

PRIVACY POLICY

OF

MONEY MATTERS LLC and all related Websites.

Last updated March 30,2006

BY VISITING THIS WEBSITE AND REQUESTING INFORMATION, PRODUCTS OR SERVICES THERON, YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY. IF YOU DO NOT AGREE WITH THE TERMS OF THIS PRIVACY POLICY, PLEASE DO NOT PROVIDE ANY INFORMATION OR USE ANY OF THE SERVICES OR PRODUCTS OFFERED OR PROVIDED ON ANY OF THE WEBSITES REFERRED TO IN THIS PRIVACY POLICY.

PLEASE NOTE: THIS PRIVACY POLICY CHANGES FROM TIME TO TIME AND CHANGES ARE EFFECTIVE UPON POSTING. PLEASE CHECK BACK FREQUENTLY FOR UPDATES AS IT IS YOUR SOLE RESPONSIBILITY TO BE AWARE OF CHANGES. WE DO NOT PROVIDE NOTICES OF CHANGES IN ANY MANNER OTHER THAN BY POSTING THE CHANGES AT THIS WEB SITE.

This policy describes the information collection, use, and dissemination practices of MONEY MATTERS LLC ("MONEY MATTERS LLC") and applies to MONEY MATTERS LLC's collection, use, storage and disclosure of information by MONEY MATTERS LLC on its (a) websites, including all its divisions, subsidiaries and related companies (collectively, the "Websites"), (b) on various Third Party websites, and (c) to MONEY MATTERS LLC 's other information collection, including the purchase of customer lists from Third Parties. MONEY MATTERS LLC is not responsible for the information collection or privacy practices of Third Party websites or applications.

CALIFORNIA RESIDENTS PRIVACY RIGHTS

Companies that collect personally identifiable information ("PII") from California residents and disclose such information to Third Parties (including affiliated entities) for marketing purposes must, in response to a request by a consumer, either (1) provide a list detailing the categories of information shared and the entities to which such information was provided, or (2) provide a mechanism by which a consumer may opt-out of having their information shared with Third Parties. We have elected the second option and you may request that your PII not be shared with Third Parties by sending your request, including your full name, email address and postal address to: MONEY MATTERS LLC 7500 W. Lake Mead Blvd., #9-463, Las Vegas, NV 89128. In accordance with California Civil Code Sec. 1789.3, California resident users are entitled to know that they may file grievances and complaints with California Department of Consumer Affairs, 400 R Street, Suite 1080, Sacramento, CA 95814; or by phone at 916-445-1254 or 800-952-5210; or by email to dca@dca.ca.gov

THE INFORMATION COLLECTION, USE AND DISSEMINATION PRACTICES OF MONEY MATTERS LLC.

1. Collection of Information.

1.1 Survey Information

MONEY MATTERS LLC collects information from individuals by various methods, including, but not limited to, when an individual voluntarily completes a survey, order form, or a registration page either online or offline, or by means of online or offline surveys, order forms, or registration pages operated by Third Parties (collectively, a "Survey"). (As used herein, "online" means using the Internet, including the Websites, and related technologies, and "offline" means by methods other than online, including in person, in the postal mail, using telephones and cell phones, and other similar means.) In the Surveys, MONEY MATTERS LLC or a Third Party (a "Third Party") may ask an individual to provide various information to MONEY MATTERS LLC, which may include his or her name, email address, street address, zip code, telephone numbers (including cell phone numbers and carriers), birth date, gender, salary range, education and marital status, occupation, social security number, employment information, personal and online interests, and such other information as may be requested from time to time (together, "Survey Information"). MONEY MATTERS LLC may also collect information concerning an individual from another source and uses that information in combination with information provided from this web site. Completing the Surveys is completely voluntary, and individuals are under no obligation to provide Survey Information to MONEY MATTERS LLC or Third Party, but an individual may receive incentives from MONEY MATTERS LLC or a Third Party in exchange for providing Survey Information to MONEY MATTERS LLC.

1.2 Site Membership or Registration

To the extent registration is required to receive email and possibly postal communications from MONEY MATTERS LLC or a Third Party Advertiser, this Privacy Policy also applies to consumers that have agreed to receive e-mail marketing from MONEY MATTERS LLC or a Third Party Advertiser, whether at our Website, via email, on Third Party websites or otherwise. We collect information in certain portions of our Website, where guests provide content submissions and suggestions or participate in interactive online activities (i.e., by way of responding to questions and surveys, community listings, ratings, searches and comparison searches, bidding, purchasing, chat, games, or bulletin boards, etc.). The personal profile information you submit to MONEY MATTERS LLC or Third Party Advertisers remains your property, but by submitting that information to MONEY MATTERS LLC or Third Party Advertisers, you grant MONEY MATTERS LLC and/or Third Party Advertisers, the right to use that information for marketing purposes. MONEY MATTERS LLC or Third Party Advertisers may also use such information for content improvement and feedback purposes. We may sell the personal information that you supply to us and we may join together with other businesses to bring selected retail opportunities to you. These businesses may include providers of direct marketing services and applications, including lookup and reference, data enhancement, suppression and validation. In addition, MONEY MATTERS LLC reserves the right to release current or past information in the event MONEY MATTERS LLC believes that the information is being or has been used in violation of the Rules or to commit unlawful acts, if the information

is subpoenaed, if MONEY MATTERS LLC is sold or acquired, or when MONEY MATTERS LLC deems it necessary or appropriate. By agreeing to these terms, you hereby consent to disclosure of any record or communication to any Third Party when MONEY MATTERS LLC in its sole discretion, determines the disclosure to be appropriate.

"Subscription" occurs when an end-user registers for MONEY MATTERS LLC's and/or Third Party Advertisers' services, either via registration at our website, via co-registration at a marketing partner's website, or via a permission pass / opt-out / no-opt mailing. MONEY MATTERS LLC collects personally identifiable information about our subscribers, based on: information gathered at the time of registration, subscriber interaction and response to subsequent electronic mailings and website use, information provided by marketing partners, and information appended from data aggregators. Information collected may include, but is not necessarily limited to: name, email address, postal address, gender, birth date, telephone number, activity, interests, user behavior and other demographic information. This information enables us to better tailor our content to subscribers' needs and to help our clients to promote and sell their products and services.

1.3 Third Party List Information

MONEY MATTERS LLC collects information from individuals when an individual provides information to a Third Party and MONEY MATTERS LLC subsequently purchases, licenses, or otherwise acquires the information from the Third Party (the "Seller"). Such purchased information may include, but is not limited to, an individual's name, email address, street address, zip code, telephone numbers (including cell phone numbers and carriers), birth date, gender, salary range, education and marital status, occupation, industry of employment, personal and online interests, and such other information as the individual may have provided to the Seller (together, "Third Party List Information"). When acquiring Third Party List Information, MONEY MATTERS LLC seeks assurances from the Seller that the Seller has a right to transfer the Third Party List Information to MONEY MATTERS LLC and that the Seller has a right to provide offers from Advertisers to the individuals whose personal information is included on the Seller's list.

1.4 Other Information.

Other occasions when MONEY MATTERS LLC obtains information from individuals include (1) when an individual is making a claim for a prize or seeking to redeem an incentive offered by MONEY MATTERS LLC or by a Third Party, (2) when an individual requests assistance through MONEY MATTERS LLC's customer service department, (3) when an individual voluntarily subscribes to a service or newsletter; (4) when private information is provided by means of a referral by a third party to MONEY MATTERS LLC or a Third Party Advertiser (together, "Other Information").

1.5 Cookies, Web Beacons, and Other Info Collected using Technology.

MONEY MATTERS LLC currently uses cookie and web beacon technology to associate certain Internet-related information about an individual with information about the individual in our

database. Additionally, MONEY MATTERS LLC may use other new and evolving sources of information in the future (together, "Technology Information").

a. Cookies.

A cookie is a small amount of data stored on the hard drive of the individual's computer that allows MONEY MATTERS LLC to identify the individual with his or her corresponding data that resides in MONEY MATTERS LLC's database. You may read more about cookies at <http://cookiecentral.com>. Individuals who use the Websites need to accept cookies in order to use all of the features and functionality of the Websites.

b. Web Beacons.

A web beacon is programming code that can be used to display an image on a web page (by using an `` programming function -- see <http://truste.org> for more information), but can also be used to transfer an individual's unique user identification (often in the form of a cookie) to a database and associate the individual with previously acquired information about an individual in a database. This allows MONEY MATTERS LLC to track certain websites an individual visits online. Web beacons are used to determine products or services an individual may be interested in, and to track online behavioral habits for marketing purposes. For example, MONEY MATTERS LLC might place, with the consent of a Third Party website, a web beacon on the Third Party's website where cosmetics are sold. When Jane, an individual listed in MONEY MATTERS LLC's database, visits the cosmetic website, MONEY MATTERS LLC receives notice by means of the web beacon that Jane visited the cosmetics site, and MONEY MATTERS LLC would then update Jane's profile with the information that Jane is interested in cosmetics. MONEY MATTERS LLC may thereafter present offers of cosmetic related products and services to Jane. In addition to using web beacons on web pages, MONEY MATTERS LLC also uses web beacons in email messages sent to individuals listed in MONEY MATTERS LLC's database.

c. New Technology.

The use of technology on the Internet, including cookies and web beacons, is rapidly evolving, as is MONEY MATTERS LLC's use of new and evolving technology. As a result, MONEY MATTERS LLC strongly encourages individuals to revisit this policy for any updates regarding its use of technology.

d. Usage Tracking.

MONEY MATTERS LLC tracks information related to the electronic mailings and web pages viewed by users and subscribers, as well as the hyperlinks clicked by subscribers, while viewing our emails or visiting our websites.

e. Log Files.

Log files are used to track and monitor subscriber usage.

f. Optional Registration.

MONEY MATTERS LLC may offer free voluntary registration to potential subscribers. During such registration, the subscriber is required to supply an email address and other personal information. This information is required if the subscriber wants to participate in Company services or Third Party Services.

g. Feedback and Inquiries.

You have the ability to contact MONEY MATTERS LLC to provide us with your feedback. MONEY MATTERS LLC uses this information to respond to you and analyze customer service issues.

1.6 Outside Information

MONEY MATTERS LLC may receive information about individuals from Third Parties or from other sources of information outside of MONEY MATTERS LLC including information located in public databases ("Outside Information").

1.7 Individual Information

As used herein, Individual Information means Survey Information, Third Party List Information, Other Information, Technology Information, and Outside Information, and any other information MONEY MATTERS LLC gathers or receives about individuals.

1.8 No Information Collected from Children.

MONEY MATTERS LLC will never knowingly collect any personal information about children under the age of 18. If MONEY MATTERS LLC obtains actual knowledge that it has collected personal information about a child under the age of 18, that information will be immediately deleted from our database. Because it does not collect such information, MONEY MATTERS LLC has no such information to use or to disclose to Third Parties. MONEY MATTERS LLC has designed this policy in order to comply with the Children's Online Privacy Protection Act ("COPPA").

1.9 Credit Card Information.

MONEY MATTERS LLC may in certain cases collect credit card numbers and related information, such as the expiration date of the card ("Credit Card Information") when an individual places an order from MONEY MATTERS LLC. When the Credit Card Information is submitted to MONEY MATTERS LLC, such information is encrypted and is protected with SSL encryption software. MONEY MATTERS LLC will use the Credit Card Information for purposes of processing and completing the purchase transaction, and the Credit Card Information will be disclosed to Third Parties only as necessary to complete the purchase transaction. Although MONEY MATTERS LLC takes all commercially reasonable action to protect Credit Card Information, you ultimately assume the risk of any damage or loss as a result of

transmitting such information to MONEY MATTERS LLC, including but not limited to, identify theft, credit card fraud or credit card loss.

1.10 Links to External Websites.

MONEY MATTERS LLC's emails and websites contain links to external websites. You will be taken to external websites if you click on these links. Your information may be passed from MONEY MATTERS LLC's database to the external website, and/or external database, for your convenience (e.g. your information may be used to pre-fill a form at a destination website). MONEY MATTERS LLC is not responsible for the privacy practices or content of any external website owner. We encourage you to review the privacy policy of any website they visit.

2. Use of Individual Information.

2.1 Discretion of Information.

THE COMPANY MAY USE INDIVIDUAL INFORMATION FOR ANY LEGALLY PERMISSIBLE PURPOSE IN COMPANY'S SOLE DISCRETION.

The following paragraphs in Section 2 describe how MONEY MATTERS LLC currently uses Individual Information, but MONEY MATTERS LLC may change or broaden its use at any time. As noted below, MONEY MATTERS LLC may update this policy from time to time. MONEY MATTERS LLC may use Individual Information to provide promotional offers to individuals by means of email advertising, telephone marketing, direct mail marketing, online banner advertising, and package stuffers, among other possible uses.

2.2 Email and Unsubscribe Policy.

MONEY MATTERS LLC uses Individual Information to provide promotional offers by email to individuals. MONEY MATTERS LLC may maintain separate email lists for different purposes. If email recipients wish to end their email subscription from a particular list, they need to follow the instructions at the end of each email message to unsubscribe from the particular list. To unsubscribe from all MONEY MATTERS LLC's email lists, a person must send an email to network@freshleadsdirect.com

MONEY MATTERS LLC's unsubscribe process impacts only the future delivery of electronic mailings disseminated by MONEY MATTERS LLC on its own behalf. You may still receive electronic mailings sent on behalf of Third Parties and your personal information may still be shared with Third Parties for use in offline marketing and data appends, including email appends.

You should also note that unsubscribing from MONEY MATTERS LLC's electronic mailings will not automatically unsubscribe the subscriber's information from any Third Party associates and licensees of the data. Since Third Party associates and licensee partners maintain separate databases from MONEY MATTERS LLC, and you will need to unsubscribe from each source individually, if desired. This allows you the freedom to pick and choose which subscriptions to maintain and which to discontinue.

2.3 Content of Email Messages.

In certain commercial email messages sent by MONEY MATTERS LLC, an Advertiser's name will appear in the "From:" line but hitting the "Reply" button will cause a reply email to be sent to MONEY MATTERS LLC. The "Subject:" line of MONEY MATTERS LLC email messages will usually contain a line provided from the Advertiser to MONEY MATTERS LLC.

2.4 Solicited Email.

MONEY MATTERS LLC only sends email to individuals who have agreed on the Websites to receive email from MONEY MATTERS LLC or to individuals who have agreed on Third Party websites to receive email from Third Parties. As such MONEY MATTERS LLC does not send unsolicited email messages. As a result, statutes requiring certain formatting for unsolicited email are not applicable to MONEY MATTERS LLC's email messages.

2.5 Targeted Advertising.

MONEY MATTERS LLC uses Individual Information to target advertising to an individual. When an individual is using the Internet, MONEY MATTERS LLC uses Technology Information (see also Section 2.7 below) to associate an individual with that person's Individual Information, and MONEY MATTERS LLC attempts to show advertising for products and services in which the person has expressed an interest in the Surveys, indicated an interest by means of Technology Information, and otherwise. MONEY MATTERS LLC may, at its discretion, target advertising by using email, direct mail, telephones, cell phones, and other means of communication to provide promotional offers.

2.6 Direct Mail and Telemarketing.

MONEY MATTERS LLC uses Individual Information to advertise, directly or indirectly, to individuals using direct mail marketing or telemarketing using telephones and cell phones.

2.7 Use of Technology Information.

MONEY MATTERS LLC uses Technology Information (1) to match a person's Survey Information and Third Party List Information to other categories of Individual Information to make and improve profiles of individuals, (2) to track a person's online browsing habits on the Internet, (3) to determine which areas of MONEY MATTERS LLC's websites are most frequently visited. This information helps MONEY MATTERS LLC to better understand the online habits of individuals so that MONEY MATTERS LLC can target advertising and promotions to them.

2.8 Profiles of Individuals.

MONEY MATTERS LLC uses Individual Information to make a profile of an individual. A profile can be created by combining Survey Information and Third Party List Information with other sources of Individual Information such as behavioral and other information obtained from

public databases. MONEY MATTERS LLC may also publish personal information in the form of a testimonial if such information is sent to MONEY MATTERS LLC by you.

2.9 Storage of Individual Information.

MONEY MATTERS LLC stores the Individual Information in a database on our computers. Our computers have security measures (such as a firewall) in place to protect against the loss, misuse, and alteration of the information under MONEY MATTERS LLC's control. Notwithstanding such measures, MONEY MATTERS LLC cannot guarantee that its security measures will prevent our computers from being illegally accessed, and the Individual Information on them stolen or altered.

3. Dissemination of Individual Information.

3.1 Sale or Transfer to Third Parties.

MONEY MATTERS LLC MAY SELL OR TRANSFER INDIVIDUAL INFORMATION TO THIRD PARTIES FOR ANY PURPOSE IN MONEY MATTERS LLC'S SOLE DISCRETION.

3.2 Order Fulfillment.

MONEY MATTERS LLC will transfer Individual Information to Third Parties when necessary to provide a product or service that a person orders from such Third Party while using MONEY MATTERS LLC websites or when responding to offers provided by MONEY MATTERS LLC.

3.3 Legal Process.

MONEY MATTERS LLC may disclose Individual Information to respond to subpoenas, court orders, and other legal processes.

3.4 Summary Data.

MONEY MATTERS LLC may sell or transfer non-individualized information, such as summary or aggregated anonymous information about all persons or sub-groups of persons.

3.5 Access.

Individuals have access to their Individual Information collected to provide an opportunity for an individual to correct, amend, or delete such information. Access can be obtained by contacting network@freshleadsdirect.com MONEY MATTERS LLC may also grant advertising clients and email services providers' access to an individual's email address to verify the origin of the Individual Information collected.

4. Privacy Practices of Third Parties.

4.1 Advertiser cookies and web beacons.

Advertising agencies, advertising networks, and other companies (together, "Advertisers") who place advertisements on the Websites and on the Internet generally may use their own cookies, web beacons, and other technology to collect information about individuals. MONEY MATTERS LLC does not control Advertisers' use of such technology and MONEY MATTERS LLC has no responsibility for the use of such technology to gather information about individuals.

4.2 Links.

The Websites and email messages sometimes contain hypertext links to the websites of Third Parties. MONEY MATTERS LLC is not responsible for the privacy practices or the content of such other websites. Linked websites may contain links to websites maintained by Third Parties. Such links are provided for your convenience and reference only. MONEY MATTERS LLC does not operate or control in any respect any information, software, products or services available on such Third Party websites. The inclusion of a link to a web site does not imply any endorsement of the services or the site, its contents, or its sponsoring organization.

4.3 Affiliated Companies.

MONEY MATTERS LLC may disclose, transfer, and sell Individual Information to entities affiliated with MONEY MATTERS LLC in MONEY MATTERS LLC's discretion.

5. Unsubscribe Procedures.

If you wish to discontinue receiving email messages from MONEY MATTERS LLC, you have several options:

a. Unsubscribe from one email list.

To unsubscribe from a particular list, either (1) send an email to network@freshleadsdirect.com or (2) follow the instructions in each promotional email message sent by MONEY MATTERS LLC.

b. Unsubscribe from all of MONEY MATTERS LLC's email lists.

We reserve the right to add Individual Information to multiple lists maintained by MONEY MATTERS LLC. To globally unsubscribe from all of MONEY MATTERS LLC's lists, send an email to network@freshleadsdirect.com

For more information about protecting your privacy, you may wish to visit: www.ftc.gov. If you have questions about this policy, please contact us at network@freshleadsdirect.com