

## THE INSTITUTIONAL RISK ANALYST PRIVACY POLICY

We receive, collect and store any information you (the “User”) enter on our website or provide us in any other way. In addition, we collect the Internet protocol (IP) address used to connect your computer to the Internet; login; e-mail address; password; computer and connection information and purchase history. We may use software tools to measure and collect session information, including page response times, length of visits to certain pages, page interaction information, and methods used to browse away from the page. We also collect personally identifiable information (including name, email, password, communications); payment details (including credit card information), comments, feedback, product reviews, recommendations, and personal profile.

When you conduct a transaction on our website, as part of the process, we collect personal information you give us such as your name, address and email address. Your personal information will be used for the specific reasons stated above only.

*We collect such Non-personal and Personal Information for the following purposes:*

- 1. To provide and operate the services on our web site;*
- 2. To provide our Users with ongoing customer assistance and technical support;*
- 3. To be able to contact our Users with general or personalized service-related notices and promotional messages;*
- 4. To create aggregated statistical data and other aggregated and/or inferred Non-personal Information, which we or our business partners may use to provide and improve our respective services;*
- 5. To comply with any applicable laws and regulations.*

Our company is hosted on the Wix.com platform. Wix.com provides us with the online platform that allows us to sell our products and services to you. Your data may be stored through Wix.com’s data storage, databases and the general Wix.com applications. They store your data on secure servers behind a firewall.

All direct payment gateways offered by Wix.com and used by our company adhere to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, MasterCard, American Express and Discover. PCI-DSS requirements help ensure the secure handling of credit card information by our store and its service providers.

We may contact you to notify you regarding your account, to troubleshoot problems with your account, to resolve a dispute, to collect fees or monies owed, to poll your opinions through surveys or questionnaires, to send updates about our company, or as otherwise necessary to contact you to enforce our User Agreement, applicable national laws, and any agreement we may have with you. For these purposes we may contact you via email, telephone, text messages, and postal mail.

If you would like to: access, correct, amend or delete any personal information we have about you, you are invited to contact us at: [rcwhalen@theinstitutionalriskanalyst.com](mailto:rcwhalen@theinstitutionalriskanalyst.com) or send us mail to: Whalen Global Advisors LLC, 348 W57th Street, Suite 342, New York, NY 10019