

## **MyFuture IRA Program Privacy Policy**

### **Date of Issuance or Modification:**

October 13, 2021

The MyFuture IRA Program (IRA Program) utilizes a website provided by IRALOGIX that is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Privacy (Statement) applies to the IRALOGIX Website (Website) and governs data collection and the IRA Program.

By using the Website, you consent to the data practices described in this Statement and as may be amended from time to time. This Statement is not, however, a contract and does not create any legal rights or obligations.

### **Consent for Website Access**

Use of the IRA Program is subject to this Statement. Please read this Statement carefully before you use the Website. By accessing the Website, you accept the privacy practices described in this Statement. If you cannot accept the practices outlined in this Statement, you must not use or access the Website in connection with the IRA Program.

### **Collection of your Personal Information**

The Website collects information that identifies, relates to, describes, is reasonably capable of being associated with you, or could reasonably be linked directly or indirectly to you. For example, it could include information such as your e-mail address, name, home or work address or telephone number. Personal information does not include aggregated, de-identified or anonymized information that is maintained in a form that is not reasonably capable of being associated with you.

Personal information may include information about your computer hardware and software that is automatically collected by this IRA program. This information can include: your IP address, browser type, domain names, access times and referring Website addresses.

Please keep in mind that if you directly disclose personally identifiable information through public message boards, this information may be collected and used by others. Note: This IRA Program does not read any of your private online communications.

### **Use of your Personal Information**

The Website collects and uses your personal information to operate the Website and to allow the IRA Program to operate. For example, personal information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Website.

This IRA Program may also use your personally identifiable information to inform you of other products or services available from this IRA Program and its affiliates. This IRA Program may also contact you with surveys to conduct research about your opinion of current services or of potential new services that may be offered.

This IRA Program does not sell, rent or lease its customer lists to third parties. This IRA Program may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. In addition, this IRA Program may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, or to provide other services necessary to service your account or to utilize the services of outside providers that are part of the IRA Program in which you are enrolled. All such third parties are prohibited from using your personal information except to provide these services to the IRA Program, and they are required to maintain the confidentiality of your information.

This IRA Program does not use or disclose your race, religion, or political affiliations without your explicit consent.

This IRA Program keeps track of the websites and pages our customers visit in order to determine what services are the most popular. This data is used to deliver customized content and messaging to customers whose behavior indicates that they are interested in a particular subject area.

This Website may also disclose your personal information, without notice, if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on this IRA program or the site; (b) protect and defend the rights or property of this IRA Program and IRALOGIX; and, (c) act under exigent circumstances to protect the personal safety of users of the Website, or the public.

### **Use of Cookies**

The Website uses "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize the Website, or create an account with this IRA Program for services, a cookie helps recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as addresses, phone numbers, and so on. When you return to the Website, the information you previously provided can be retrieved, so you can easily use the features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of this IRA Program's services or the Website.

### **Storage of Personal Information**

Personal information may be stored in or outside the United States. If you live outside of the United States, you understand and agree that we may transfer your information into the United States. The IRA

Program is intended for use in the United States and is subject to the laws of the United States, which may not provide the same level of protection as those in your own country.

Additionally, the IRA Program will hold your personal information on our systems for as long as is necessary for us to provide services to you or pursuant to our legal agreement with you and to satisfy other legal requirements.

### **Security of Personal Information**

This IRA Program secures your personal information from unauthorized access, use or disclosure utilizing commercially reasonable means. This IRA Program secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information is transmitted to other Websites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

### **Additional Rights**

The following explains the rights provided by certain states.

If you are a California resident, you have additional rights under the California Consumer Privacy Act.

If you are a Nevada resident, you may opt out of future sales of certain covered information collected through our website by contacting us at [legal@iralogix.com](mailto:legal@iralogix.com) with the subject line “Nevada opt—out”.

The applicability of these and other state laws may vary depending on our relationship with you.

### **Changes to this Statement**

We may modify this Policy at any time, without prior notice, and changes may apply to any personal information we already hold about you, as well as any new personal information collected after the Policy is modified. If we make changes, we will notify you by revising the date at the top of this Policy. If you continue to access or use our services after receiving the notice of changes, you acknowledge your acceptance of the updated Policy.

### **Contact Information**

This IRA program welcomes your comments regarding this Statement of Privacy. If you believe that this IRA program has not adhered to this Statement, please contact IRALOGIX at [legal@iralogix.com](mailto:legal@iralogix.com). We will use commercially reasonable efforts to promptly determine and remedy the problem.