

PRIVACY POLICY

Bright Beginnings Financial & My Financial Dominance

Effective Date: February 15, 2026

1. INTRODUCTION

Bright Beginnings Financial and My Financial Dominance (collectively, "we," "us," "our," or "the Company") are committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you use our services, websites, client portals, or communicate with us. By using our services, you consent to the data practices described in this policy.

2. INFORMATION WE COLLECT

Personal Information: We collect personal information that you voluntarily provide when engaging our services, including:

1. Contact information (name, email address, phone number, mailing address)
2. Financial information (income, debt levels, credit history, bank account details, business revenue)
3. Identification information (Social Security Number, driver's license, date of birth, Tax ID)
4. Business information (business name, structure, industry, years in operation)
5. Employment information (employer name, position, salary)
6. Payment information (credit card numbers, billing address)
7. Communication records (emails, messages, consultation notes, recorded calls)

Automatically Collected Information: When you access our websites or client portals, we automatically collect:

8. Device information (IP address, browser type, operating system)
9. Usage data (pages visited, time spent, click patterns)
10. Cookies and tracking technologies

3. HOW WE USE YOUR INFORMATION

We use the information we collect to:

11. Provide and deliver the financial services, consultations, and programs you purchased
12. Analyze your financial situation and develop customized strategies
13. Process payments and manage billing
14. Communicate with you about your services, appointments, and account

15. Send educational content, newsletters, promotional materials, and marketing communications
16. Improve our services, website, and client experience
17. Conduct research and analysis to better understand client needs
18. Comply with legal obligations and regulatory requirements
19. Prevent fraud, protect security, and enforce our Terms of Service
20. Respond to legal requests, court orders, or government inquiries

4. INFORMATION SHARING AND DISCLOSURE

We may share your information with:

21. **Service Providers:** Third-party vendors who assist in delivering services (payment processors, CRM platforms, email marketing services, credit monitoring services, document storage providers)
22. **Financial Partners:** Banks, lenders, credit bureaus, insurance providers, trust companies, or other financial institutions necessary to implement recommended strategies
23. **Professional Advisors:** Attorneys, accountants, tax professionals, or other consultants working on your behalf with your consent
24. **Legal Requirements:** Law enforcement, government agencies, or courts when required by law, subpoena, or court order
25. **Business Transfers:** Potential buyers, investors, or successors in the event of a merger, acquisition, sale of assets, or business reorganization
26. **Protection of Rights:** When necessary to enforce our Terms of Service, protect against fraud, defend legal claims, or protect the safety and rights of the Company, clients, or others

5. DATA SECURITY

We implement reasonable administrative, technical, and physical security measures to protect your personal information from unauthorized access, disclosure, alteration, or destruction. These measures include:

27. Encryption of sensitive data in transit and at rest
28. Secure servers and data centers with restricted access
29. Regular security assessments and vulnerability testing
30. Employee training on data protection and confidentiality
31. Password protection and multi-factor authentication

However, no method of transmission or storage is completely secure. While we strive to protect your information, we cannot guarantee absolute security. You are responsible for maintaining the confidentiality of your account credentials.

6. DATA RETENTION

We retain your personal information for as long as necessary to fulfill the purposes described in this Privacy Policy, comply with legal obligations, resolve disputes, and enforce our agreements. Financial and transaction records are typically retained for a minimum of seven (7) years to comply with regulatory and tax requirements. After the retention period expires, we will securely delete or anonymize your information.

7. YOUR RIGHTS AND CHOICES

Depending on your location, you may have certain rights regarding your personal information:

- 32. **Access:** Request a copy of the personal information we hold about you
- 33. **Correction:** Request correction of inaccurate or incomplete information
- 34. **Deletion:** Request deletion of your personal information, subject to legal retention requirements
- 35. **Opt-Out:** Unsubscribe from marketing communications by clicking the unsubscribe link in emails
- 36. **Portability:** Request transfer of your data to another service provider in certain circumstances

To exercise these rights, contact us at privacy@brightbeginningsfinancial.com. We will respond within thirty (30) days. Please note that certain rights may be limited by applicable law or our legitimate business needs.

8. COOKIES AND TRACKING TECHNOLOGIES

We use cookies, web beacons, and similar technologies to enhance user experience, analyze website traffic, and deliver personalized content. Cookies are small data files stored on your device. You can manage cookie preferences through your browser settings, but disabling cookies may limit certain website functionality.

9. THIRD-PARTY LINKS

Our websites and communications may contain links to third-party websites, services, or resources. We are not responsible for the privacy practices or content of these external sites. We encourage you to review their privacy policies before providing any personal information.

10. CHILDREN'S PRIVACY

Our services are not intended for individuals under the age of eighteen (18). We do not knowingly collect personal information from minors. If we become aware that we have inadvertently collected information from a child, we will promptly delete it.

11. INTERNATIONAL DATA TRANSFERS

Your information may be transferred to and processed in countries other than your country of residence, including the United States and the United Arab Emirates. These

countries may have different data protection laws. By using our services, you consent to the transfer of your information to these jurisdictions.

12. CALIFORNIA PRIVACY RIGHTS

California residents have additional rights under the California Consumer Privacy Act (CCPA), including:

- 37. The right to know what personal information we collect, use, and disclose
- 38. The right to request deletion of personal information
- 39. The right to opt-out of the sale of personal information (we do not sell personal information)
- 40. The right to non-discrimination for exercising CCPA rights

To submit a CCPA request, email privacy@brightbeginningsfinancial.com or call our privacy hotline.

13. CHANGES TO THIS PRIVACY POLICY

We reserve the right to update this Privacy Policy at any time to reflect changes in our practices, technology, legal requirements, or business operations. The updated policy will be posted on our website with a revised effective date. Material changes will be communicated via email to active clients. Continued use of our services after changes constitutes acceptance of the updated policy.

14. CONTACT INFORMATION

For questions, concerns, or requests regarding this Privacy Policy or our data practices, please contact us:

Email: privacy@brightbeginningsfinancial.com

Address: Bright Beginnings Financial, Privacy Department, [Your Business Address]

Phone: [Your Business Phone Number]

BY USING OUR SERVICES, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY POLICY AND AGREE TO OUR COLLECTION, USE, AND DISCLOSURE OF YOUR INFORMATION AS DESCRIBED HEREIN.