Privacy Policy for Strategic Advice for Excellence (SAFE Tips)

Effective Date: 09-10-2025

1. Introduction

StrategicAdviceForExcellence.com (the "Site") is operated by **Invictus Management LLC** ("Invictus"), licensed by **The Lumivara Group LLC** ("Lumivara"). This Privacy Policy explains how we collect, use, and safeguard your information.

2. Information We Collect

- · Personal Information: Name, email, billing address, payment details (via third-party processors).
- Non-Personal Information: Browser type, device information, IP address, cookies.

3. How We Use Information

- To process purchases and deliver products.
- To communicate updates, promotions, or product information.
- To improve the Site and user experience.
- To comply with legal obligations.

4. Data Sharing

- We do not sell or rent your personal information.
- We may share limited data with:
- Payment processors for transactions.
- Service providers for hosting, email delivery, and analytics.
- · Legal authorities if required by law.

5. Cookies & Tracking

We use cookies and similar technologies to improve functionality and track usage. You may disable cookies in your browser, but some features may not work.

6. Data Security

We implement industry-standard measures to protect your data. However, no system is 100% secure.

7. Your Rights

Depending on your location (GDPR, CCPA, etc.), you may:

- Request access to your data.
- Request correction or deletion.
- Opt out of promotional emails at any time.

8. Retention

We retain data only as long as necessary for business, legal, or compliance purposes.

9. Children's Privacy

Our Site is not intended for children under 13. We do not knowingly collect personal information from minors.

10. Changes to This Policy

We may update this Privacy Policy from time to time. Continued use of the Site constitutes acceptance.

11. Contact

For questions, contact:

Invictus Management LLC

St Louis Mo

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