

# Privacy Policy

**Last updated and effective as of March 1, 2024**

This website is operated by Capital Investment Advisors, LLC (referred to in this Privacy Policy as “we,” “us” or “our”). This Privacy Policy (“Policy”) explains how we collect, use, share, and protect information that we learn about you as a result of your interaction with us through the websites on which this Policy is posted, including the websites that you may access using your mobile electronic device (collectively, “Sites”), and through the services provided through the Sites (“Services”). **By accessing any portion of the Sites or using any of the Services, you agree to the practices described in this Policy and you consent to the collection, use and disclosure of your personal information as set out in this Policy. Your use of our services is subject to this Policy and our Terms of Use. If you do not wish to provide your consent and/or do not agree with any part of this Policy, you must discontinue all use of the Sites and the Services immediately.**

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## **When does this policy apply?**

This Policy applies solely to our online information collection, use and disclosure practices in connection with the Sites, and does not apply to any of our practices conducted offline.

This Policy is only applicable to the Sites and not to any other website or service that you may be able to access from any of the Sites, or use in connection with the Sites or the Services. When you click on an advertisement or a logo displayed on any of the Sites that links you to a different website, or when you use any third-party app, tool, widget, plug-in or extension on the Sites or as part of any of the Services, information about you may be collected through automated means. **We do not control, and are not responsible for, any third party’s collection and use of your personal information.** You should refer to the privacy policies of such third parties to learn about their information collection, use and disclosure practices.

The Services may also have message boards, forums or chat areas, where users can exchange ideas and communicate with one another. When you post to a message board, forum or chat area, please be aware that the information you post is made publicly available on-line.

## **What is the effective date of this Policy?**

This Policy is effective as of the “last updated and effective” date set out at the top of this page. We reserve the right to modify this Policy at any time, and such revisions will become effective upon the earlier of (1) posting of the revisions to the Sites, or (2) distribution of the revisions by electronic mail. Your continued use of any of the Sites or the Services after the effective date of any modifications means that you accept and agree to all such revisions. Please visit this page on a regular basis and check the “last updated and effective” date at the top of this page to ensure that you are familiar with the most recent version of this Policy.

## **What is our policy on children’s privacy and privacy rights of California minors?**

The Sites and the Services are not for children under 13 years of age, and we do not knowingly collect or store personal information from users of the Sites or the Services who are under 13 years of age. No personal information should be submitted to or posted at the Sites by visitors who are under 13 years of age. If you become aware that your child under 13 years of age has provided his or her personal information to us, please contact us at [info@yourwealth.com](mailto:info@yourwealth.com). If we determine that we are storing personal information about a child who is or who was, at the time of providing information, under 13 years of age, we will delete such information from our files immediately.

If you are a resident of the State of California, under 18 years of age, and a registered user of a service available on the Sites, and you have posted content or information on the Sites, you may request and obtain removal of the content or information posted by you, by contacting us at [info@yourwealth.com](mailto:info@yourwealth.com).

## **What information about you do we collect and how do we use it?**

By accessing the Sites or using the Services, you may provide to us personal information, including personally-identifiable information that you voluntarily choose to disclose to us, such as your name, address, telephone number, e-mail address, information about yourself, and credit card information, and non-personally-identifiable information, which we collect through the use of technologies such as “cookies,” “web beacons,” “web logs” or tracking software.

We use the information we collect to monitor and analyze how the Sites and the Services are used, to provide customer service, and to maintain and improve the Sites and the Services. We may also collect technical information to help us identify your mobile device.

You may be asked to submit personally-identifiable information to access or use certain aspects of the Services offered on the Sites – for example, we ask for the following information when you take the following actions:

- Join the mailing list: We ask for your email address.
- Schedule an appointment: We ask for your first name, last name, email address, phone number, and provide the opportunity for you to provide additional information about yourself.
- Learn more or ask a specific question: We ask for your first name, last name, email address, to answer a question regarding how we can help, and allow you to submit a question.
- Other personally-identifiable information may be collected if you contact us, receive customer or technical support, and/or participate in questionnaires, surveys, sweepstakes and/or promotions.
- Make a purchase: We ask for your first name, last name, shipping information, billing information, and your email address. For purposes we utilize WooCommerce. WooCommerce’s privacy policy can be found at the following link: <https://automattic.com/privacy/> and their terms of service can be found at the following link: <https://wordpress.com/tos/>.

Please note that we utilize Black Diamond Wealth Platform to provide personalized client accounts. When you create an account with Black Diamond Wealth Platform, you are agreeing to their privacy policy, which can be found at the following link: <https://www.advent.com/privacy/>. If you wish to not share information with Black Diamond Wealth Platform, please do not create an account.

The personally-identifiable information that you provide to us or to third parties on our behalf allows us to fulfill your service request or purchases, respond to your questions, contact you about the services you have engaged us to assist with, alert you of new products or services and new product, content and service features, and inform you of promotions, special events and other offers that we think may be of interest to you. Unless provided otherwise herein, please note that we may retain your personally-identifiable information only for as long as reasonably necessary for the purposes described in this Policy. For example, we may retain your personal information as long as you continue to use and are signed-up for our mailing list through the Sites and Services. Please be aware that we may also be required to retain your personally-identifiable information for legal and accounting reasons.

We use cookies and other tracking technologies for a variety of purposes. We may use cookies for system administration, to assess the performance of the Sites and the Services, to enhance your online experience, and to personalize your use of the Sites. You may choose to disable cookies, block all cookies, or receive a warning before a cookie is stored on your computer or your mobile device; please consult instructions for your web browser to disable or block cookies, or to receive a warning before a cookie is stored on your computer or your mobile device. However, if you disable or block cookies, it is possible that some parts of the Sites or the Services will not be accessible or available to you.

We use user-input cookies for the duration of a session to keep track of a user's input when filling in forms that span several pages. We also use functional cookies to remember choices you have made or information you have provided, such as your username, language, or the region you are in. This allows us to tailor your experience specifically to your preferences. For example, authentication cookies are functional cookies that are used for the duration of a session (or persistent, if you agree to the "remember me" function) to allow users to authenticate themselves on subsequent visits or to gain access to authorized content across the Sites and Services. The functional cookies we use may include:

- User-centric security cookies to detect authentication abuses for a limited persistent duration, like repeated failed login attempts. These cookies are set for the specific task of increasing the security of the Sites and Services.
- Multimedia content player session cookies (flash cookies) are used for the duration of a session to store technical data needed to play back video or audio content (e.g. image quality, network link speed, and buffering parameters).
- Load balancing session cookies are used for the duration of the session to identify the same server in the pool in order for the load balancer to redirect user requests appropriately.
- User interface customization persistent cookies are used to store a user's preference regarding a service across web pages.

We use many tools to help us improve our Sites and Services and our commerce platform. To this end, we also use reporting and analytics cookies to collect information about how you use the Sites and Services, storefronts, and how often. These cookies only gather information for statistical purposes and only use pseudonymous cookie identifiers that do not directly identify you. The performance cookies we may use include:

- First party analytics cookies - We use these cookies to estimate the number of unique visitors, to improve the Sites and Services and our merchants' websites, and to detect the most searched for words in search engines that lead to a webpage. These cookies are not used to target you with online marketing. We use these cookies to learn how the Sites and Services and our merchants' websites are performing and make relevant improvements to improve your browsing experience.
- Third party analytics cookies - We also use Google Analytics and other third-party analytics providers listed below to help measure how users interact with the Sites and Services. These cookies "remember" what our users have done on previous pages and how they have interacted with the Sites and Services. We use the information we get from Google Analytics only to improve the Site. Google Analytics collects only the IP address assigned to you on the date you visit the Site, rather than your name or other identifying information. We do not combine the information collected through the use of Google Analytics with any other Personal Information we may have collected from you. Although Google Analytics deploys a permanent cookie on your web browser to identify you as a unique user the next time you visit this site, the cookie cannot be used by anyone but Google. Google's ability to use and share information collected by Google Analytics about your visits to the Site is restricted by the Google Analytics Terms of Use and the Google Privacy Policy. You can prevent Google Analytics from recognizing you on return visits to the Site by disabling cookies on your browser. To opt-out of Google Analytics cookies and tracking

technologies please follow the instructions provided at the following link:  
<https://tools.google.com/dlpage/gaoptout>.

Advertising cookies are also used on the Sites and Services to tailor marketing to you and your interests and provide you with a more personalized service in the future. These cookies remember that you visited the Sites and Services and we may share this information with third-parties, such as advertisers. Although these cookies can track your device's visits to the Site and other sites, they typically cannot personally identify you. Finally, Social and Content cookies are placed by many social media plugins (for example the Facebook 'like' button), and other tools meant to provide or improve the content on a Sites and Services (for example services that allow the playing of video files, or that create comments sections). We integrate these modules into our platform to improve the experience of browsing and interacting with the Site. Please note that some of these third-party services place cookies that are also used for things like behavioral advertising, analytics, and/or market research. The length of time that a cookie remains on your computer or mobile device depends on whether it is a "persistent" or "session" cookie. Session cookies last until you stop browsing and persistent cookies last until they expire or are deleted. Most of the cookies we use are persistent and will expire between 30 minutes and two years from the date they are downloaded to your device. You can control and manage cookies in various ways. Please keep in mind that removing or blocking cookies can negatively impact your user experience and parts of the Sites and Services may no longer be fully accessible.

We also use tracking technologies, including web beacons and web logs (also called "clear GIFs," "pixel tags" or "pixels"), to monitor and analyze how the Sites and the Services are used, to provide customer service, and to maintain and improve the Services. Web beacons and web logs allow our servers to automatically record information that your browser sends whenever you visit the Sites. This information includes the time and date of your visit, page response times, the pages you viewed, length of your visit, page interactions information such as scrolling, clicks, and mouse-overs, your Internet Protocol address, your geographic location (your zip code, your area code and/or your time zone), your browser type and version, the Sites and the Services you use, and when and how long you use them. We use this information to monitor and analyze how the Sites and the Services are used, to provide customer service, and to maintain and improve the Sites and the Services. We may also use this information to deliver content, including ads, relevant to your interests, on the Sites and on third-party websites. We may also collect technical information to help us identify your mobile device. Mobile devices typically provide users with the ability to disable location services. If you have questions about how to disable the location services on your mobile device, you should contact your mobile service provider or your device manufacturer.

Third-party plug-ins also may collect information about your use of the Site. For example, when you load a page on the Site that has a social plug-in from a third-party site or service, such as a "Like" or "Share" button, you are also loading content from that third-party site. That site may request cookies directly from your browser. These interactions are subject to the privacy policy of the third-party site. Please be aware that when you use third-party sites or services, their own terms and privacy policies will govern your use of those sites or services.

You may choose to disable cookies, block all cookies, or receive a warning before a cookie is stored on your computer or your mobile device; please consult instructions for your web browser to disable or block cookies, or to receive a warning before a cookie is stored on your computer or your mobile device.

### **Will we share your information with other parties?**

We may use your personal information to provide analysis of the users of the Sites and the Services, in the aggregate, or after it has been anonymized to prospective partners, advertisers and other third parties. We may also share your non-personally-identifiable information with our business partners for the purpose of their delivering content, including ads, on the Sites and on third-party websites.

We will not sell or rent your personal information and we will only share your personally identifiable information as provided herein. We may disclose your personal information to our employees, agents, contractors and sub-contractors, and to our related and affiliated entities, and their respective employees,

agents, contractors, sub-contractors, for the limited purpose of enabling them to communicate with you directly about events and promotions that may be of interest to you. We will share your personal information with other parties under the following circumstances:

- **Protection of Rights.** We will share your personally-identifiable information if we have a good faith belief that: (i) access, use, preservation or disclosure of such information is reasonably necessary to satisfy any applicable law, regulation, legal process, such as a court order or subpoena, or a request by law enforcement or governmental authorities; (ii) such action is appropriate to enforce the Terms of Use for the Sites, including any investigation of potential violations thereof; (iii) such action is necessary to detect, prevent, or otherwise address fraud, security or technical issues associated with the Sites or the Services; or (iv) such action is appropriate to protect our rights, property or safety or the rights, property or safety of our employees, users of the Sites or the Services, or others.
- **Asset Transfers.** If we become involved in a merger, acquisition, or other transaction involving the sale or transfer of some or all of our assets, or in the event of an insolvency or bankruptcy, the information, including personally-identifiable information, collected from you through your use of the Sites may be included in the transferred assets. Should such an event occur, we will use reasonable measures to notify you, either through e-mail or a prominent notice on the Sites.
- **Service Providers.** We may share your personally-identifiable information with the companies that provide e-commerce tools for the Sites or the Services. For example, WooCommerce provides and hosts the e-commerce platform to purchase books and process payments. HubSpot and Salesforce help provide software and services for our e-mail marketing campaigns. Black Diamond Wealth Platform is a third-party services that we use to allow clients, such as yourself, to create an account to manage assets. Use of Black Diamond Wealth Platform is optional, provided certain services we provide may be limited. Calendly is utilize to help schedule appointments via the Sites and Services. Form Assembly and Gravity Forms are service providers that help us collect data via forms. These companies and other service providers may access your personally-identifiable information that they need in order to perform their services on our behalf. Please review each company's terms of use and privacy policy for more information. WooCommerce's terms of use can be found at the following link: <https://wordpress.com/tos/> and WooCommerce's privacy policy can be found at the following link: <https://automattic.com/privacy/>. Salesforce's privacy policies can be found at the following link <https://www.salesforce.com/privacy/overview/> and Salesforce's terms of service can be found at the following link: <https://www.salesforce.com/company/legal/sfdc-website-terms-of-service/>. HubSpot's privacy policy can be found at the following link: <https://legal.hubspot.com/privacy-policy> and HubSpot's terms of services can be found at the following link: <https://legal.hubspot.com/legal-stuff>. Black Diamond Wealth management's privacy policy can be found at the following link: <https://www.advent.com/privacy/>. Calendly's privacy policy can be found at the following link: <https://calendly.com/privacy> and Calendly's terms and conditions can be found at the following link: <https://calendly.com/terms>. Form assembly's privacy policy can be found at the following link: <https://www.formassembly.com/privacy-policy/> and Form Assembly's terms of service can be found at the following link: <https://www.formassembly.com/terms-of-service/>. Gravity Form's privacy policy can be found at the following link: <https://www.gravityforms.com/privacy/> and Gravity Form's terms and conditions can be found at the following link: <https://www.gravityforms.com/terms-and-conditions/>. This is not an exhaustive list of all services providers utilized by us and service providers are subject to change.
- **Sweepstakes and Contests.** If we offer, and you choose to participate in, any on-line promotions, such as a sweepstakes or a contest, your personally-identifiable information collected in connection with a promotion may be shared with the third-party sponsor of the promotion, or as otherwise provided in the Official Rules. We may also utilize third-parties to help administer and operate sweepstakes and contest, such as Viral Sweeps. You should carefully review the Official Rules of each promotion in which you choose to participate through the Sites, as the Official Rules may contain additional important information about a third party's collection and use of your information. To the extent that the Official Rules of any promotion conflict with this Policy, the Official Rules will govern collection and use of your personal information in conjunction with that particular promotion.

## What are your California Privacy Rights?

If you are a California resident, the California Consumer Privacy Act (“CCPA”) requires us to disclose the following information with respect to our collection, use and disclosure of personal data.

Categories of Personal Data Collected: We collect the following categories of personal information: identifiers, characteristics of protected classifications under California or U.S. law, commercial information, internet and electronic network activity, geolocation data, inferences drawn about your preferences, and other categories of personal data that relates to or is reasonably capable of being associated with you. For examples of the precise data points we collect, please see “What information about you do we collect and how do we use it?” above.

- Business or Commercial Purpose for Collecting and Using Personal Information: We collect personal data for the business purposes described in the “What information about you do we collect and how do we use it?” section above.
- Categories of Sources of Personal Information: We collect personal data from you and the sources described in the “What information about you do we collect and how do we use it?” section above.
- Categories of Third Parties With Whom We Share Personal Data: We may share your personal data with the third parties as described in the “Will we share your information with other parties?” section above.
- Sale of Personal Data: We do not sell, rent, or lease your personal data.

California consumers have the right to request access to their personal data, additional details about our information practices and deletion of their personal data (subject to certain exceptions). California consumers also have the right to opt-out of sales of personal data, if applicable. Please note that we do not sell, rent, or lease your personal data. We describe how California consumers can exercise their rights under the CCPA below. Please note that you may designate an authorized agent to exercise these rights on your behalf by providing written materials demonstrating that you have granted the authorized agent power of attorney. Please note that if an authorized agent submits a request on your behalf, we may need to contact you to verify your identity and protect the security of your personal data. We will not discriminate against you if you choose to exercise your rights under the CCPA.

**Right to Know:** You may request access to the specific pieces of personal data we have collected about you in the last 12 months. You may also request additional details about our information practices, including the categories of personal data we have collected about you, the sources of such collection, the categories of personal data we share for a business or commercial purpose, and the categories of third parties with whom we share your personal data. You may make these requests by emailing us at [info@yourwealth.com](mailto:info@yourwealth.com). After submitting your request, please monitor your email for a verification email. We are required by law to verify your identity prior to granting access to your data in order to protect your privacy and security.

**Deletion:** You may request that we delete the personal data we have collected about you. Please note that we may retain certain information as required or permitted by applicable law. You may make these emailing us at [info@yourwealth.com](mailto:info@yourwealth.com). After submitting your request, please monitor your email for a verification email. We are required by law to verify your identity prior to deleting your data in order to protect your privacy and security. If you request to delete your personal data, certain of our products and services may no longer be available to you.

## What choices do you have about the collection and use of your information?

For any of the Services that include an account access, you may review, update or delete your personal information, and modify your account preferences for the Services, by contacting us at [info@yourwealth.com](mailto:info@yourwealth.com). To update or delete personally-identifiable information that you had provided in connection with any other Services, you may contact us at. Please note that when you delete your account or request that we delete your personal information, we may retain your information for a reasonable period of time, for the purpose of internal account management and fraud prevention.

If you no longer wish to receive our e-mail announcements, you may unsubscribe from receiving them at any time in the following ways: (1) clicking on the link “update subscription preferences” or “unsubscribe from this list” appearing at the bottom of our e-mails, and by following subsequent instructions; (2) signing into your online profile and following the available instructions, if applicable, or (3) contacting us [info@yourwealth.com](mailto:info@yourwealth.com). If you send an e-mail to us to change your contact preferences, we will implement your requested changes within a reasonable amount of time. Please note that your requested changes will not be effective until we implement such changes. Please also note that you cannot unsubscribe from certain correspondence from us, including messages relating to your account transactions.

**If you choose to join a mobile marketing list offered by us, please be aware that there are usually costs associated with receiving SMS or MMS messages, which are determined by your carrier. You should contact your carrier to determine the charges that may apply, before you sign up to receive our updates via SMS or MMS.** If you wish to stop receiving such messages from us, at any time, simply write “STOP” in a reply to any message from us.

You agree that, in the event that any dispute or claim arises out of or relating to this Policy or our privacy practices, you will attempt to negotiate, in good faith, a written resolution of your dispute or claim directly with us and/or our affiliates or subsidiaries, depending on your concern. You agree that if your dispute or claim remains unresolved for forty-five (45) days after notification (via Certified Mail or personal delivery) that a dispute or claim exists, the parties shall join in mediation services in Atlanta, Georgia, with a mutually chosen mediator, in an attempt to resolve the dispute or claim. Should you file any arbitration claims, any administrative actions, or any court actions without first having attempted to resolve your dispute or claim by mediation, then you agree that you will not be entitled to recover any costs of the proceeding, including, without limitation, your attorneys’ fees or other costs, even if you would otherwise be entitled to them.

### **What is our policy on tracking?**

You may be able to adjust your browser’s settings to turn on a “do not track” feature. Although our policy may change in the future, because there is no uniform standard for “do not track” signal recognition currently, we do not support “do not track” and will not honor your web browser’s “do not track” signal.

Subject to the information provided in the “**What information about you do we collect and how do we use it?**” Section above, we do not intentionally or knowingly allow other parties to collect personal information about your online activities over time and across different websites, when you visit the Sites or use any of the Services.

### **What security measures do we take?**

The personal information that you provide to us is processed and stored by our service providers, who design protocols and procedures to ensure the security of such information. In addition, we restrict access to personally-identifiable information to our employees, independent contractors and agents who need to know this information in order to develop, operate and maintain the Sites and the Services. However, **no data transmission over the Internet or through mobile telecommunications can be guaranteed to be completely secure, and, for this reason, we cannot ensure or warrant the security of any information that you transmit to us or that is transmitted to us as a result of your use of the Sites or any of the Services.** You can help protect your personal information by using strong passwords, changing your password often, using a secure web browser, and signing off and closing your web browser when you are finished with the use of the Sites.

## **Does this policy apply outside of the United States?**

We comply with United States privacy laws and regulations. Except as set out below, we do not represent that the Sites are governed by or operated in accordance with the laws of other nations, or that the Sites or the Services are appropriate or available for use in any particular location. If you choose to access the Sites or the Services, you do so at your own risk, and you are responsible for complying with all local laws, rules and regulations. Except as set out below, by using any part of the Sites or the Services, visitors to the Sites from outside the United States acknowledge and agree that the Sites are subject to the United States laws and regulations, and waive any claims that may arise under their own national laws.

If you are a resident of the European Union, you have certain rights under the General Data Protection Regulation, which are outlined below:

### **A. The right to be informed**

You have the right to be provided with clear, transparent and easily understandable information about how We use your information and your rights. This is why we are providing you with the information in this Privacy Policy.

### **B. The right of access**

You have the right to obtain access to your personal information (if we [or a third party on our behalf] are processing it), and certain other information such as the reasons why we are processing or storing it. This is so you are aware and can check that we are using your personal information in accordance with data protection legislation and your agreement.

### **C. The right to rectification**

You are entitled to request that your personal information is promptly corrected if it is identified as being inaccurate or incomplete.

### **D. The right to erasure**

This is also known as “the right to be forgotten” and, in simple terms, enables you to request the deletion or removal of your information under certain circumstances where there’s no compelling reason for us to keep using it. This is not a general right to erasure; there are exceptions.

### **E. The right to restrict processing**

You have rights to “block” or suppress further use of your personal information. When processing is restricted We can still store your information but may not be able to process it further. We maintain lists of people who have asked for further use of their personal information to be “blocked” to make sure the restriction is respected in future.

### **F. The right to data portability**

You have rights to obtain and reuse your personal data for your own purposes across different services. For example, if you decide to switch to a new provider, this enables you to move, copy or transfer your information easily between our IT systems and theirs safely and securely, without affecting its usability.

### **G. The right to object to processing**

You have the right to object to certain types of personal data processing, including processing for direct marketing activities.

### **H. The right to lodge a complaint**



You have the right to lodge a complaint about the way we have handled or processed your personal data with your national data protection regulator.

### **I. The right to withdraw consent**

If you have given your consent to anything we do with your personal data, you have the right to vary or withdraw your consent at any time (although if you do so, it does not mean that anything we have done with your personal data with your consent up to that point is unlawful). This includes your right to withdraw your consent to us using your personal data for marketing purposes.

We usually act on validated requests and provide the requested information or activity free of charge, but by law we are allowed to charge a reasonable fee to cover our administrative costs of providing the information for:

- baseless or excessive/repeated requests, or
- further copies of the same information.

Alternatively, there are reasons why we may be entitled to refuse to act on the request. Further, we reserve the right to request you use an application or third-party service (at our direction) to exercise your rights under GDPR. Please contact us at [info@yourwealth.com](mailto:info@yourwealth.com) with any questions regarding requests under this Section.

Please consider your request responsibly before submitting it. We'll respond as soon as we can. Generally, this will be within one month from when we receive your validated request but, if the request is going to take longer to address, we will let you know.

### **How can you contact us with questions about this Policy or our privacy practices?**

If you have questions about these Terms or any of our services, please contact us. Please include your name and your contact information in your mail or e-mail correspondence.

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