

Advyzon Privacy Policy



Last Updated: September, 2020

yHLsoft, Inc, DBA Advyzon (collectively, "yHLsoft", "Advyzon", "we", "us", or "our") is committed to protecting security of personal information and respecting privacy of financial information.

This Privacy Policy explains how we collect, share, use, and protect information when you visit or use this online service and any other online services offered by Advyzon that link to or reference this policy (collectively, our "Services"), including our main product, Advyzon, as well as any interactions you may have while viewing content provided through one of Advyzon's digital advertising campaigns.

As you review this Privacy Policy, here are a few general principles to keep in mind:

- Our Services are intended for financial advisors, and their clients via our Client Web Portal commissioned by financial advisors.
- Our Services are not intended for children under 13. We do not knowingly collect personal information from children under 13.
- If you have questions after reviewing this policy, please contact us at support@advyzon.com or call us at (844)829-0039.

Data Ownership

You retain the ownership of data about you or your clients by storing it in Advyzon. Your clients are your clients, and the data that you store in Advyzon belongs to you. We utilize the data you share with us or place in our system to assist you with support requests, develop insights, troubleshoot problems or monitor the performance and effectiveness of our Services. We limit access to customer information to individuals in our organization who need it in order to perform their jobs. Employees who have access to your information and your client information are required to safeguard such information and keep it confidential.

Information We Collect

We only collect and process what is necessary for the purposes set out in this Privacy Policy or in any local supplement or notice. We collect information when you give it to us (such as when you utilize our services or hire us to provide you with technology services), when you give us permission to obtain it (such as when you give us permission to access your financial resources that contain your personal information, including but not limited to, your account custodian, another technology service provider, or other data sources or websites

with that information), or when we obtain it from other sources such as from the business partners or third parties that makes our service available to you.

Personal Information

We may collect personal information from or about you such as your name, email address, social security number, mailing address, telephone number(s), account transactions and balances, employment information, income, insurance, assets and liabilities. We may receive information about you that you authorize third parties to provide to us. We may also collect personal information from third parties in order to verify your identity, prevent fraud or perform other ordinary business purposes.

Usage and Other Information

In addition to the personal information described above, we may collect certain information about your use of our Services. For example, we may capture the IP address of the device you use to connect to the Services, the type of operating system and browser you use, and information about the site you came from, the parts of our Services you access, and the site you visit next. We or our third-party partners may also use cookies to collect and store other information about your visit to, or use of, our online services. If you email, telephone, write, or exchange other electronic communications with our employees and other staff members, our information technology systems will record details of those conversations and exchanges, sometimes including their content. In addition, we may later associate the usage and other information we collect online with personal information about you.

Additional Sources of Information

We may also collect information about you from additional online and offline sources including from co-branded partner sites or commercially available third-party sources, such as credit reporting agencies. If we have a business relationship with the organization that you represent, your colleagues or other business contacts may give us information about you, such as your contact details or details of your role in the organization that you represent. We may combine this information with the personal and other information we have collected about you under this Privacy Policy.

Use of Information

Advyzon does not sell, rent or lease personal information we collect. In compliance with federal and state laws, we may use the information discussed above in a number of ways, such as:

- Processing subscriptions and reconciling transactions;
- Verifying your identity (such as when you access your account information);
- Preventing fraud and enhancing the security of your account or our online services;
- Responding to your requests and communicating with you;
- Personalizing and developing experiences with our Services, including offers through our websites, applications, emails, and or text message (with your consent, where required by law);
- Performing analytics concerning your use of our online services, including your responses to our emails and the pages and advertisements you view;
- Providing you tailored content and marketing messages;

- Operating, evaluating and improving our business (including developing new products and services; improving existing products and services; and performing data analytics);
- Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies;
- Notifying you about changes to our policies; and
- For any other purposes that we may specifically disclose at the time you provide or we collect your information with your consent.

We may also use data that we collect on an aggregate or anonymous basis (such that it does not identify any individual customers) for various business purposes, where permissible under applicable laws and regulations.

Disclosure of Information

We may share the information we collect from and about you with your consent. We may also share your information with our affiliates, as permitted by law. For example, we may share your information with:

- Advyzon third-party service providers;
- Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise to protect the rights, property or security of our customers or third parties.

Where appropriate, we will limit sharing of your information in accordance with the choices you have provided us.

We may share anonymous or aggregated information with third parties to help deliver products, services, and content that are better tailored to the users of our online services and for other purposes.

Security and Safety of Information

Advyzon safeguards customer information according to an established information security program which includes policies addressing the acceptable use and access to confidential business information and personal information which may be contained in Advyzon's information systems. Advyzon maintains physical, electronic, and procedural safeguards reasonably designed to guard personal information from loss, misuse or unauthorized access, disclosure, alteration, or destruction of the information that has been provided to us.

Advyzon takes commercially reasonable measures that comply with applicable laws and industry standards to secure and protect information transmitted via or stored through our Services. These measures include computer safeguards and secured files and buildings. Nevertheless, no security system is impenetrable. We cannot guarantee that information that users of the Services may happen to transmit or otherwise supply will be totally secure. You agree to immediately notify us of any breach of our security system or this Privacy Policy of which you become aware.

Understanding Cookies

We, or our service providers, and other companies we work with may deploy and use cookies for various purposes, such as fraud prevention and monitoring our advertising and marketing campaign performance. Some of these tracking tools may detect characteristics or settings of the specific device you use to access our online services.

Cookies are small amounts of data a website can send to a visitor's web browser. They are often stored on the device you are using to help track your areas of interest. Cookies may also enable us or our service providers and other companies we work with to relate your use of our online services over time to customize your experience. Most web browsers allow you to adjust your browser settings to decline or delete cookies, but doing so may degrade your experience with our online services.

Linking to Third-Party Websites

Advyzon may provide links to websites that are owned or operated by other companies ("third-party websites"). When you use a link online to visit a third-party website, you will be subject to that website's privacy and security practices, which may differ from ours. You should familiarize yourself with the privacy policy, terms of use and security practices of the linked third-party website before providing any information on that website.

Your California Privacy Rights

The California Consumer Privacy Act ("CCPA") provides California residents with rights to receive certain disclosures regarding the collection, use, and sharing of "Personal Information," as well as rights to know, access, delete, and limit sharing of Personal Information. For purposes of this section, "Personal Information" has the meaning given in the CCPA but does not include information exempted from the scope of the CCPA. Due to the nature of our Services, much of the information we collect is exempt from the CCPA because it is covered by federal or state financial and/or data privacy laws.

To the extent that we collect Personal Information that is subject to the CCPA, your rights as California resident to request access and deletion of that information are as described below.

We do not sell Personal Information to third parties. However, as described in this Privacy Policy, we may share Personal Information with a third party as directed or consent to by your or your financial advisor as necessary for you to receive the benefit of such third party's services.

As a California resident, you have the following rights listed below. However, these rights are not absolute, and in certain cases we may decline your request or comply with it in a more limited way than you anticipated, as permitted by law.

You may request the following information about how we have collected and used your Personal Information during the past 12 months:

- categories of Personal Information we have collected
- categories of sources from which we collected Personal Information

- the business or commercial purposes for collecting and/or selling Personal Information
- categories of third parties with whom we share Personal Information
- whether we have disclosed your Personal Information for a business purpose, and if so, the categories of Personal Information received by each category of third party recipient
- whether we've sold your Personal Information, and if so, the categories of Personal Information received by each category of third party recipient
- You may request a copy of the Personal Information that we have collected about you during the past 12 months.
- You may request in certain circumstances that we delete Personal Information that we have collected directly from you.
- If we sell your Personal Information, you may opt-out.
- You are entitled to exercise the rights described above free from discrimination.

In order to process a request to know about or delete Personal Information we collect, disclose, or sell, we must verify your request. We reserve the right to confirm your California residency to process your requests and will need to verify your identity to process your requests.

Changes to this Online Privacy Policy

We may update, amend, revise, or otherwise change this Privacy Policy from time to time. We will post any changes in this document and, if the changes are substantial, we may provide a more prominent notice (including, for certain services, e-mail notification of Privacy Policy changes). Each version of this Privacy Policy will be identified at the top of the page by its effective date. Continued use of our websites or Services constitutes your acceptance of our then-effective Privacy Policy. We encourage you to review the Privacy Policy whenever you access our services or otherwise interact with us to stay informed about our information practices and the choices available to you