliates and partners.  Third parties.

- In the 12 months preceding the revision date of this Privacy Policy, we have not sold any Personal Information.
  - We do not discriminate against consumers as a result of a consumer’s exercise of any of his or her rights listed in this section. For example, we will not, as a result of a consumer’s exercise of any rights listed in this section:
    - Deny goods or services to the consumer;
    - Charge different prices or rates for goods or services;
    - Provide a different level or quality of goods or services; or
    - Suggest in any way that a consumer will receive a different price or rate for goods or services or a different level or quality of goods or services.
  - We may provide discounts or other incentives to customers who provide us with certain of their Personal Information. For example, we may offer a discount to a consumer who provides her contact information and payment information in order to register with us.
- To exercise any of your rights under this section, contact us at (800) 611-5669 or
- [customercare@hughandgrace.com](mailto:customercare@hughandgrace.com), or via [www.hughandgrace.com](http://www.hughandgrace.com).

**Notice to Nevada Residents**

Residents of Nevada have certain rights with respect to your Personal Information.

- You have the right to know that we do not sell any of your Personal Information to any third party or parties.
- You have the right to request that we not sell any of your Personal Information. Although we do not sell your Personal Information to any third parties, you have the right to submit a request to us directing us not to sell any of your Personal Information that we have collected from you or will collect from you in the future to any third party or parties. You may make such a request by sending an email to us at [NevadaUnsubscribe@hughandgrace.com](mailto:NevadaUnsubscribe@hughandgrace.com). Please include the following information in your request: Your name, your email address, and, if applicable, your H&G Advocate or Customer Number. Upon our receipt and verification of your identity, we will not sell your Personal Information. Within 60 days of our receipt of your request, we will respond to you.
- We collect the following types of Personal Information from visitors who browse our website: None.
- We collect the following types of Personal Information (“Covered Information”) from visitors who purchase products from us or enroll as Advocates through our websites:
  - First name, middle name or middle initial, and last name;
  - Home or other physical mailing address;
  - Credit card or other payment information;
  - Email address;
  - Telephone number; and
  - Social Security Number (Advocates Only).
- We share Covered Information only as specified in this Privacy Policy.
- If you wish to review, update or otherwise make changes or request that changes be made to the Covered Information you have provided to us, you may do so as specified in “Making Changes to Your Personal Information” below.
- If we ever change the types of Covered Information that we collect from you, with whom we share it, or the process by which you may review and request or make changes to your Covered Information that is collected and maintained by us, we will notify you as described in the “Changes to this Privacy Policy” below.

#### Miscellaneous

- **Dispute Resolution.** This privacy policy is governed by the laws of the State of California. The offer extended by this Agreement, and any acceptance of its terms, shall occur in Los Angeles County, State of California. Any dispute arising from or relating to this privacy policy shall be brought in the state or federal courts residing in Los Angeles County, State of California. Each party to a dispute arising from or relating to this privacy policy shall bear his/her/its own attorney’s fees, costs, and expenses. **If a visitor to this site wishes to bring an action for the breach of this privacy policy, he/she shall do so on an individual basis. Visitors waive all rights to bring an action on a class or consolidated basis.** If a visitor to this site is also an H&G Advocate and combines claims under this privacy policy with claims that are subject to H&G’s Terms & Policies that are applicable to Advocates, the dispute resolution provisions of the H&G Terms & Policies shall govern.
- **Links.** H&G’s websites may contain links to other sites. Please be aware that H&G is not responsible for the privacy practices of such other sites. We encourage users to be aware when they leave our site and to read the privacy statements of each and every website that collects Personal Information. This privacy statement applies solely to information collected by H&G websites.

- **Security.** H&G has implemented and maintains reasonable security procedures and practices to protect against the unauthorized access, use, modification, destruction or disclosure of your Personal Information.
- **Lost or Stolen Information.** You must promptly notify us if your credit, banking, other financial information, username or password is lost, stolen or used without permission. In such an event, we will remove that credit card number, bank account information, other financial institution information, username or password from your account.
- **Promotional Activities.** From time to time, H&G may conduct contests, giveaways and other promotions (collectively, "Promotional Activities"). Any information submitted in connection with Promotional Activities will be treated in accordance with this Privacy Policy. From time to time, H&G may also ask you to participate in surveys designed to help Hugh & Grace improve the Websites, its products, services, or the Hugh & Grace social selling program. Any Personal Information provided to Hugh & Grace in connection with any survey will be used only in relation to that survey and will be disclosed to third parties not bound by this Privacy Policy only in aggregated form.
- **Changes to this Privacy Policy.** Hugh & Grace reserves the right to amend or change this Privacy Policy at any time at its sole discretion. It is your responsibility to periodically access this Privacy Policy by clicking on the [Privacy Policy](#) link at our home page. You can determine the date this Privacy Policy was last updated by referring to the effective date found at the end of the policy. When material changes or amendments are made to the Privacy Policy, we will announce the same at our home page for a period of 30 days following implementation of the amended Privacy Policy.
- **Making Changes to Your Personal Information.** Advocates and Registered Customers may update their personal information as necessary by logging into their H&G online Advocate Portal, which allows them to access and edit their registration account information. In addition, Advocates and Registered Customers may contact us at [customercare@hughandgrace.com](mailto:customercare@hughandgrace.com) to update their profiles.
- **Online Privacy Policy Only.** This Privacy Policy applies only to information collected through the Website. It does not apply to information collected offline.
- **Questions.** Questions regarding this Privacy Policy should be directed to [customercare@hughandgrace.com](mailto:customercare@hughandgrace.com).
- **Effective Date.** The effective date of this Privacy Policy is May 25, 2020.