

SUMMA OUR CREATIVES, INC.

Effective date December 22, 2024

PRIVACY POLICY

This Privacy Policy states the data collection and use policies of Summa Our Creatives, Inc. (“we,” “us,” or similar pronouns) with respect to the Sites (defined below). You can contact us anytime at Summa Our Creatives, Inc. / 747 S. Mission Rd. Unit 205 / Fallbrook, Ca 92088, if you have questions about this policy.

We, Summa Our Creatives, Inc., respect your privacy and want you to understand how we collect, use, and share data about you. By giving us your email or any personal information, with or without purchase, you agree to all the terms of the Privacy Policy on this page. You shouldn’t use our sites or purchase any of our products if you don’t agree with this Privacy Policy or any other agreement governing your use of our sites, services, or programs.

If you have any questions about these policies or wish to unsubscribe, you may contact us at:

Summa Our Creatives, Inc.
747 S. Mission Road
Unit 205
Fallbrook, CA 92088

The following PRIVACY POLICY is subject to change at any time, without notice, and at the site owner’s and operator’s sole discretion. Please visit the site regularly for updates.

PRIVACY POLICY

This Privacy Policy applies to your use of all sites and services owned, hosted, maintained, operated by, or affiliated with Summa Our Creatives, Inc. (collectively “we,” “us,” or “our”), including www.divorceisnotadestination.com #1}, www.live-empowered-lead-u.com #2}, www.GRTWorkbook.com} and any other site that we have owned or operated, do own and operate or may own or operate in the future including social media sites (collectively, the “Sites”). Unless stated otherwise, all references to the “Sites,” “Site,” “site,” or “sites” in the terms on this page include all such Sites. All references to “websites” herein are in reference to unaffiliated and third-party websites. This Privacy Policy does not apply to your use of unaffiliated or third-party websites to which any of our Sites may link or direct you.

We, Summa Our Creatives, Inc., collect your information. You can contact us anytime at connect@drlisasummerour.com. You can also lodge complaints with us or request to be removed from our email lists, phone lists, or advertising targeting.

We are committed to protecting your privacy and security and have explained the steps we take to do so. We control the Sites from offices in the United States. We do not represent that materials on the Sites are appropriate or available for use in other locations. Persons who choose to access these Sites from other locations do so on their own initiative and are responsible for compliance with local laws, if and to the extent that local laws are applicable.

When you submit information to us or visit any of our Sites, we use it in an ongoing nature to communicate with you regarding information relevant to you or purchases you've made with us, to deliver relevant future content via our email newsletters, to track how much you use our Sites or services, and to make future offers through our company or any other company that is involved in delivering your purchases, bonuses, or content. By giving us your contact information at any time, you are granting us the right to contact you in the future in any manner necessary, at our discretion, for ongoing personal and professional development. You can unsubscribe from our email newsletters at any time by clicking the unsubscribe link found at the bottom of all our emails.

Outside Websites (Their Privacy Policies May Be Different)

Our Sites may contain links to other websites, like our sponsor's websites, or links to booksellers, courseware providers, or other third parties that may offer products or services that our customers might find useful. These third-party websites may request information from you when you arrive. In such instances, the collection and use of your personal information will be governed by the privacy policy applicable to that website. We do not control the privacy policies, contents, or links that appear on these websites. We encourage you to review the privacy policies of any third-party websites or services before providing any of them with your personal information.

How and Why We Collect Information

We collect your email address when you submit it, as well as some site information and behavior to record and support your participation in the activities you select or to contact you or advertise to you later. Suppose you register for a seminar, for example. In that case, the information you give us – your phone number, email, and address – is used to reserve your seat, track your preferences, and keep you informed about the seminar and related personal development content, offers, and events until you unsubscribe. If you visit our Sites, we may use Facebook, Google, or other tracking tools to understand your behavior and deliver advertising to you in the future.

As a visitor to our Sites, you can engage in many activities without providing any personal information. In connection with other activities, such as utilizing or registering for a seminar or

participating in a sweepstakes, we may ask you to provide certain information about yourself by filling out and submitting an online form. It is completely optional for you to engage in these activities. Suppose you elect to engage in these activities. In that case, however, we may ask that you provide us with personal information, such as your first and last name, mailing address, e-mail address, telephone numbers, credit card information, and any other personal information we feel is applicable. If you do not provide the mandatory data with respect to a particular activity, you may not be able to engage in that activity. In all cases, we will collect personal identification information, like your email or phone numbers, only if you voluntarily submit such information to us whether directly or indirectly, through a third-party site. We will also tell you how we use your information or if we share it with another party.

Except as otherwise provided in this policy, we will never sell any personal information that identifies you as an individual user to any third party without having received your permission. Suppose you supply us with your contact information. In that case, you may receive periodic e-mails, mailings, or calls from us with information on new products and services, important issues, or upcoming events.

SMS/Mobile Texting

When you become a customer through our Sites, you provide your phone number to us. We may use your phone number to confirm orders, deliver promised ongoing training or communication, and send text updates, promotions, videos, audio, or messages related to Summa Our Creatives, Inc. or any of its brands, promotions, or programs. You can opt out of receiving any future text messages by simply replying to any of our text messages at any time with the word STOP. By signing up for our products or programs, you hereby grant us permission to text you until you reply STOP. We do not ever sell or rent your phone number, and we only communicate with you regarding relevant Summa Our Creatives, Inc. and Live Empowered Lead U topics, programs, or events.

If you wish to be removed from any postal, email, phone, or other lists, please email us at connect@drlisasummerour.com. You can also write to or call us at the contact information above. Please provide us with your exact name, email address, mailing address, and phone number. We will ensure your name is removed from the appropriate lists promptly.

When you use our Sites, we or our authorized technology services provider may also collect certain technical and routing information from you or derived from your use of the Sites to facilitate your use of the Sites and its services, or to contact you, or advertise in the future. We use this information to administer the Sites and to understand and measure traffic patterns on the Sites. That way, we know which areas of our Sites are favorites of our users, which areas need improvement, and what technologies are being used so that we may continually improve our Sites for mobile and future technical platforms. This information is collected mostly in aggregate form, without identifying you or any user individually. However, in some cases, we use tools like cookies, web beacons, analytics services, and advertising providers to gather data about you or your computer location. We may use this statistical data for statistical analysis,

marketing, advertising, or similar promotional purposes. We or our technology services provider often track this data by using “cookies” or “pixels” during your visit. A cookie is a small amount of data that is transferred to your browser by a web server and can only be read by the server that gave it to you. It functions as your identification card and enables us to record your browser session, purchases, and preferences and to deliver targeted messages or advertising to you in the future. Most browsers are initially set to accept cookies. You can set your browser to notify you when you receive a cookie, allowing you to decide whether to accept it. For some web pages that require authorization, cookies are not optional. Users choosing not to accept cookies will probably not be able to access those pages.

We also use Facebook “pixels” on many of our Sites so that we can understand your digital behavior and potentially later target you with related advertising. We also use Google Analytics to understand how long you might spend on our Sites or how you interact with them. We may in the future use other providers like Facebook or Google for these purposes. In such cases, these other services will operate substantially in the same manner as Facebook and Google.

To the extent that we might store sensitive information, like your credit card information, with software that keeps it encrypted. Below are examples of how we may use any information to better communicate with you:

- Provide and administer the services, including displaying customized content and facilitating communication with other users;
- Process your requests and orders for courses, products, specific services, information, or features;

Communicate with you about your account by:

- Responding to your questions and concerns;
- Sending you administrative messages and information, including messages from instructors and teaching assistants, notifications about changes to our
- Service and updates to our agreements; Sending you information and in-app messages about your progress in courses, rewards programs, new services, new features, promotions, newsletters, and other available courses (which you can opt out of at any time);
- Sending push notifications to your wireless device to provide updates and other relevant messages (which you can manage from the “options” or “settings” page of a mobile app);
- Manage your account preferences;
Facilitate the Sites’ technical functioning, including troubleshooting and resolving issues, securing the services, and preventing fraud and abuse;
Solicit feedback from users;
- Market and administer surveys and promotions;
- Learn more about you by linking your data with additional data through third-party data providers or analyzing the data with the help of analytics service providers;

- Identify unique users across devices;
- Tailor advertisements across devices;
- Improve our Sites and develop new products, services, and features;
- Analyze trends and traffic, track purchases, and track usage data;
- Advertise the services on third-party websites and applications;
- As required or permitted by law; or
- As we, in our sole discretion, otherwise determine to be necessary to ensure the safety or integrity of our users, employees, third parties, the public, or our services.

When you submit information to us, we use it on an ongoing basis to ensure you receive the information or purchases you've made with us, to deliver relevant future content via our newsletters, and to make future offers through our company or any other company involved in delivering your purchases.

For example, purchase certain courses from us. You may receive a bonus coaching session which is delivered from Summa Our Creatives, Inc. by a separate system or company that runs that specific program. To deliver that coaching, we share your information with the third-party system so they can contact you to schedule the coaching call(s) you received as part of your purchase. You can contact us at any time to have your information shared with such service providers. Still, you may lose access to certain purchase bonuses or items if you do not allow the delivery third-party to contact you.

As most of our programs are for ongoing educational purposes in the field of personal and professional development, you should assume we will continue to contact you in perpetuity via email or social media in order to deliver our services, serve you related content, make recommendations, learn about your preferences, grant you products, deliver programs to you with or from other platforms or companies, advertise to you or look alike audiences, send you surveys, and other fulfillment or marketing purposes unless and until you affirmatively request that we stop communicating with you.

Exceptions to Privacy Policy

While we are committed to keeping your information secure and private, we have the following exceptions to our privacy policy: We will release specific information about you or your account to comply with any valid legal inquiry or process, such as a search warrant, subpoena, statute, or court order. We will also release specific information in special cases, such as if there is an attempted breach of the security of the Sites or a physical or property threat to you or others. We may also transfer user information, including personally identifiable information, in connection with a corporate merger, consolidation, the sale of related assets or corporate division, or other fundamental corporate change. Further, the information you enter when making a purchase or an online donation will be shared with payment processors, financial gateways, and your credit card company to authorize credit card payments. Such information may also be shared with necessary third parties solely for the purpose of carrying out the transactions. Please note that if you give out personal information online through a discussion

board or posting site/website, that information can be collected and used by third parties. Although we strive to protect our users' privacy, we cannot guarantee the security of the information you post in these forums. You disclose such information at your own risk.

Miscellaneous

These terms will be governed by and construed in accordance with the laws of the State of California without regard to any principles of conflicts of law. You agree that any action at law or in equity arising from or relating to these terms will be subject to mediation in San Diego County, CA (USA). BOTH YOU AND WE HEREBY WAIVE ANY AND ALL RIGHTS TO A TRIAL BY JURY IN ANY DISPUTE BETWEEN US, WHETHER ARISING HEREUNDER, UNDER A STATUTE, RULE OR REGULATION, IN TORT OR OTHERWISE. If any of This Privacy Policy is found unlawful, void, or for any reason unenforceable, then that provision will be considered severable from the remaining provisions herein and will not affect the validity and enforceability of the remaining provisions. These terms may be modified only by posting changes to this privacy policy on our Sites.

Contact Us

If you have any questions, concerns, or complaints about this Privacy Policy, please contact us:

By email: Connect@drlisasummerour.com

By visiting this page on our website: www.drlisasummerour.com

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