

Altruist Privacy Notice and Privacy Policy

Privacy Notice

Last revised: November 30, 2021

FACTS	WHAT DOES ALTRUIST DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include, but is not limited to:</p> <ul style="list-style-type: none"> ▪ Social Security Number ▪ Income ▪ Bank Information, bank account holder information. ▪ Account balances and transaction history ▪ Account transactions and checking account information ▪ EIN, and other tax related information ▪ Copies of legal identification documents including but not limited to passports, ID cards, utility bills etc. ▪ Payment history, credit history, assets, investment experience, overdraft history, purchase history, risk tolerance, credit card or other debts, mortgage rates and payments; retirement assets, employment information, wire transfer instructions ▪ Corporate structure, net worth, controlling person information, and other items relevant to satisfy KYC and AML policy and procedure
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How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Altruist chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Altruist share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
With your consent to fulfill the purpose for which you provide it —such as to third-party vendors to obtain supplemental services	Yes	Yes
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share

For our affiliate’s everyday business purposes– information about your transactions and experiences	Yes	No
For our affiliate’s everyday business purposes– information about your creditworthiness	No	We don’t share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don’t share

To limit our sharing	<ul style="list-style-type: none"> ▪ Call us at (888) 510-4660 - we will guide you through your choices; or ▪ Email support@altruist.com - we will guide you through your choices <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call (888) 510-4660 or email support@altruist.com

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Who we are	
Who is providing this notice?	Altruist Corp; Altruist Financial LLC; and Altruist LLC (together “Altruist”)
What we do	
How does Altruist protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Altruist collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Give us your contact information, ▪ Make deposits or withdrawals from your account, ▪ Direct us to buy or sell securities, ▪ Make a wire transfer, ▪ Show your government issued ID. <p>We may also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes- information about your creditworthiness, ▪ affiliates from using your information to market to you, and ▪ sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with an Altruist name, including</p> <ul style="list-style-type: none"> ▪ Altruist Corp ▪ Altruist Financial LLC ▪ Altruist LLC
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include: investment companies which you specifically request.</p>
Joint marketing	Altruist doesn't jointly market.

THE AFFILIATED ALTRUIST COMPANIES may share information about you with the other affiliated Altruist companies, including your income and account history.

Federal law gives you the right to limit some but not all marketing from Altruist affiliates. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from Altruist affiliates.

You may limit Altruist affiliates from marketing their products or services to you based on your personal information that we collect and share with them. This information includes your income and your account history with us.

Your choice to limit marketing offers from Altruist affiliates will apply until you tell us to change your choice.

If you have already made a choice to limit marketing offers from our affiliate, you do not need to act again until you receive the renewal notice.

To limit marketing offers, contact us:

By telephone: (888) 510-4660 or

By email: support@altruist.com

Privacy Policy

Last revised: April 13, 2022

The privacy of your information is important to us. We are committed to maintaining the highest level of confidentiality with all of the information we receive through our websites and mobile app (collectively referred to herein as our “website”). We understand that keeping your information secure and confidential is critical to earning and keeping your trust. This Privacy Policy describes the types of information that we collect, how we use it and how we protect it.

By using and continuing to use our website and/or services, or otherwise providing us with personal information, you agree to be bound by the terms and conditions of this Privacy Policy, as it may be amended from time to time.

If you have any questions about this Privacy Policy, please contact us at hello@altruist.com.

When You Visit Our Website

When you visit our website, we may place a cookie on your device so that our system can recognize you when you make a return visit. Cookies are small pieces of data that are stored on your computer, mobile phone or other device. Along with cookies, we may also use third-party tracking technology, such as, but not limited to, Google Analytics, to record similar information regarding you and your activity on the Site. We use these technologies to keep track of your preferences and improve your experience with the site. Cookies and similar technologies are required for site functionality. You are not required to accept any cookies to use this site. However, refusing to accept cookies will greatly impair your ability to use some areas of our site.

To enable us to continually improve the content we offer our website visitors, as well as for systems administration purposes, we collect aggregate information site-wide. This gives us an idea of which parts of our website you are visiting. We do not link IP addresses to personal information, which means a visitor’s session will be tracked, but the user’s personal identity will remain anonymous. We do not take any action to comply with ‘do not track’ signals.

Information Gathered From Visitors

We collect certain information from you in order to provide you with the best experience possible. We collect information that you input into our website, including your email address, as described under “Information Gathered From Clients” below. We also use your IP address to recognize you when you make a return visit and to gather demographic information that helps us understand how you and other customers use our website and to administer the website.

Information Gathered From Clients

When you register to create an account with Altruist, we will collect certain personal information, including your name, email address and potentially other information as noted in our Privacy Notice found above. The information you provide to us may be shared with our partners for the purpose of allowing us to provide services to you.

How We Use Your Personal Information

Altruist uses personal information and other collected information in a manner that is consistent with this Privacy Policy. We use your personal information to enhance your customer experience, operate and maintain your account in accordance with US law, investigate and understand how Altruist is used, monitor and protect the security and integrity of Altruist, and better market and advertise Altruist's services.

As part of this process, we may from time to time include, compile, or aggregate some of your personal information in certain data analysis, reports, or other interpretations of investment trends for both internal and external purposes. When including, compiling, or aggregating personal information for such purposes, we make sure that the information is anonymized such that it is not identifiable to any particular customer.

Additionally, we may use your personal information to contact you regarding our own services or resources that we think may be of interest to you. If you no longer wish to receive such marketing communications from Altruist, please click the "unsubscribe" link that can be found at the bottom of each such email message.

Information Sharing

We will not rent or sell personal information to third parties, and we will not otherwise disclose personal information to third parties, without your permission, except as disclosed in this Privacy Policy.

In order to provide financial services, we might establish a business relationship with other persons or entities for the purpose of serving you as a customer ("Service Providers"), such as consumer identification verification services, public accounting firms, and at your request, investment companies. We also may disclose some of the personal information we collect to Service Providers to provide other services including Web hosting, data processing, analytics tools, data management and Web development. We generally require that each Service Provider implement and maintain privacy practices are consistent with our own.

In certain instances we may disclose your personal information when we have reason to believe it is necessary to identify, contact or bring legal action against persons or entities who may be causing injury to you, to Altruist or its affiliates, or to others. We may also disclose your personal information when we believe the law or legal process requires such disclosure.

We also may share personal information with entities controlling, controlled by, or under common control with Altruist. In the event that Altruist is part of any merger, acquisition, change of control, or in the event of a transfer of the website and related assets, we may disclose or transfer your personal information and non-personal information in connection with such transaction.

We may also disclose personal information in specific other cases. Altruist advertises our services on websites not affiliated with Altruist, and we contract with third-party advertising companies to display these ads. These third-party advertising companies, along with data exchanges and similar providers, may use cookies and similar technologies to collect technical and web navigational information, such as device type, browser type, IP address, and pages visited.

Altruist and third-party advertising companies may use the data they collect to provide you with ads relevant to you and personalized content while you are on Altruist or other sites. If you prefer not to receive targeted advertising, you can opt out of some network advertising programs that use your

information by visiting the NAI Opt-Out Page. Please note that even if you choose to remove your information by opting out, you will still see advertisements while you are browsing online. Additionally, many network advertising programs allow you to view and manage the interest categories they have compiled from your online browsing activities. These interest categories help determine the types of targeted advertisements you may receive. The NAI Opt-Out Page provides a tool that identifies its member companies that have cookies on your browser and provides links to those companies.

Because mobile devices may vary in how they operate and may not use cookies, the choice management options listed above may not work for all mobile devices and mobile apps.

Altruist may share your Personal Information with other third-parties as directed by you.

Protecting Children's Privacy

Our service generally is not directed to individuals under the age of 18, however, Altruist does offer Uniform Gifts to Minors Act (UGMA) and Uniform Transfers to Minors Act (UTMA) accounts to minors, and in order to open and maintain those accounts, collects personal information from individuals under the age of 18. Children should not provide Altruist with personal information for any reason unrelated to their account(s) with Altruist. If a parent or guardian becomes aware that his or her child under the age of 18 has provided us with personal information unnecessarily, please contact us at hello@altruist.com.

Security

Altruist is committed to protecting the personal information you entrust to us and we use industry standard safeguards to protect your data.

Please understand that the Internet is not a completely secure medium of communication. Unless the specific access location says otherwise, messages sent to or from this website may be accessed by unauthorized users. To protect your privacy, please do not use email to communicate information that you want kept confidential.

We do not guarantee or warrant that any part of this website, including files available for download, are free of viruses or other harmful code. It is your responsibility to take appropriate precautions, such as the use of anti-virus software, to protect your computer hardware and software while using the Internet.

Policy Updates

Please review this Privacy Policy frequently as it may change at any time at Altruist's sole discretion. If the changes are significant, you will be notified on the Site and/or via email. Please check the effective date below to determine if there have been any changes since you have last reviewed our Privacy Policy. Your continued use of this site after any change in this Privacy Policy will constitute your acceptance of such change.

Notice to California Residents

California law grants residents the right to request from us certain information with respect to the types of personal information we share with third parties for those third parties' direct marketing purposes and the identities of the third parties with whom the business has shared such information during the immediately preceding calendar year. Altruist does not currently share information about you with any non-affiliated third party that triggers this consent requirement. To exercise your rights, you may make one request each year by emailing us at hello@altruist.com. Your request should specify your full name and the email address you used when submitting personal information to us.