

PRIVACY POLICY

This Privacy Policy covers the information practices of websites that link to this Privacy Policy (each referred to as a "Site"). PGCMH LLC ("PGCMH") believes strongly in protecting your privacy and the confidentiality of your Personal Information. We acknowledge that you may have privacy and security concerns with respect to the information we collect, use, and disclose to third parties. As a result, we have developed this Privacy Policy.

As used in this Policy, Personal Information is any combination of information, in the possession of or likely to come into the possession of PGCMH, that can be used to identify, contact, or locate a discrete individual ("Personal Information") and will be treated in accordance with this Privacy Policy. Any information which cannot be used to identify a discrete individual (such as aggregated statistical information) is not Personal Information.

PURPOSE FOR COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

PGCMH collects, uses and discloses your Personal Information in its normal course of business for the following purposes:

- Establishing and maintaining communications with you;
- Where you have requested information from PGCMH, assisting you in the completion of your request and the assessment of your eligibility for any such request;
- Responding to your inquiries about our properties or services;
- Determining your interests based on your internet navigation;
- Meeting legal, security, processing and regulatory requirements;
- Protecting against fraud, suspicious or other illegal activities; and
- Compiling statistics for analysis of our sites and our business.

WHAT INFORMATION WE COLLECT The information gathered by PGCMH from this Site falls into two categories: (1) information voluntarily supplied by visitors to our Site and (2) tracking information gathered as visitors navigate through our Site.

Information voluntarily provided by you When using this Site, you may choose to provide us with information to help us serve your needs. The Personal Information that we collect will depend on how you choose to use this Site.

These Terms of Use permit you to use a Website for your personal, non-commercial use only. You must not reproduce, distribute, modify, create derivative works of, publicly display, publicly perform, republish, download, store or transmit any of the material on a Website, except as follows:

Prohibited Uses You may use a Website only for lawful purposes and in accordance with these Terms of Use. You agree not to use a Website:

Where you request information or contact us directly If you use the "contact" feature of a Site - either to inquire about our properties, or inquire about further information from us - we need you

to submit your name and e-mail address. You may also submit other necessary information as part of your message to us so we may send you the information you have requested.

Website Navigational Information As you navigate the Site, we may also collect information through the use of commonly-used information-gathering tools, such as cookies and web beacons (collectively “Website Navigational Information”). Website Navigational Information includes standard information from your web browser (such as browser type and browser language), your Internet Protocol (“IP”) address, and the actions you take on the Site (such as the web pages viewed and the links clicked).

Cookies Like many companies, we may use cookies on this Site. Cookies are pieces of information shared between your web browser and a website. Use of cookies enables a faster and easier experience for the user. A cookie cannot read data off your computer's hard drive. There are different kinds of cookies with different functions:

Session cookies: these are only stored on your computer during your web session. They are automatically deleted when the browser is closed. They usually store an anonymous session ID allowing you to browse a website without having to log in to each page. They do not collect any information from your computer.

Persistent cookies: a persistent cookie is one stored as a file on your computer, and it remains there when you close your web browser. The cookie can be read by the website that created it when you visit that website again.

First-party cookies: the function of this type of cookie is to retain your preferences for a particular website for the entity that owns that website. They are stored and sent between PGCMH's servers and your computer's hard drive. They are not used for anything other than for personalization as set by you. These cookies may be either Session or Persistent cookies.

Third-party cookies: the function of this type of cookie is to retain your interaction with a particular website for an entity that does not own that website. They are stored and sent between the Third-party's server and your computer's hard drive. These cookies are usually Persistent cookies.

This Site uses a number of web analytics and advertising services (such as those provided by Google). These analytics and advertising providers use cookies to help the website analyze how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored on servers in the United States. These providers will use this information for the purpose of evaluating your use of the website, compiling reports on website activity, and providing other services relating to website activity, internet usage, and your interests as determined by your website navigation for PGCMH and its affiliates. These providers may also transfer this information to third parties where required to do so by law, or where such third parties process the information on the provider's behalf. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website. By using

this website, you consent to the processing of data about you in the manner and for the purposes set out above.

The major browsers have attempted to implement the draft “Do Not Track” (“DNT”) standard of the World Wide Web Consortium (“W3C”) in their latest releases. As this standard has not been finalized, PGCMH’s Sites are not compatible with DNT.

For information on all of these categories of cookies, and for more information generally on cookies please refer to www.aboutcookies.org. We use generally cookies as follows:

Functionality These cookies allow our Site to remember choices you make (such as your user name, language or the region you are in) and provide enhanced features. For instance, a Site may be able to remember your log in details, so that you do not have to repeatedly sign in to your account when using a particular device to access our Site. These cookies can also be used to remember changes you have made to text size, font and other parts of web pages that you can customize. They may also be used to provide services you have requested such as viewing a video or commenting on an article. The information these cookies collect is usually anonymized. They do not gather any information about you that could be used for advertising or remember where you have been on the internet. **Performance** These cookies collect information about how visitors use a Site, for instance which pages visitors go to most often, and if they get error messages from web pages. They also allow us to record and count the number of visitors to the Site, all of which enables us to see how visitors use the Site in order to improve the way that our Site works. The information these cookies collect is normally anonymous and is used to improve how our Site works. However, some of these cookies may include Personal Information. Please consult your web browser’s ‘Help’ documentation or visit www.aboutcookies.org for more information about how to turn cookies on and off for your browser. **Marketing** These cookies are used to deliver content relevant to your interests on our Site and third party sites based on how you interact with our advertisements or content.

Web Beacons The Site may also use web beacons (including web beacons supplied or provided by third parties) alone or in conjunction with cookies to compile information about users’ usage of the Site and interaction with e-mails from PGCMH. Web beacons are clear electronic images that can recognize certain types of information on your computer, such as cookies, when you viewed a particular Site tied to the web beacon, and a description of a Site tied to the web beacon. We use web beacons to operate and improve the Sites and e-mail communications. We may use information from web beacons in combination with other data we have about our clients to provide you with information about PGCMH and our services. We will conduct this review on an anonymous basis.

DISCLOSURE OF INFORMATION TO OTHERS We do not disclose any Personal Information about you to third parties except as stated in this Privacy Policy, as otherwise permitted by law, or authorized by you.

Third parties to whom we generally disclose information are required by law or a contract with us, to keep your Personal Information confidential and secure, and to use and disclose it for

purposes that a reasonable person would consider appropriate in the circumstances and generally for purposes as follows:

- To provide the information and services you have requested from us;
- To provide content based on your interests; or
- To notify you or allow our affiliated companies to notify you of certain products or services offered by our affiliated companies.

Affiliate Sharing In the normal course of performing services for our clients, Personal Information may be shared within PGCMH and its affiliates for research and statistical purposes, system administration, joint marketing, providing you services or information, and crime prevention or detection.

Service Providers Because a number of the service providers we use are located in the United States, including certain PGCMH affiliates, your Personal Information may be processed and stored inside the United States, and the U.S. government, courts, or law enforcement or regulatory agencies may be able to obtain disclosure of your Personal Information under US laws.

PGCMH's service suppliers adhere to the same protections regarding the collection, use, and retention of data as we do.

Business Transactions As we continue to develop our business, we might sell or buy assets. In such transactions, user information, including Personal Information, generally is one of the transferred business assets. Also, if either PGCMH itself or substantially all of PGCMH assets were acquired, your Personal Information may be one of the transferred assets. Therefore, we may disclose and/or transfer your Personal Information to a third party purchaser in these circumstances.

Other Legally Required Disclosures PGCMH preserves the right to disclose without your prior permission any Personal Information about you or your use of this Site if PGCMH has a good faith belief that such action is necessary to: (a) protect and defend the rights, property or safety of PGCMH, PGCMH's employees, other users of this Site, or the public; (b) enforce the terms and conditions that apply to use of this Site; (c) as required by a legally valid request from a competent governmental authority; or (d) respond to claims that any content violates the rights of third-parties. We may also disclose Personal Information as we deem necessary to satisfy any applicable law, regulation, legal process, or governmental request.

SAFEGUARDS We have in place reasonable safeguards appropriate to the sensitivity of the information we maintain. Safeguards will vary depending on the sensitivity, format, location, amount, distribution and storage of the Personal Information. They include physical, technical, and managerial measures to keep Personal Information protected from unauthorized access. Note that due to the nature of the Internet and related technology, we cannot absolutely guarantee the security of Personal Information disclosed over the Internet, and PGCMH expressly disclaims any such obligation.

EXTERNAL LINKS PGCMH Sites may include links to other websites, such as Facebook, whose privacy policies we do not control. Once you leave our websites, use of any Personal Information you provide is governed by the privacy policy of the operator of the website you are visiting. That policy may differ from ours.

ACCURACY Our knowing about changes to your Personal Information (i.e. your email address or phone number) may be key to effectively communicating with you at your request. If any of your details change you can update us by e-mailing us at INFO@PGCMH.com. Please keep us informed of changes to your Personal Information.

QUESTIONS If you have any questions or concerns about how your Personal Information is handled by PGCMH, please let us know by sending an email or writing to us at:

PGCMH LLC 130 East 177th Street Bronx, NY 10453

CHANGES TO THIS PRIVACY POLICY If there is any material change to your rights under this Privacy Policy, PGCMH will provide notice of such change. As part of this notice, PGCMH may post a notice of the change on the site in a clear and conspicuous manner. PGCMH may also communicate the change via email or postal mail if this is the way that PGCMH normally corresponds with you.