

# Privacy Policy

## Introduction

Tava Ventures, Inc., dba 40Plus-Life ("40Plus-Life," "we," "our," or "us") respects the privacy of our users ("User," "you"). This Privacy Policy explains how we collect, use, disclose, and protect your personal information through our websites, mobile applications, and other media forms.

By using our services or applications, you consent to the collection, recording, storage, use, and processing of your personal information in accordance with this Privacy Policy. Please read it carefully. If you do not accept this Privacy Policy, you should not use our website or applications.

## Third-Party Websites

For the convenience of our visitors, this Website may contain links or widgets to third-party websites that we believe may provide useful information or enhance your experience. The policies and procedures described in this Privacy Policy do not apply to those third-party websites. We encourage you to review the privacy policies of any third-party websites you visit. 40Plus-Life does not control and is not responsible for the privacy practices or content of those websites.

## Information We Collect

### Information You Provide

We collect information you voluntarily provide through our website or applications. This may occur when you:

- Create or register an account
- Contact us by email
- Request information
- Join our mailing list
- Enter promotions or contests
- Purchase products or services
- Submit payment or billing information

By providing personal information, you represent that you have the legal right to provide such information. Please do not submit another person's personal information without their consent.

### Information Collected Automatically

We automatically collect certain information when you use our website or applications, including:

- IP address
- Browser type
- Operating system
- Device type
- Geolocation (where permitted)
- Referring webpages
- Pages visited
- Time spent on pages
- Visit duration
- Click history
- Device identifiers
- Browser activity and engagement data

This information may be associated with personal information you have previously provided.

## **Cookies and Tracking Technologies**

We and our third-party partners, including Google Analytics and Meta Pixel, use cookies, web beacons, tracking pixels, and similar technologies ("Cookies") to collect, track, store, and analyze your interactions with our website.

Cookies help us:

- Recognize your device
- Improve website functionality
- Enhance website security
- Analyze website traffic
- Personalize your experience
- Support marketing and advertising efforts
- Prevent fraud

Cookies are small files stored on your device rather than our servers. Most session cookies expire automatically when your browsing session ends.

We may also partner with selected third-party vendors, including Google Analytics and Meta, to provide analytics and remarketing services through the use of first-party and third-party cookies. These technologies help us analyze how users interact with our Website, determine the popularity of content, better understand user activity, measure advertising performance, and deliver advertisements that may be more relevant to your interests.

By accessing our Website, you consent to the collection and use of this information by these third-party providers as described in this Privacy Policy. We do not control and are not responsible for the privacy practices of these providers. We encourage you to review their privacy policies for additional information.

You may disable or manage cookies through your browser settings. However, disabling cookies may limit certain features or functionality of the Website.

For more information about opting out of interest-based advertising, please visit the Network Advertising Initiative's opt-out page.

## **How We Use Your Information**

We use personal information to:

- Provide and operate our platform and services
- Maintain user accounts
- Authenticate users
- Personalize content and recommendations
- Improve product development and platform functionality
- Provide customer and technical support
- Detect, investigate, and prevent fraud, abuse, or technical issues
- Analyze website traffic and improve user experience
- Send transactional and administrative communications
- Send marketing communications where permitted by law or with your consent
- Comply with applicable laws and regulations
- Respond to legal requests and assist law enforcement when required

## **Sharing and Disclosure**

We may share your personal information with:

- Third-party service providers that perform services on our behalf, including payment processors, hosting providers, analytics providers, data processing providers, email service providers, customer support providers, and marketing service providers.
- Merchants, affiliates, influencers, and business partners where necessary to administer commissions, transactions, contractual obligations, or provide our services.
- Advertisers and investors for business analysis and other lawful business purposes. Where permitted by applicable law, we may also share information for marketing purposes.
- Government agencies, law enforcement, courts, regulators, or other legal authorities when required by law or when necessary to protect our legal rights.

## **Business Transfers**

If we reorganize, merge, are acquired, sell all or part of our business or assets, or enter bankruptcy or another similar proceeding, your personal information may be transferred as part of that transaction. Any successor entity may continue to process your information in accordance with applicable law.

We do not sell your personal information except as otherwise permitted by applicable law.

## **Data Retention**

We retain personal information only as long as necessary to:

- Provide our services
- Fulfill the purposes described in this Privacy Policy
- Comply with legal obligations
- Resolve disputes
- Enforce our agreements

We may retain certain information longer where required or permitted by law, including for tax, accounting, fraud prevention, dispute resolution, or legal compliance purposes.

## **Your Rights**

Depending on your location, you may have the right to:

- Access your personal information
- Correct inaccurate information
- Delete your personal information
- Restrict or object to certain processing
- Receive your data in a portable format
- Withdraw consent for marketing communications

Users located in the European Union, European Economic Area, and the United Kingdom may have additional rights under the General Data Protection Regulation (GDPR).

California residents may have rights under the California Consumer Privacy Act (CCPA) and the California Privacy Rights Act (CPRA), including the right to know, access, correct, delete, and opt out of certain sharing of personal information.

Requests may be submitted to [support@40pluslife.com](mailto:support@40pluslife.com).

## **International Data Transfers**

We may store and process personal information in the United States or other countries where we or our service providers operate.

Where required by applicable law, we implement appropriate safeguards, including Standard Contractual Clauses (SCCs) and other recognized international transfer mechanisms, to protect personal information transferred outside the European Economic Area, the United Kingdom, and Switzerland.

## Security

We implement reasonable administrative, technical, and physical safeguards designed to protect personal information.

However, no method of electronic transmission or electronic storage is completely secure, and we cannot guarantee absolute security. Your use of our services is at your own risk.

## Children's Privacy

We do not knowingly collect personal information from individuals under the age of 18. Accounts determined to belong to minors may be suspended or terminated.

## Compliance

We comply with applicable privacy and data protection laws, including:

- General Data Protection Regulation (GDPR)
- California Consumer Privacy Act (CCPA)
- California Privacy Rights Act (CPRA)
- Standard Contractual Clauses (SCCs) and other recognized international transfer mechanisms
- Other applicable privacy laws in jurisdictions where we operate

## Updates to This Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be posted on our website or applications with an updated effective date. Your continued use of our services after the effective date constitutes your acceptance of the revised Privacy Policy.

## Contact Us

If you have questions about this Privacy Policy or our privacy practices, please contact us at [support@40pluslife.com](mailto:support@40pluslife.com).