

Privacy Policy

Effective Date: 9/29/2025

Bilal Group LLC ("Company", "we", "us", or "our") respects your privacy and is committed to protecting the personal information you provide to us through our website: <https://www.bilalgroupllc.com> ("Site").

This Privacy Policy describes how we collect, use, and protect your information in compliance with applicable U.S. privacy laws, including the New York SHIELD Act and applicable provisions of laws like the California Consumer Privacy Act (CCPA).

1. Information We Collect We collect limited personal information necessary to operate our business and provide you with requested services.

a. Information You Voluntarily Provide When you interact with our Site (e.g., through contact forms or email), we may collect: • Name • Email address • Phone number • Any other information you voluntarily provide

b. Automatically Collected Information We may automatically collect basic technical data such as: • IP address • Browser type and settings • Device type • Date and time of access • Pages visited

Note: We do not use third-party cookies, tracking pixels, analytics tools, or advertising services.

2. How We Use Your Information We use your personal information for the following purposes: • To communicate with you • To respond to your inquiries • To provide and improve our services • To maintain and secure our website • To comply with legal or regulatory obligations

We do not use your information for profiling, automated decision-making, or targeted advertising.

3. How We Protect Your Information We take reasonable administrative, technical, and physical safeguards to protect your personal information in accordance with the New York SHIELD Act, including: • Secure hosting • Access controls • Encryption and secure data transmission (e.g., HTTPS)

However, no method of transmission over the Internet is 100% secure.

4. Sharing of Information We do not sell, rent, or trade your personal information.

We may disclose information only in the following limited circumstances: • To comply with legal obligations (e.g., court orders or lawful requests) • To enforce our terms and protect our rights • As part of a business transfer (e.g., in a merger or acquisition, with notice provided)

5. Your Privacy Rights (U.S.) Depending on your state of residence, you may have the following rights: • Access: Request a copy of the personal information we hold about you • Correction: Request

correction of inaccurate or incomplete information • Deletion: Request that we delete your personal information (with some legal exceptions) • Opt-Out (if applicable): Opt out of data sharing (we do not share your data for marketing)

To exercise any of these rights, please contact us using the information below.

6. Data Retention We retain personal information only for as long as necessary to fulfill the purposes described in this policy or as required by law.

7. Children's Privacy Our website and services are not directed to individuals under the age of 13, and we do not knowingly collect personal information from children.

8. Do Not Track (DNT) Signals Our Site does not respond to "Do Not Track" signals from web browsers, as there is no uniform standard for compliance.

9. Changes to This Policy We may update this Privacy Policy from time to time. When we do, we will revise the "Last Updated" date above. We encourage you to review this policy periodically.

10. Contact Us If you have any questions or concerns about this Privacy Policy or your personal information, please contact us:

The Bilal Group LLC ■ Address: 120 White Plains Rd., Suite 601, Tarrytown, NY 10591 ■ Email: sbilal@financialguide.com, tbridgers@financialguide.com ■ Website: BilalGroupLLC.com

Optional Notice for California Residents: If your business ever reaches one or more of the following thresholds, you may become subject to the California Consumer Privacy Act (CCPA/CPRA): • Annual gross revenue over \$25 million • Collecting personal data from 100,000+ users • Deriving 50%+ of revenue from selling personal data

If you do not meet any of these, you're currently exempt from CCPA obligations but it's good practice to prepare.