

Mobile Messaging Terms & Consent Policy

By providing your mobile phone number to Progressive Lifestyles, Inc., you expressly consent to receive recurring SMS and voice communications from us, including informational updates, service alerts, and other relevant messages related to our organization. Message frequency may vary. Messages may be sent using an automated system or manually.

Opt-Out & Help Information:

- You may opt out of SMS messages at any time by replying STOP to any message you receive.
- To request assistance, reply HELP or contact us at [contact email or phone number].
- Standard message and data rates may apply.

Your consent is not a condition of service, and you may continue to interact with Progressive Lifestyles, Inc. in other ways if you choose to opt out of messaging. For more information on how we collect, use, and protect your data, please review our full Privacy Policy.

General Privacy Policy

We collect, use and are responsible for certain personal information about you. When we do so we are subject to various laws in the United States and the General Data Protection Regulation which applies across the European Union (including in the United Kingdom), and we are responsible as "controller" of that personal information for the purposes of those laws.

1. Key Terms.

We, us, our	Progressive Lifestyles
Our representative	rleininger@progressivelifestylesinc.org
Personal information	Any information relating to an identified or identifiable individual

2.

Personal Information We Collect About You. We may collect and use the following personal information that identifies, relates to, describes, is reasonable capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household:

Categories of Personal Information	Specific Types of Personal Information Collected
Identifiers (e.g., a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers)	Your real name, alias, work postal address, unique personal identifier, online identifier, Internet Protocol address, work email address, or other similar identifiers.
Information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.	Your work address, work phone number, work email address, education, employment, and/or employment history

Characteristics of protected classifications under California or federal law.	None.
Commercial information (e.g., records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies)	Records of products or services considered or inquired about.
Biometric information	None.
Internet or other electronic network activity information (e.g., browsing history, search history, and information regarding a consumer's interaction with an Internet Web site, application, or advertisement)	Information regarding your interaction with an Internet Web site, application, or advertisement
Geolocation data	None.
Audio, electronic, visual, thermal, olfactory, or similar information	None.

Professional or employment-related information	Publicly available information regarding your procession, current employer, and past employers.
Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (FERPA)	None.
Inferences drawn from any of the information identified above to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes	Inferences drawn from any of the information identified above to create a profile about you reflecting your interest in certain products or services.

3.

This personal information is required to provide products AND/OR services to you and/or to connect you with products or services in which you have indicated or demonstrated an interest. If you do not provide personal information we ask for, it may delay or prevent us and/or our customers from providing such products AND/OR services to you.

4. How Your Personal Information is Collected.

- From publicly accessible sources (e.g., social media);
- Directly from a third party (e.g., sanctions screening providers, credit reporting agencies, or customer due diligence providers);
- From a third party with your consent (e.g., companies you do business with);
- From cookies and similar technologies on our website or that of our customer(s) and/or through direct email communications with you.

5. How and Why We Use Your Personal Information. Under data protection law, we can only use your personal information if we have a proper reason for doing so, e.g.:

- To comply with our legal and regulatory obligations;
- For the performance of our contract with you or to take steps at your request before entering into a contract;
- For our legitimate interests or those of a third party; or
- Where you have given consent.

6. A legitimate interest is when we have a business or commercial reason to use your information, so long as this is not overridden by your own rights and interests.

The table below explains what we use (process) your personal information for and our reasons for doing so:

What we use your personal information for	Our reasons
To provide products AND/OR services to you and/or to connect you with products or services in which you have indicated or demonstrated an interest	For the performance of our contract with you and/or our clients with whom you interact.
Gathering and providing information required by or relating to audits, enquiries or investigations by regulatory bodies.	To comply with our legal and regulatory obligations.
Ensuring business policies are adhered to, e.g. policies covering security and internet use	For our legitimate interests or those of a third party, i.e. to make sure we are following our own internal procedures so we can deliver the best service to you

<p>Operational reasons, such as improving efficiency, training and quality control</p>	<p>For our legitimate interests or those of a third party, i.e. to be as efficient as we can so we can deliver the best service for you at the best price</p>
<p>Ensuring the confidentiality of commercially sensitive information</p>	<p>For our legitimate interests or those of a third party, i.e. to protect trade secrets and other commercially valuable information.</p> <p>To comply with our legal and regulatory obligations</p>
<p>Statistical analysis to help us manage our business, e.g. in relation to [our financial performance, customer base, product range or other efficiency measures]</p>	<p>For our legitimate interests or those of a third party, i.e. to be as efficient as we can so we can deliver the best service for you at the best price</p>
<p>Updating and enhancing customer records</p>	<p>To comply with our legal and regulatory obligations</p> <p>For our legitimate interests or those of a third party, e.g. making sure that we can keep in touch with our customers about existing orders and new products</p>
<p>Statutory returns</p>	<p>To comply with our legal and regulatory obligations</p>

<p>Ensuring safe working practices, staff administration and assessments</p>	<p>To comply with our legal and regulatory obligations;</p> <p>For our legitimate interests or those of a third party, e.g. to make sure we are following our own internal procedures and working efficiently so we can deliver the best service to you.</p>
<p>Marketing our services and those of selected third parties to:</p> <ul style="list-style-type: none"> ○ existing and former ○ third parties in whom you have previously expressed an interest in their services; 	<p>For our legitimate interests or those of a third party, i.e. to promote our business to existing and former customers.</p>
<p>External audits and quality checks, e.g. for ISO or Investors in People accreditation and the audit of our accounts</p>	<p>For our legitimate interests or a those of a third party, i.e. to maintain our accreditations so we can demonstrate we operate at the highest standards;</p> <p>To comply with our legal and regulatory obligations.</p>

7.

The above table does not apply to special category personal information, which we will only process with your explicit consent.

8. Promotional Communications. We may use your personal information to send you or assist in sending you updates (by email, text message, telephone or post) about our products AND/OR services or those of our customers, including exclusive offers, promotions or new products AND/OR services.

We have a legitimate interest in processing your personal information for promotional purposes (see above "How and why we use your personal information"). This means we do not usually need your consent to send you promotional communications. However, where consent is needed, we will ask for this consent separately and clearly.

We will always treat your personal information with the utmost respect and will only share it with other organizations for marketing purposes with your consent or pursuant to legitimate interests.

You have the right to opt out of receiving promotional communications at any time by:

- Contacting us at rleininger@progressivelifestylesinc.org;
- Using the "unsubscribe" link in emails or "STOP" number in texts; or

9. We may ask you to confirm or update your marketing preferences if you instruct us to provide further products AND/OR services in the future, or if there are changes in the law, regulation, or the structure of our business.

10. Who We Share Your Personal Information With. We routinely share personal information with:

- Our affiliates;
- Service providers we use to help deliver our products and/or services and those of our customers to you, such as payment service providers, warehouses and delivery companies;
- Other third parties we use to help us run our business, such as marketing agencies or website hosts;
- Third parties approved by you, including social media sites you choose to link your account to or third-party payment providers;
- Our customers in whom you indicate or demonstrate interest in their products and/or services.

11. We only allow our service providers to handle your personal information if we are satisfied they take appropriate measures to protect your personal information. We also impose contractual obligations on service providers relating to ensure they can only use your personal information to provide services to us and to you. We may also share personal information with external auditors, e.g. in relation to ISO accreditation and the audit of our accounts.

We may disclose and exchange information with law enforcement agencies and regulatory bodies to comply with our legal and regulatory obligations.

We may also need to share some personal information with other parties, such as potential buyers of some or all of our business or during a re-structuring. We will typically anonymize information, but this may not always be possible. The recipient of the information will be bound by confidentiality obligations.

12. Personal Information We Sold or Disclosed for a Business Purpose. In the preceding 12 months, we have not sold to one or more third parties the following categories of personal information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household:

- Information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her signature, social security number, physical characteristics or description, passport number, driver's license or state identification card number, insurance policy number, education, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information;
- Characteristics of protected classifications under California or federal law;
- Commercial information (e.g., records of personal property, products or services purchased, obtained);
- Biometric information;
- Geolocation data;
- Audio, electronic, visual, thermal, olfactory, or similar information;
- Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (FERPA); and
- Inferences drawn from any of the information identified above to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

13. In the preceding 12 months, we have sold, subject to the permission control mechanisms described in this Policy, to one or more third parties the following categories of personal information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household:

- Identifiers (e.g., a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers);
- Information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, address, telephone number, and current employment;

- Internet or other electronic network activity information (e.g., browsing history, search history, and information regarding a consumer's interaction with an Internet Web site, application, or advertisement);
- Commercial information (e.g., records of products or services considered, or other purchasing or consuming histories or tendencies);
- Professional or employment-related information;
- Inferences drawn from any of the information identified above to create a profile about a consumer reflecting the consumer's preferences.

14. In the preceding 12 months, we have disclosed for a business purpose to one or more third parties the following categories of personal information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household:

- Identifiers (e.g., a real name, alias, work postal address, work phone number, work email address, unique personal identifier, online identifier, Internet Protocol address, email address, or other similar identifiers);
- Information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, work address, work telephone number, work email address, education, employment, employment history;
- Commercial information (e.g., records of products or services considered, or other purchasing or consuming histories or tendencies);
- Internet or other electronic network activity information (e.g., browsing history, search history, and information regarding a consumer's interaction with an Internet Web site, application, or advertisement);
- Professional or employment-related information; and
- Inferences drawn from any of the information identified above to create a profile about a consumer reflecting the consumer's preferences.

15. Where Your Personal Information is Held. Information may be held at our offices and third party agencies, service providers, representatives and agents as described above (see above: "Who We Share Your Personal Information with").

Some of these third parties may be based outside the European Economic Area. For more information, including on how we safeguard your personal information when this occurs, see below: "Transferring Your Personal Information Out of the EEA".

16. How Long Your Personal Information Will Be Kept. We will keep your personal information while you have an account with us or while we are providing products AND/OR services to you or for your benefit. Thereafter, we will keep your personal information for as long as is necessary:

- To respond to any questions, complaints or claims made by you or on your behalf;
- To show that we treated you fairly; or
- To keep records required by law.

17. We will not retain your personal information for longer than necessary for the purposes set out in this policy. Different retention periods apply for different types of personal information.

18. Transferring Your Personal Information Out of the EEA.

To deliver services to you, it is sometimes necessary for us to share your personal information outside the European Economic Area (EEA), e.g.:

- With our offices outside the EEA;
- With your and our service providers located outside the EEA;
- If you are based outside the EEA; or
- Where there is an international dimension to the services we are providing to you.

19. These transfers are subject to special rules under European and UK data protection law. These non-EEA countries do not have the same data protection laws as the United Kingdom and EEA. We will, however, ensure the transfer complies with data protection law and all personal information will be secure.

If you would like further information, please contact us (see "How To Contact Us" below).

20. Your Rights Under the GDPR.

Right to Access	The right to be provided with a copy of your personal information (the right of access)
Right to Rectification	The right to require us to correct any mistakes in your personal information
Right to be Forgotten	The right to require us to delete your personal information—in certain situations

Right to Restriction of Processing	The right to require us to restrict processing of your personal information—in certain circumstances, e.g. if you contest the accuracy of the data
Right to Data Portability	The right to receive the personal information you provided to us, in a structured, commonly used and machine-readable format and/or transmit that data to a third party—in certain situations
Right to Object	The right to object: <ul style="list-style-type: none">○ at any time to your personal information being processed for direct marketing (including profiling);○ in certain other situations to our continued processing of your personal information, e.g. processing carried out for the purpose of our legitimate interests.
Right Not to be Subject to Automated Individual Decision-Making	The right not to be subject to a decision based solely on automated processing (including profiling) that produces legal effects concerning you or similarly significantly affects you

21.

For further information on each of those rights, including the circumstances in which they apply, see the guidance from the UK Information Commissioner's Office (ICO) on individual rights under the General Data Protection Regulation.

22. Your Rights Under the CCPA. You have the right under the California Consumer Privacy Act of 2018 (CCPA) and certain other privacy and data protection laws, as applicable, to exercise free of charge:

<p>Disclosure of Personal Information We Collect About You</p>	<p>You have the right to know:</p> <ul style="list-style-type: none">● The categories of personal information we have collected about you;● The categories of sources from which the personal information is collected;● Our business or commercial purpose for collecting or selling personal information;● The categories of third parties with whom we share personal information, if any; and● The specific pieces of personal information we have collected about you.● Please note that we are not required to:● Retain any personal information about you that was collected for a single one-time transaction if, in the ordinary course of business, that information about you is not retained;
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	<ul style="list-style-type: none">● Reidentify or otherwise link any data that, in the ordinary course of business, is not maintained in a manner that would be considered personal information; or● Provide the personal information to you more than twice in a 12-month period.
<p>Personal Information Sold or Used for a Business Purpose</p>	<p>In connection with any personal information we may sell or disclose to a third party for a business purpose, you have the right to know:</p> <p>The categories of personal information about you that we sold and the categories of third parties to whom the personal information was sold; and</p> <p>The categories of personal information that we disclosed about you for a business purpose.</p> <p>You have the right under the California Consumer Privacy Act of 2018 (CCPA) and certain other privacy and data protection laws, as applicable, to opt-out of the sale [or disclosure] of your personal information. If you exercise your right to opt-out of the sale or disclosure of your personal information, we will refrain from selling your personal information, unless</p>

	<p>you subsequently provide express authorization for the sale of your personal information. To opt-out of the sale or disclosure of your personal information, visit our homepage and click on the Do Not Sell My Personal Information link here.</p>
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Right to Deletion

Subject to certain exceptions set out below, on receipt of a verifiable request from you, we will:

- Delete your personal information from our records; and
- Direct any service providers to delete your personal information from their records.
- Please note that we may not delete your personal information if it is necessary to:
 - Complete the transaction for which the personal information was collected, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, provide a good or service requested by you, or reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform a contract between you and us;

- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity;
- Debug to identify and repair errors that impair existing intended functionality;
- Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law;
- Comply with the California Electronic Communications Privacy Act;
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when our deletion of the information is likely to render impossible

	<p>or seriously impair the achievement of such research, provided we have obtained your informed consent;</p> <ul style="list-style-type: none">○ Enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;○ Comply with an existing legal obligation; or○ Otherwise use your personal information, internally, in a lawful manner that is compatible with the context in which you provided the information.
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<p>Protection Against Discrimination</p>	<p>You have the right to not be discriminated against by us because you exercised any of your rights under the CCPA. This means we cannot, among other things:</p> <ul style="list-style-type: none">● Deny goods or services to you;● Charge different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties;● Provide a different level or quality of goods or services to you; or● Suggest that you will receive a different price or rate for goods or services or a different level or quality of goods or services. <p>Please note that we may charge a different price or rate or provide a different level or quality of goods and/or services to you, if that difference is reasonably related to the value provided to our business by your personal information.</p>
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23.

Keeping Your Personal Information Secure. We have appropriate security measures in place to prevent personal information from being accidentally lost or used or accessed in an unauthorized way. We limit access to your personal information to those who have a genuine business need to access it. Those processing your information will do so only in an authorized manner and are subject to a duty of confidentiality. We also have procedures in place to deal with any suspected data security breach. We will notify you

and any applicable regulator of a suspected data security breach where we are legally required to do so.

24. How to Exercise Your Rights. If you would like to exercise any of your rights as described in this Privacy Policy, please:

- Complete a data subject request form available on our website at progressivelifestylesinc.org;
- Call us, toll-free, at 2486661388; or
- Email/write to us at rleininger@progressivelifestylesinc.org.

25. Please note that you may only make a CCPA-related data access or data portability disclosure request twice within a 12-month period.

If you choose to contact us directly, you will need to provide us with:

- Enough information to identify you [(e.g., your full name, address and customer or matter reference number)];
- Proof of your identity and address (e.g., a copy of your driving license or passport and a recent utility or credit card bill); and
- A description of what right you want to exercise and the information to which your request relates.

26. We are not obligated to make a data access or data portability disclosure if we cannot verify that the person making the request is the person about whom we collected information, or is someone authorized to act on such person's behalf.

Any personal information we collect from you to verify your identity in connection with your request will be used solely for the purposes of verification.

27. How to File a GDPR Complaint. We hope that we can resolve any query or concern you raise about our use of your information.

The General Data Protection Regulation also gives you right to lodge a complaint with a supervisory authority, in the European Union (or European Economic Area) state where you work, normally live, or where any alleged infringement of data protection laws occurred.

28. Children Under the Age of 13 Our Services are designed to be compliant with the Child Online Privacy Protection Action. As such, our Services are not intended for children under 13 years of age. No one under age 13 may provide any information to or on the Services, unless an account is set up by a parent or legal guardian. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on the Services or on or through any of its features without parental consent. Any personally identifiable information regarding a child under the age of 13 must be provided by a parent or legal guardian following completion of our verification process used to ensure that the person entering the information has the legal authority to do so. For more information on what constitutes a verifiable method

of parental consent, please review 16 C.F.R. § 312.5. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us using the contact information set forth below.

29. Changes to This Privacy Notice. This privacy notice was published on April 10, 2023 and last updated on July 25, 2023.

We may change this privacy notice from time to time—please visit this page to review for changes.

30. How to Contact Us. Please contact us by post, email or telephone if you have any questions about this privacy policy or the information we hold about you.

Our contact details are shown below:

Our contact details:	Attn: Data Protection Officer
contact address	1370 N. Oakland Blvd Waterford , MI 48327
contact email address	Customer Support
contact telephone number	2486661388

31.

Do You Need Extra Help? If you would like this notice in another format (for example: audio, large print, braille) please contact us (see "How to contact us" above).