

Privacy Policy – A Commitment to Your Privacy

We want you to get the most out of your visit to our website. At Wealth Legacy Institute (WLI) our most important asset is our relationship with you. We are honored that you have entrusted us with your financial affairs, and we are committed to safeguarding the privacy of information we maintain about you. Establishing and adhering to an effective privacy policy is an important part of that dedication. Our privacy policy applies to all clients with whom we have a relationship and is also extended to each of our former clients.

Information We Collect About You Online

From offering you special promotions to new users, to providing Wealth Legacy Institute clients with secure online account access and management options, we strive to make the most of every unique user visit to our website. To provide our users with these and other tools, we will from time to time request that you provide us with your personal information, such as your name, address, telephone number, email address and date of birth, as well as details about your interests, investments and investment experience. We may also receive your contact information via a third-party website if you request information about financial services on another website. We will maintain information about your account, online account activity, online services requested and your usage of our website to help administer your online account needs and to continually improve your online experience.

TO PARENTS OF CHILDREN UNDER 13: We do not knowingly solicit data online from or market online to children under the age of 13. If you are a parent or guardian of a child under the age of 13 and believe that personal information may have been collected about your child, please read “How we use the information we collect” below. For more information about the Children’s Online Privacy Protection Act (COPPA), visit the FTC website: www.ftc.gov.

How we use the information we collect

Whether you are a new website user or a Wealth Legacy Institute client, we use personal information collected on our website to handle the transactions you initiate.

Your personal information will not be rented or sold to any third party for marketing purposes. In some instances, we will share your contact information with carefully selected service providers to assist us in processing your online transactions or to deliver the services, products, and marketing you request online.

We may disclose personal information collected on our website when such disclosure is required or permitted by law. For example, we may be required to disclose personal information to cooperate with law enforcement and regulatory authorities, as part of the sale, assignment, or other transfer of our business, or to perform authentication procedures to prevent fraud.

Tracking activity on our website

In order to make your visit to our website as productive as possible, we track activity on our website. However, we want you to know that the tracking technology we use does not identify any personal information about you. It cannot retrieve data from your hard drive, pass on computer viruses, or capture any personal information about you, such as your name, address, phone number, or email address. We only know who you are if you tell us. You may, however, be asked to provide personal information such as name, address, phone number or email address to us when you register for online services or products.

- **Cookies:** One way we track activity is by using cookies. A “cookie” is an electronic file that holds small strings of text. When you visit our website, we send a cookie to your browser so that we can recognize it when you or another user of your computer return to our website. We want to recognize your browser so we can make the best use of your time when visiting our website. For your security, if you are registered for online services and/or have an account with Wealth Legacy Institute, we cannot give you access to your account information on our website unless your browser is set to accept cookies from us.

- **Advertising:** When you visit our website by clicking on certain banner ads or special offers on our partners’ website, we track this information to improve navigation and

deliver relevant information when you arrive at our website. We also do this because we want to determine if our ads and special offers are appealing to our users.

In the course of serving our ads to you, a unique third-party cookie may be placed or recognized on your browser. In addition, we use web beacons, provided by our third-party ad server, to help manage and optimize our online advertising. These web beacons enable us to learn which ads we place on third-party sites bring users to our website. They do not capture or convey any personal or sensitive information about you. We also place web tags on certain pages of our website. These tags enable selected companies with which we have strategic alliances to determine if you initiate action on a joint offer. This allows the other company to avoid serving you ads for the same offer on subsequent visits to their website.

- **Browser settings:** You can adjust many browser preferences so that you are alerted when a cookie is placed in your browser, or adjust preferences to decline cookies altogether. Recognize that to allow us to recognize you, cookies also enable us to securely provide our registered users with account information.

How we use your email address

We recognize that email can be the preferred mode of communication for some of our website users. If you provide us with your email address when registering for an online service, program or when accessing your account online, we will use it to contact you about the services or program or about your account.

We may use your email address to send you the following types of email messages:

- Service notification related to your account(s)
- Scheduling meetings or telephone conference calls

- Regularly scheduled email letters or newsletters related to Wealth Legacy Institute
- Programs, products or services you are enrolled in
- Occasional updates about our programs and services as well as Wealth Legacy Institute marketing offers
- Valuable offers from non-affiliated companies that we send you on their behalf

Also, once you have requested information from us, we may communicate with you via email regarding your request to provide additional information related to your initial information request. For example, we may send you materials to help you prepare for an upcoming meeting with a Wealth Legacy Institute financial advisor.

To make our email offers more relevant to you, we may use information you provided in your initial transaction with us, in surveys, from information we have about you as a Wealth Legacy Institute client and information available from external sources such as Census Bureau data.

You can opt out of receiving marketing email from Wealth Legacy Institute at any time

Keep in mind that you may continue to receive newsletters pertaining to Wealth Legacy Institute products and services that you are enrolled in automatically when you register for those products or services. In those cases, you must reply to and decline the newsletters individually.

Email communications sent to you by Wealth Legacy Institute or its service providers may contain web beacons. The web beacons allow Wealth Legacy Institute to know which email are opened and acted upon so we can provide more relevant content or offers in the future.

We do not share your email address with non-affiliated companies for them to market their products or services directly to you. However, we may partner with selected non-affiliated companies to offer certain products or services we believe may be of interest to you.

You may receive email offers from other companies for Wealth Legacy Institute products and services if you registered to receive offers on their website, or if you receive ongoing email newsletters from the other companies that include third-party ads. If you have recently opted out of receiving email offers from Wealth Legacy Institute, we will process and honor your request as soon as administratively possible. In certain circumstances, you may receive email offers for Wealth Legacy Institute products and services from other companies during the time period when we are processing your opt-out request.

To opt-out of receiving offers or email newsletters from other companies, follow the instructions provided by those companies.

Ads that link to our website

Wealth Legacy Institute may use third parties to place banner ads on other websites and will perform tracking and reporting activities through use of ad servers. We do not provide ad servers with your personal information and ad servers do not collect your personal information.

Ad servers are subject to their own privacy policies. If you would like more information about the privacy policies of these ad servers, including information on how to opt-out of their tracking methods, please visit the Network Advertising Initiative website.

Websites that we link to

Internet sites that you link to from the Wealth Legacy Institute site or a Wealth Legacy Institute email may contain privacy provisions that differ from the provisions of our Privacy Statement. To ensure your privacy is protected, we recommend that you review the privacy statements of other Internet sites you visit.

Mobile app locations

When you are using a mobile app, Wealth Legacy Institute may have access to limited location data as permitted by your mobile device. For example, limited location data may be accessed for location-based features. Wealth Legacy Institute does not otherwise store or use this mobile location information except when required to do so by law, regulation or other regulatory guidance.