



Privacy Policy

This Privacy Policy describes the privacy practices of TruAdvisors Financial, LLC, a registered investment advisor (collectively, “TruAdvisors”, “we”, “us”, or “our”) and how we collect, use and share your personal information during interactions with us through activities described in this Privacy Policy

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Personal information we collect

Information you provide to us. Personal information you may provide to us through the Service or otherwise, includes:

- **Contact data**, such as first and last name, email and mailing addresses, residence, postal code, phone number, professional title and company name.
- **Profile data**, such as age or date of birth, gender, biographic details, interests, education related information, preferences, intended time of retirement, and other information that may be related to our service or your account(s).
- **Identity data**, such as a national identification number (e.g., Social Security number where permitted, tax identification number, passport number), state or local identification number (e.g., driver's license or state ID number), and an image of the relevant identification card.
- **Communications** that we exchange when you contact us with questions, feedback, or otherwise using any channel. These channels include written correspondence, email, text, or by verbal in-person communication, over phone, or during video conference.
- **Mobile Devices** Mobile information will not be shared with third parties or affiliates for marketing or promotional purposes. This excludes text messaging opt-in data and consent, which will not be shared with any third parties.
- **Financial data**, such as income, economic or financial status, financial institution, financial account details, investment holdings and preferences, investment changes, account balances and contributions, assets and ability to invest.
- **Marketing data**, such as your preferences for receiving communications about our products, activities, events, and publications, and details about how you engage with our communications.
- **Familial data**, such as marital status and information about your family members that you may provide to us (e.g., name, gender, age, and date of birth).
- **Other information** that we may collect that is not specifically listed here, which we will use as described in this Privacy Policy or as otherwise disclosed at the time of collection.

Information about others. Users of the Service may have the opportunity to refer friends or other contacts to us and share their contact information with us. Please do not refer someone to us or share their contact information with us unless you have their permission to do so.

How we use your personal information

We use your personal information for the Service delivery and to:

- Provide, operate and improve the Service;
- Execute your transactions;
- Establish and maintain your user profile on the Service;
- Communicate with you about the Service, including by sending announcements, updates, security alerts, and support and administrative messages;
- Understand your needs and interests, and personalize your experience with the Service and our communications;
- Provide support for the Service; and
- Respond to your requests, questions and feedback.

Research and development. We may use your personal information for research and development purposes, including to analyze and improve the Service and our business. As part of these activities, we may create aggregated, de-identified or other anonymous data from personal information we collect. We make personal information into anonymous data by removing information that makes the data personally identifiable to you. We may use this anonymous data and share it with third parties for our lawful business purposes, including to analyze and improve the Service and promote our business.

Marketing and advertising. TruAdvisors does not share your information with third-parties for marketing and advertising purposes.

Direct marketing. TruAdvisors may send you direct marketing communications as permitted by law. You may opt-out of our marketing communications as described in the Opt-out of marketing section below.

Compliance and operations. We may use your personal information to:

- Comply with applicable laws, lawful requests, and legal process, such as to respond to subpoenas or requests from government authorities;
- Protect our, your or others' rights, privacy, safety or property (including by making and defending legal claims);
- Audit our internal processes for compliance with legal and contractual requirements and internal policies;
- Enforce the terms and conditions that govern the Service; and
- Prevent, identify, investigate and deter fraudulent, harmful, unauthorized, unethical or illegal activity, including cyberattacks and identity theft.

How we share your personal information

We may share your personal information with the following parties and as otherwise described in this Privacy Policy or at the time of collection:

Affiliates. We may share personal information about you with our affiliated companies for everyday business purposes, however, our affiliated companies are not permitted to use this information to market their products or services to you. Additionally, we do not share information with our affiliated companies regarding your creditworthiness.

Service providers. Companies and individuals that provide services on our behalf or help us operate the Service or our business (such as IT, hosting, investment trading, customer relationship management and support, print and mail fulfillment, data management, event registration, email delivery, marketing, website analytics, and event management services).

Service-related third parties. Brokers, custodians, administrators, investment funds and their respective managers and other non-affiliated third parties as necessary to provide the Service.

Professional advisors. Professional advisors, such as lawyers, auditors and insurers, where necessary in the course of the professional services that they render to us.

Authorities and others. Law enforcement, government authorities, and private parties, as we believe in good faith to be necessary or appropriate for the compliance and operations purposes described above.

Business transferees. Relevant participants in business transactions (or potential transactions) involving a corporate divestiture, merger, consolidation, acquisition, reorganization, sale or other disposition of all or any portion of the business or assets of, or equity interests in, TruAdvisors Financial, LLC.

Your Choices

You have the following choices with respect to your personal information.

Opt-out of marketing communications. You may opt out of marketing-related emails by following the opt-out by contacting us by any means listed in the notice under "How to Contact Us" section. You may continue to receive service-related and other non-marketing emails.

Declining to provide information. We need to collect personal information to provide certain services. If you do not provide the information requested, we may not be able to provide those services.

Other sites and services

The Service may contain links to websites, mobile applications, and other online services operated by third parties. These links are not an endorsement of, or representation that we are affiliated with, any third party. In addition, our content may be included on webpages or in or other online services that are not associated with us. We do not control websites, mobile applications or online services operated by third parties, and we are not responsible for their actions.

Security

We employ a number of technical, organizational and physical safeguards designed to protect the personal information we collect. However, security risk is inherent in all internet and information technologies and we cannot guarantee the security of your personal information.

International data transfer

We are headquartered in the United States and may use service providers with operations in other countries, where privacy laws may be of a standard more or less protective as those in your state or the United States generally. Our service providers may have access to the personal information we collect about you during the course of our contractual relationship with them in order to provide their services or products. It is our practice however to enter into written agreements with our service providers that impose data protection obligations no less protective than our own.

Children

The Service is not intended for use by children under 18 years of age. If we learn that we have collected personal information from a child under 18 without the consent of the child's parent or guardian as required by law, we will delete it.

Changes to this Privacy Policy

We reserve the right to modify this Privacy Policy at any time. If we make material changes to this Privacy Policy, we will notify you by updating the date of this Privacy Policy and posting it to our website as well as delivering the Privacy Policy annually to you. If required by law we will also provide notification of changes in another way that we believe is reasonably likely to reach you, such as via email or another manner through the Service. Any modifications to this Privacy Policy will be effective upon our posting the modified version (or as otherwise indicated at the time of posting). In all cases, your continued use of the Service after the posting of any modified Privacy Policy indicates your acceptance of the modified Privacy Policy.

How to contact us

- Mail: TruAdvisors Financial, LLC, 3030 N Rocky Point Drive, Suite 280, Tampa, FL 33607
- Email: Support@TruAdvisors.com
- Phone: (813) 212-4000
- Fax: (813) 212-4444
- Website: www.TruAdvisors.com