KeyValueData and BVDataWorld Policy

Overview

KeyValueData and BVDataWorld (alternatively known as "KeyValueData.com", "BVDataWorld.com" and "the Company") understands that its customers care how their information is used, and is committed to ensuring that your information is treated safely, securely, and responsibly. KeyValueData's and BVDataWorld's Privacy Policy ("the Policy") was developed as an extension of its commitment to combine the high quality products and services with strong customer communication integrity. The Policy is designed to assist you in understanding how KeyValueData and BVDataWorld collects, uses, and safeguards personal information, and to enable you to make informed decisions when using the Company's web site, products, and services. By visiting KeyValueData.com, you agree to accept the practices described within this Privacy Policy notice. To maintain its high privacy standards, the Policy will be continuously assessed against new technologies, business practices and the Company's customers' needs.

Information Collected by KeyValueData

Upon visiting KeyValueData.com or BVDataWorld.com, you may provide the Company with two types of information: personal information you knowingly choose to disclose, which is collected on an individual basis, and web site usage information collected on an aggregate basis as you browse the Company's web site.

1. Personal Information Provided by Customers

In order to access or purchase the products and services provided by KeyValueData.com—such as training, tools, software, and related services—KeyValueData and BVDataWorld may request web site visitors to register as customers. During this registration process, KeyValueData and BVDataWorld will ask you for personally identifiable information such as: your name, email address, mailing address, zip code, country, and user name and password assignments. KeyValueData and BVDataWorld uses the information it gathers for several purposes, such as to understand more about its audience's interests, to communicate with customers, and to provide them with a better web site experience by personalizing online content, services, and email messages. KeyValueData and BVDataWorld also uses this information to offer content and services, as well as developing offers that the Company believes are uniquely relevant and valuable to customers.

2. Web Site Usage Information

When you visit KeyValueData.com or BVDataWorld.com and interact with the products and services that reside there, KeyValueData and BVDataworld and third parties, with whom the Company has contracted to provide additional services, may collect information on your actions. KeyValueData.com and BVDataWorld.com may utilize a standard technology called "cookies", as well as a web visitor's IP address, to collect information about how the Company's web site is used. Information collectively gathered through cookies and IP addresses may include the date and time

of visits, the pages viewed, and the time spent at KeyValueData.com and BVDataWorld.com, as well as the web sites visited just before and just after accessing the Company's web site. This information is collected on an aggregate basis. None of this information is associated with you as an individual.

Cookies

KeyValueData.com and BVDataWorld.com may use a feature of your browser to set a "cookie" on your computer. Cookies are small packets of information that a site's computer stores on your computer. KeyValueData and BVDataWorld can then read the cookies whenever you visit the Company's web site. The use of cookies at KeyValueData.com provides the ability to: save your password so you don't have to re-enter it each time you visit our site, deliver content specific to your interests, track your progress within a tutorial, and track the pages you've visited. These cookies allow KeyValueData and BVDataWorld to use the information collected to customize your online experience so that your visit to KeyValueData.com is as relevant and as valuable to you as possible. You may modify your browser preference to provide you with choices relating to cookies. You have the choice to accept all cookies, to be notified when a cookie is set, or to reject all cookies. If you choose to reject cookies, you may be unable to use KeyValueData's and BVDataWorld's services that require registration in order to participate, or will have to login each time you visit KeyValueData.com or BVDataWorld.com.

IP Address

Your IP address is a number that is assigned by your ISP (Internet Service Provider) to your computer to identify its location. KeyValueData and BVDataWorld uses your IP address to help diagnose problems with its server and to administer its web site. The Company also sometimes uses IP addresses to communicate with customers, and to possibly even ban those customers who are not complying with KeyValueData's and BVDataWorld's Terms of Service.

Use of Information

The majority of the information collected by KeyValueData and BVDataWorld is used to create aggregated portraits of its audience; portraits which present anonymous statistical demographic information. This aggregated information is used, among other things, to determine trends and needs, and also to supply market research to potential advertisers and partners to help them understand who the Company's audience is. Occasionally, KeyValueData and BVDataWorld may also use information collected to notify you about important changes to its web site, new services, and special offers potentially of value to you.

Due to the personal nature of much of the content and services of the site, the information you have provided may be used to help guide to you content, training, services, and products that may serve to provide you with a more fulfilling experience while visiting KeyValueData.com and BVDataWorld.com.

Subscription Registration

Some areas of KeyValueData's and BVDataWorld's websites are reserved for customers who have registered with the Company. These areas, for example, might include access to training, mentor programs, chats, message boards, and other customer-specific premium content.

How KeyValueData and BVDataWorld Protects and Secures Your Information

Some of KeyValueData's and BVDataWorld's websites have security measures in place to protect you from the loss, misuse, and alteration of the information under the Company's control, including your personal information, tutorial test results, personal growth plans, and credit card information. Access to all of your customer information requires the use of your password. KeyValueData and BVDataWorld recommends that you do not share your password with anyone.

Information Security

KeyValueData and BVDataWorld utilizes encryption/security software to safeguard the confidentiality of certain personal information it collects and guard against unauthorized access or disclosure and accidental loss, alteration or destruction.

Evaluation of Information Protection Practices

Periodically, KeyValueData's and BVDataWorld's operations and business practices are reviewed for compliance with corporate policies and procedures governing the security, confidentiality, and quality of its information.

Employee Access, Training and Expectations

KeyValueData's and BVDataWorld's corporate values, ethical standards, policies, and practices are intended to enhance the protection of customer information. Its business practices limit certain employee access to confidential information, and limit the use and disclosure of such information to authorized persons, processes, and transactions.

Information Sharing Policy

KeyValueData and BVDataWorld does not sell or otherwise share personally identifiable information with third parties without your consent except in the following instances: (i) unless required by applicable law or pursuant to a court or similar order; (ii) as deemed necessary, in KeyValueData's and BVDataWorld's discretion, to protect the legal rights or the property of the Company, a customer, or third party, or to prevent personal injury; and/ or (iii) in the event the Company is required to transfer personally identifiable information to a third party in the event of a sale, merger, assignment, joint venture, or other transfer or disposition of a portion or all of the assets or stock of the Company or its affiliated entities (including, without limitation, in connection with any bankruptcy or similar proceedings), (iv) We only share email and postal addresses with our partners, the National Association of Certified Valuation Analysts and ValuSource.

In addition, KeyValueData and BVDataWorld reserves the right to allow system access to third parties providing necessary technical services when such access is required in order to provide those

services. The Company also reserves the right to provide your personally identifiable information to third parties who provide services on behalf of KeyValueData and BVDataWorld, provided that such third parties are bound by its Privacy Policy.

Information Collected by Third Party Advertising Companies

Some or all advertising on KeyValueData.com and BVDataworld.com is served by third party advertising companies, which deliver cookies to your computer for advertisement tracking and rotation purposes. Since third party advertising companies only assign, or "tag," your computer with a number, they know nothing about who you are. KeyValueData and BVDataWorld does not provide these third party advertising companies with any personally identifiable information about you. However, these companies may use non-personally identifiable information about your visits to KeyValueData.com and BVDataWorld.com and other sites in order to provide advertisements about goods and services potentially of interest to you.

Notice of New Services and Changes

Occasionally, KeyValueData and BVDataWorld may also use the information it collects to notify you about important changes to the Company, new services, and special offers of potential value to you. You will be given the opportunity to notify KeyValueData and BVDataWorld of your desire not to receive these offers by clicking on a response box when you receive such an offer, or by sending an email request to the Company.

Order Forms and Transactions with E-Commerce Partners and Advertisers

The information provided via the product and service purchase forms at KeyValueData.com and BVDataWorld.com are secured via SSL Encryption. The information provided in these forms will only be shared with designated fulfillment partners, if applicable, to the extent the information is needed to successfully complete any product and/or service transactions. Fulfillment partners may not use this information for any other purposes.

Electronic Newsletters and Reminders

KeyValueData and BVDataWorld offers registered customer electronic newsletters on a variety of topics. If you choose to subscribe to any of these newsletters, currently the only information you will be required to provide is a valid email address, except in the cases of certain newsletters where you may also be required to provide certain non-personally identifiable information to help the Company customize newsletters with topics of interest to you. In order to receive these newsletters, you must opt-in, or grant the Company permission to deliver them to you. Generally, KeyValueData

and BVDataWorld does not share mailing lists from its electronic newsletters with third parties. However, in some situations, KeyValueData and BVDataWorld may share its newsletter mailing lists with third parties who provide newsletter and/ or reminder fulfillment services on behalf of the Company. In these instances, such third parties will be bound by the terms of this Privacy Policy. Additionally, KeyValueData and BVDataWorld may provide third parties with a list of its customers and visitors who have opted-in to receiving additional information from third parties.

In those instances where you opt-in to subscribe to a newsletter through a third-party email service or advertiser or partner, the email address information sometimes will be located on the third party's server. In those cases, any information you provide is subject to that entity's own Privacy Policy, not KeyValueData's and BVDataWorld's. Some of KeyValueData's and BVDataWorld's partners' and advertisers' sites require that you specifically opt-out from receiving their newsletters. As a result, to stop receiving them, you will need to affirmatively opt- out from third party newsletter delivery.

Public Forums

KeyValueData.com and BVDataWorld may provide various public forums such as chat rooms, message boards, "ask the expert" areas, and question and answer (Q&A) areas that are available to you as a registered customer. Please remember that any information you disclose in these public forum areas becomes public information and is immediately accessible at KeyValueData.com, so it is important for you to exercise discretion and appropriate caution when deciding to reveal personal information in these areas. KeyValueData and BVDataWorld may decide to utilize the content of Q&As, interactions with experts, and/or chat room and message board content throughout KeyValueData.com and BVDataWorld.com and in promotions in order to enhance the Company's editorial, advertising, and public relations efforts.

Surveys and Polls

KeyValueData's and BVDataWorld surveys ask for opinions on various issues. Often these surveys and polls are sponsored by or associated with KeyValueData's and BVDataWorld's advertisers and partners. Occasionally, during surveys, KeyValueData and BVDataWorld may request demographic information (like zip code, age or gender) from respondents. Most information obtained through surveys and polls is aggregated and used internally, or shared with advertisers and partners only in the aggregated form. In the event personally identifiable information is requested from you as part of a surveyor poll process, such personally identifiable information is never provided to third parties without your consent. In these instances, you may expressly choose to receive information from a sponsor, in which case your information is provided to that sponsor only. Some survey answers may be added to your customer profile so that KeyValueData and BVDataWorld can better provide you with content, advertisements, and offers that are most appropriate for you.

Links to Partner and Advertiser Sites

KeyValueData.com contains links to advertiser and partner websites. The Company cannot be responsible for the privacy practices or the content of such non-KeyValueData and BVDataWorld

web sites and does do not control the practices of any of its advertisers or partners to whom it is linked. In order to participate in the partner and/ or advertiser supplied services and tools, you may be required to provide personally identifiable information to the advertisers and partners whose tools and services you have chosen to interact with. Each advertiser and partner will request different information from you.

The information you provide via links to co-branded pages, co-branded sites, third party sites, or tools may be shared with advertisers and partners on an aggregated basis and, in these instances, your permission will not be requested since no personally identifiable information will be shared or provided to these third party sponsors or advertisers. KeyValueData and BVDataWorld will, however, use commercially reasonable efforts to contractually require all such third party advertisers and partners to agree not to use any non-personally identifiable information about you, in conjunction with other sources of information, or otherwise, to identify you.

If you have additional questions about how one of KeyValueData's and BVDataWorld's advertisers, partners, or sponsors uses information about you, the Company urges you to contact them directly.

KeyValueData Opt-In/Opt-Out Policy

Upon registration, or from time-to-time, you may be asked to indicate whether you are interested in receiving information from KeyValueData and BVDataWorld about special offers or news about its web site and advertisers. You will also be provided with the opportunity to opt-in to receive offers directly from select companies other than KeyValueData and BVDataWorld. If you do choose to receive these communications by means of an opt-in agreement, the Company will occasionally send you an email message that matches your request(s). You may, of course, always choose not to receive any of this information from KeyValueData and BVDataWorld. As such, the Company currently provides the following opt-out opportunities:

Upon registration, you can choose to receive only customer information emails. At any time, you can follow a link provided in every newsletter or email message (except for e-commerce confirmation emails, if applicable) to unsubscribe from that particular mailing list or email service.

At any time, you can contact KeyValueData and BVDataWorld to have your contact preferences changed to "Do Not Contact Me." Please note that KeyValueData and BVDataWorld reserves the right to contact you in the event of a change in its Terms of Service and/ or this Privacy Policy.

Changes to Customer Information and Data Archiving

KeyValueData and BVDataWorld provides you with the ability to access, correct, or change certain information fields in your customer profile at any time (on those websites that contain such profiles), including contact information or other information you've provided to the Company. However, you cannot currently change your customer name, although you may re-register and choose a new name. Please be advised that KeyValueData and KeyValueData currently archives information it collects on its customers and visitors.

Privacy Policy Changes

KeyValueData and BVDataWorld will not make new use of any personally identifiable information which it has gathered from individual customers or visitors prior to any such significant change in its Privacy Policy without first obtaining the customer's or visitor's consent for any new uses. In instances where the Company asks for your personally identifiable information that will be shared with third parties, and in cases where a customer or visitor opts-in to share his or her information with third parties, these disclosures and opt- ins will override anything to the contrary in this Privacy Policy.

KeyValueData's and BVDataWorld's Privacy Policy may change at any time without notice. The Company will post any changes to the Policy on this page and, if changes are significant, will provide a more prominent notice to its web site customers and visitors.

KeyValueData and BVDataWorld encourages you to periodically review its Privacy Policy to ensure that you are familiar with the most current version. The Policy will include the most recent date in which any revision has been made.

Contact Information

If you have questions about this Privacy Policy or anything else about KeyValueData and BVDataWorld, you can contact the Company at (800) 825-8763.