

Privacy Policy

Last Updated: 11/27/2022

Sovereign Life (We”, “Us”, “Our” and/or “Company”) takes User and/or Client (“You”, “Your” and/or “Client”) privacy seriously and provides this Privacy Policy to clarify best practices since they relate to information collected and/or processed through www.sovereignlife.com (Our “Website” and/or “Site”).

This Privacy Policy (the “Privacy Policy” and/or “Policy”) explains what information we collect from you, why we collect it, how we process, use and/or disclose the Data we receive from you.

The Privacy Policy is construed in accordance with international data protection legislation together with any implementing regulations and sets out and executes key principles of data protection laws:

1. Lawfulness
2. Fairness and transparency
3. Purpose limitation
4. Data minimization
5. Accuracy
6. Storage limitation
7. Integrity and confidentiality (security)
8. Accountability

We only collect the personal data we need for our specified purposes as set out in the foregoing Privacy Policy. We periodically review the data we hold and delete anything we don't need.

We may update this Policy from time to time and we will post updates together with the most recent date of modification.

1. Collection of Your Personal Information

We may collect information from you when you visit our website, purchase a digital product, subscribe to our newsletter, respond to a survey, or fill out a form.

We may collect the following information: First Name and Family Name, Email address, and Phone number alone or together with other data. We may collect additional information about your use of the Website.

We recommend and encourage you to carefully consider the data you disclose. Please don't share sensitive information (such as credit card details, national identity numbers, religious denomination, health details, etc.) and/or when shared, please consider disclosing such information carefully.

2. Information Use and Processing

“Personally Identifiable Information” (the “Personal Information”) refers to details collected on the Internet about an individual consumer, including an individual's first and last name, a physical street address, an email address, a telephone number, or any other information that permits a specific individual to be contacted physically or online.

We use Personal Information to confirm that our Users receive quality products and/or services.

We collect information via the Site only to the extent that such information is provided by Users who voluntarily make a submission, subscribe, and use the Site.

We may use your Information to:

Contact you; Offer our services, products and/or new features of the website; Conduct research for the User experience enhancement purposes; Personalize the Site for you; To administer a contest, giveaway, promotion, survey or other site feature; Protect our legal rights and enforce our policies. Respond to your inquiries and communicate with you.

We may additionally use your Information in other ways naturally related to the circumstances during which you provided the information.

We will only process your personal information where we have legitimate legal grounds for doing so. The legal basis to process your personal information includes processing that is necessary for our legitimate interests, which are to:

Research, develop, fix, and make available new features for the Site.

Confirm your eligibility to use our Site.

Provide technical support to users and make sure that the Site is secure.

Verify Users' identities to restrict unauthorized and fraudulent use of our services and/or products.

Process or facilitate payment through third-party payment processing means.

Prevent breaches of our terms and policies or restrict harmful or illegal activity.

We might process data based on your permission (for instance, where you provide us with marketing consent), which can be withdrawn at any time by contacting us at the email address: info@sovereignlife.com

We work effortlessly to enhance the Site and add functionality, which we think will make it safer and more useful. New features may involve similar uses of your data to those determined above.

We regularly review data processing practices and will keep you updated if we decide to change anything.

We may send you information we think you may find useful, and you can opt-out of receiving further notifications or emails if you wish and please contact us regarding this matter at the following email: info@sovereignlife.com

3. Information Collected Automatically

When you visit our Site, our servers may automatically record information that your device sends whenever you visit the Site ("Log Data"). This Log Data may include information such as the computer's/Device's Internet Protocol (the "IP") address, browser type, access times and dates, and other statistics. We may use this information to monitor and analyze the Site and increase our Site's functionality and user-friendliness and better tailor the Site to our Users' needs.

We do not treat Log Data as Personal Information or use it in association with it, though we may aggregate, analyze, and evaluate such information.

Each time you open the Site, we collect information about how and when you use it (such as the time and dates, searches in the Site features and results you select, pages visited, Site crashes and other system activity). We use this information to improve the Site.

Like many websites, we may use "cookies" to collect information. A cookie is a small data file that we may transfer to your computer's hard disk for record-keeping purposes. We may use cookies to enable certain features of the website, to better understand how you interact and to monitor aggregate usage by visitors and web traffic routing on the website. You can instruct your browser, by changing its options, to stop accepting cookies or to prompt you before accepting a cookie from the websites you visit. If you do not accept cookies, however, our website's customization features may not function, and/or you may not be able to use all portions of the website or all functionality of the website.

Certain pages on our websites may contain "web beacons" (also known as Internet tags, pixel tags and clear GIFs). These web beacons allow Us or third parties to obtain information such as the IP address of the computer that downloaded the page on which the beacon appears, the URL of the page on which the beacon appears, the time the page containing the beacon was viewed, and the type of browser used to view the page.

4. Who Controls Your Personal Information?

"Sovereign Life" is a "Controller" of all personal data collected and used to provide Site and for any other purposes set out in this Privacy Policy. This means that we are responsible for deciding how and why your data is used and for ensuring that your data is handled legally and safely.

5. How Do We Share Information?

We will not share, sell, distribute, or otherwise disclose any of the Personal Information collected through the Site, except as described in this Privacy Policy or with your consent.

We may engage third-party companies and individuals to perform services on our behalf, including without limitation, to facilitate our Site and perform Site-related services (e.g., without limitation, maintenance services, database management, analytics, and improvement of the Site's features) or to assist us in analyzing how our Site is used. These third parties may have access to your Personal Information. We do not authorize these third parties to use your information for any purpose other than to provide the above services.

We may also disclose information about you that we have collected via the Site to the government or law enforcement officials or private parties as we, in our sole discretion, believe necessary or appropriate to respond to claims and legal processes (including but not limited to subpoenas), to protect the property and rights of the Company or any third parties, to protect the safety of the public or any person, or to prevent or stop activity we may consider to be, or to pose a risk of being illegal or unethical.

Where there is an investigation into alleged criminal behavior or to protect the vital interests of the Company or any other individual, we will cooperate with law enforcement inquiries. This may include preserving or disclosing any of your information, if we believe in good faith that it is necessary to comply with laws or regulations, or when we believe that disclosure is necessary to comply with a judicial proceeding, court order, request, etc.

We reserve the right to transfer information we have about you and that we have collected via the Site in the event we sell or transfer all or a portion of our business or assets. Should such a sale, business transition or change of ownership occur, such as a merger or acquisition by another company, or in the event of insolvency, we will use reasonable efforts to try to require that the transferee use the Personal Information you have provided through our Site in a manner that is consistent with this Privacy Policy. Any changes to this Privacy Policy during the process will be communicated to you through email.

6. Third Parties

We may share the information that we collect, with third parties such as contest sponsors, promotional and marketing partners, current and future affiliated companies, business partners and others whose products or services we think may interest you.

We engage trusted third-party service providers to provide services to us, such as hosting and maintenance of our servers and the website, database storage and management, e-mail management, storage marketing, etc. We will likely share your Personal Information with these third parties to enable them to perform these services for Us and for You.

7. Children's Information

We do not knowingly collect Personal Information from children under the age of 18. If a parent or guardian becomes aware that his or her child has provided us with such information without their consent, he or she should contact us at info@sovereignlife.com and upon receiving such an email we will remove the data.

If you are under 18, do not enter information on our Site. Thus, we encourage parents and legal guardians to monitor their children's internet use and to help enforce our Privacy Policy by instructing their children never to provide personal information on our Site without their permission.

COPPA (Children Online Privacy Protection Act) When it comes to the collection of personal information from children under 13, the Children's Online Privacy Protection Act (COPPA) puts parents in control. The Federal Trade Commission, the nation's consumer protection agency, enforces the COPPA Rule, which spells out what operators of websites

and online services must do to protect children's privacy and safety online. We do not specifically market to children under 13.

8. Information Security

We maintain administrative, technical, and physical safeguards for the Site designed to protect against the loss, misuse, or unauthorized access, disclosure, alteration, or destruction of the Personal Information we collect through the Site. However, we cannot guarantee that any information collected is perfectly secure. While we perform reasonable due diligence in selecting third-party providers associated with processing and data handling.

Regardless of where you are located, Company collects information, and processes and stores that information in databases stored on servers located in the United States.

We place great importance on the security of all information associated with our users and store such information securely with SSL (Secured Socket Layer) mechanism.

Remember that the submission of information over the internet and mobile networks is never entirely secure. We cannot guarantee the security of information you submit via the Site whilst it is in transit over the internet or mobile networks and any such submission is at your own risk.

9. How Long We Keep Your Information

By providing you with products and/or services, we might create records that contain your information. We manage our records to help us to serve our users in an efficient way and to comply with legal and regulatory requirements.

How long we keep records depends on the type of record, the nature of the activity, product or service and the applicable legal and regulatory requirements. How long we retain your information may change based on business or legal and regulatory requirements. If you are our Site user, we keep most of your data as long as you're using the Site and for six years after that to comply with the law and/or if we face a legal challenge. In some circumstances, we may keep data longer if we need to due to our legitimate interest and/or if the law requires.

Unless a longer retention period is required or permitted by law, we will only hold your Personal Information on our systems for the period necessary to fulfill the purposes outlined in this Policy, or until you request that the information be deleted in accordance with your right of erasure.

Even if we delete your Personal Information, we reserve the right to maintain a copy for legal, tax or regulatory purposes, but in such an event, we will do so only as long as necessary to fulfill those purposes. Please contact us via info@sovereignlife.com for more information.

Information that you submit via the Site is sent to and stored on secure servers located in the United States. Information submitted by you may be transferred by us to the third parties in the circumstances, which may be situated outside the United States (for instance European Economic Area (EEA), etc.) for Site maintenance purposes.

We keep your personal information as long as we need it for legitimate purposes and as permitted by applicable law. We delete or pseudonymize (remove information that identifies you) your information upon deletion of your Personal Information (following the safety retention window) unless:

We must keep it to comply with applicable law (for instance: the “traffic data” retention period is 1 year)

We must keep it to evidence our compliance with applicable law (for instance, records of consents to our Terms, Privacy Policy and other similar consents are kept for six years)

There is an issue, claim or dispute requiring us to keep the relevant information until it is resolved.

10. Legal Rights

When you are using our Site, you have the following rights:

Right to be informed: what personal data the Company is processing and why (we provide this information to you in this Privacy Policy).

Access: You have a legal right to request access to a copy of the personal information we have collected. For such information, contact us at info@sovereignlife.com

Deletion: We store your personal information for as long as necessary to provide our services and products. You have the right to request the deletion of your Personal Information if you believe we no longer need it for the purposes for which it was provided. Note, that we might keep a record of your request to ensure compliance with legal obligations. To request deletion of your Data, contact us at info@sovereignlife.com

Right of rectification: if the data held is inaccurate, you have the right to have it corrected. For such requests, contact us at info@sovereignlife.com

Marketing opt-out: You have the right at any time to prevent the use of your Personal Information for direct marketing purposes. If you no longer want to receive marketing messages, please let us know by writing to us at info@sovereignlife.com

Right to object to us processing information: You have a right to object to us processing any personal data that we process where we are relying on legitimate interests as the legal basis of our processing. If you request to exercise your right to object, if we have legitimate grounds to carry on processing your data, we will be able to continue to do so. Otherwise, we will cease processing your data. For such requests, contact us at info@sovereignlife.com

Right to data portability: you can request a copy of your data in a machine-readable form that can be transferred to another provider. For such requests, contact us at info@sovereignlife.com

Rights related to automated decision-making including profiling: there are several rights in this area where processing carried out on a solely automated basis results in a decision that has legal or significant effects on the individual. In these circumstances, your rights include the right to ensure that there is human intervention in the decision-making process. For such requests, contact us at info@sovereignlife.com

California Online Privacy Protection Act

CalOPPA is the first state law in the nation to require commercial websites and online services to post a privacy policy. The law's reach stretches well beyond California to require a person or company that operates websites collecting personally identifiable information from California consumers to post a conspicuous privacy policy on its website stating exactly the information being collected and those individuals with whom it is being shared, and to comply with this policy. See more at: <https://consumercal.org/about-cfc/cfc-education-foundation/california-online-privacy-protection-act-caloppa-3/>

According to CalOPPA, we agree to the following:

Users can visit our site anonymously.

Once this privacy policy is created, we will add a link to it on our home page, or as a minimum on the first significant page after entering our website homepage.

Our Privacy Policy link includes the word 'Privacy,' and can easily be found on the page specified above.

Users will be notified of any privacy policy changes on our Privacy Policy Page

Users can change their personal information by emailing us.

How does our site handle do-not-track signals? We honor do-not-track signals and do not track, plant cookies, or use advertising when a Do-Not-Track (DNT) browser mechanism is in place.

Fair Information Practices

The Fair Information Practice Principles form the backbone of privacy law in the United States and the concepts they include have played a significant role in the development of data protection laws around the globe. Understanding the Fair Information Practice Principles and how they should be implemented is critical to comply with the various privacy laws that protect personal information.

In order to be in line with Fair Information Practices we will take the following responsive action, should a data breach occur:

We will notify the users via email within seven (7) business days.

We also agree with the individual redress principle, which requires that individuals have a right to pursue legally enforceable rights against data collectors and processors who fail to adhere to the law. This principle requires not only that individuals have enforceable rights against data controllers, but also that individuals have recourse to courts or a government agency to investigate and/or prosecute non-compliance by data processors.

CAN-SPAM Act

The CAN-SPAM Act is a law that sets the rules for commercial email, establishes requirements for commercial messages, gives recipients the right to have emails stopped from being sent to them, and spells out tough penalties for violations.

We collect your email address in order to:

Send information, respond to inquiries, and/or other requests or questions.

Process orders and send information and updates pertaining to orders.

We may also send you additional information related to your product and/or service.

Market to our mailing list or continue to send emails to our clients after the original transaction has occurred.

To be in accordance with CANSPAM we agree to the following:

NOT use false, or misleading subjects or email addresses.

Identify the message as an advertisement in some reasonable way.

Monitor third-party email marketing services for compliance, if one is used.

Honor opt-out/unsubscribe requests quickly. Allow users to unsubscribe by using the link at

the bottom of each email.

If at any time you would like to unsubscribe from receiving future emails, you can follow the instructions at the bottom of each email, and we will promptly remove you from all correspondence.

11. Updating Your Information

If you would like to update your Personally Identifiable Information, please contact us by emailing us at info@sovereignlife.com

Also, you can request at any time to permanently delete your Personal Information. Upon receiving your request, we will take reasonable steps to make sure it is no longer stored in our database. For up to 30 days, it is still possible to restore your Personal Information if it was accidentally or wrongfully deleted. After 30 days, we begin the process of deleting Personal Information from our systems permanently.

If you have questions about this Privacy Policy, please email your question or comment to us at the following address: info@sovereignlife.com

We work hard to handle your information responsibly. If you are unhappy about the way we do this, please contact us at the following address: info@sovereignlife.com

If we make a change to this policy, we will notify you via email to the email associated with you or by posting a notice on the Site. By continuing to access or use the Site after those changes become effective, you agree to be bound by the revised Privacy Policy.

12. How to Get in Touch with Us?

Please submit any questions, concerns, or comments you have about this Privacy Policy or any request concerning your Personal Information to info@sovereignlife.com