

## Towards Equilibrium LLC Privacy Policy

Last updated August 12, 2021.

This Privacy Policy (the “Policy”) describes how Towards Equilibrium LLC (together with all of its affiliates, collectively “Equi” “we,” “us,” or “our”) uses the Personal Information that we collect, receive, maintain, store about you. This Policy applies to all Personal Information collected by or on behalf of Equi via its websites, social media pages, applications, electronic communications, and services (collectively, the “Services”).

**If you have a financial product or service with us, we will use and share any information we collect from or about you in accordance with our US Consumer Privacy Notice.**

### 1. What Personal Information We Collect About You

We may collect a range of Personal Information about you. “Personal Information” is information that identifies, relates to, describes, or is reasonably capable of being associated with or linked to an individual. When we combine Personal Information with other information (i.e. information that does not, on its own, identify you), we treat the combined information as Personal Information. Examples of the types of Personal Information we may collect include:

- **Contact Information** – If you use our Services or submit an inquiry, we may collect your contact, mailing and other information. This may include your name, email address and phone number.
- **Financial Information** – If you apply to open an account with us, we may collect various financial information about you, including your name, bank account, credit card, other payment information, as well as your date of birth, tax ID number, citizenship and passport number, social security number, employer name, employment status and job position. We may also collect other associated information relating to you and your household, including income, assets and liabilities, investment style and financial profile, together with any other information we require in order to manage your investments and accounts.
- **Location Data** – While navigating our Services your mobile device or browser may share your location data, both through WiFi and GPS. We will collect this information based on the settings of your phone and browser.
- **Employment Information** – If you apply for employment with us, we may collect your employment and work history, as well as other Personal Information related to your potential employment. This may include your education and employment history, address and contact information, demographic information, and any other information included in your resume or application.
- **Usage Information** – We may also collect usage and device information when you visit our Services. This may include information about the browser, operating system, and/or device identifier for the device you are using, your internet service provider (“ISP”) and internet protocol (“IP”) information, your navigation activity on the Services, as well as the websites that you came from and the Services you visit when you leave.

## **2. How We Collect Personal Information**

We may collect Personal Information in a variety of ways. We may collect Personal Information directly from you; for example, when you register for an account on the Services, send us an inquiry, or otherwise interact with us through the Services.

We may also collect Personal Information from third parties. For example, we work with business partners, subcontractors, advertising networks, analytics providers, and search information providers in order to provide and operate our Services. These may include identity verification services, consumer reporting agencies, brokers, banks or government databases.

We may also collect Personal Information from you passively. Our Services uses tracking tools like cookies, pixels, and web beacons. We may use these tools both on our Services and in emails that we send to you. Through these tools, we collect Personal Information about users over time. This collection includes usage and browser information. For more information about the trackers that we use, please see Section 5 of this Policy. Additionally, if you enable location data on your device, this data will be collected passively based on the location settings on your device.

## **3. How We Use Your Personal Information**

Our primary purpose in collecting your Personal Information is to provide you with a secure, safe, efficient and customized experience. We will use your Personal Information to provide you with our Services, manage your account and investments, respond to your requests and inquiries, send you communications, and otherwise enable your interactions with our Services. We may also use your Personal Information:

- to provide and operate our Services;
- to comply with our legal obligations, including detecting and preventing fraud, spam, abuse, security incidents and other illegal or harmful activity, and to conduct risk and security assessments;
- to process your applications and transactions, and to verify information you provide to us, including background and other checks as permitted by applicable law;
- to ensure compliance with this Policy, our Terms of Service, and other agreements we have with you;
- to communicate with you for transactional purposes (for example, we might contact you about your account or this Policy);
- to process your employment application and assess your employment candidacy, as well as communicate with you for hiring purposes;
- to improve our Services, for example, by using your Personal Information to customize your experience with us;
- for the security of the Services and our company, our customers, and other third parties;
- for our marketing purposes, to send you information about new features on the Services, new services we offer and special investment opportunities, to serve you ads, and to tell

you about investments available through us or information we think you might find interesting;

- to resolve any disputes and enforce our agreements with third parties; and
- for other purposes, as permitted by applicable law.

#### 4. Sharing Personal Information

We may share your Personal Information in the following circumstances:

- **Within Equi** – We may share your Personal Information with our affiliates and across our organization.
- **Service providers** – When we hire a service provider to help operate the Services or our business, we may give access to Personal Information as necessary to perform the service for us. This may include service providers that operate our Services, send our communications, or run our promotions.
- **Business Partners** – We may share Personal Information with our trusted business partners whose products or services we think may be of interest to you. For example, we may share your Personal Information with a company when we co-sponsor a promotion or service. These partners and affiliates may use your Personal Information to, among other things, send you information or contact you about their services and products.
- **Third party websites** – We may provide links to websites that are owned or operated by other companies, for example identification verification (or know your customer) services. If you use a link to visit a third-party website, you will be subject to that website's privacy notice and terms of use, which may be different from ours. You should read the privacy policy and terms of use before providing any information to a third-party website.
- **Legal obligation or protection from harm** – When we have a good faith belief that access, use, preservation or disclosure of Personal Information is reasonably necessary to (a) satisfy or comply with any requirement of law, regulation, legal process, or enforceable governmental request, (b) enforce or investigate a potential violation of the Terms of Use, (c) detect, prevent, or otherwise respond to fraud, security or technical concerns, (d) support auditing and compliance functions, or (e) protect the rights, property, or safety of Equi, its users, or the public against harm.
- **Merger or sale** – If and when we are involved in a merger, acquisition, or any form of transfer or sale of some or all of our business, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, Personal Information may be transferred along with the business. Where legally required we will give you prior notice and if you have a legal right to do so, an opportunity to object to this transfer.
- **Purposes described to you** – We may share your Personal Information for other purposes, as we describe to you.

Where appropriate, we will limit sharing of your Personal Information in accordance with the choices you have provided us in response to our US Consumer Privacy Notice.

#### 5. Cookies and Similar Technologies

We may collect Personal Information about users over time on the Services by using several common types of cookies and other tracking technologies including web beacons, pixels, and

flash cookies (“Usage Information”). We may also have third parties that collect Personal Information in this way on our behalf and for their own purposes. Cookies are small files that download when you access certain websites. For more information about cookies visit: [www.allaboutcookies.org/](http://www.allaboutcookies.org/). Web beacons, pixels, and other tracking technologies operate independent of cookies.

To assist us with analyzing our website traffic through cookies and similar technologies, we use analytics services such as Google Analytics. For more information on Google Analytics’ processing of your Personal Information, please see “[How Google uses data when you use our partners' Services or apps.](#)” You can opt out of Google Analytics by installing [Google’s opt-out browser add-on](#).

These cookies may be ones placed by us (first-party) or by a third party. These cookies may also be Flash Cookies. To learn how to manage privacy and storage settings for Flash cookies [click here](#). We may use cookies that are session-based or persistent. Session-based cookies expire when you close your browser or turn off your device. Persistent cookies remain on your device after you close your browser or turn off device.

We may use a variety of cookies:

Type of Cookies	Description
Required	Required cookies are essential for the Services to function properly and for you to navigate our Services and use its features, such as accessing secure areas of the Services and using our services.
Performance	These cookies collect information about how you use the Services, including which pages you go to most often and if they receive error messages from certain pages. These cookies do not collect information that individually identifies you. All information these cookies collect is aggregated and anonymous. It is only used to improve how the Services function and perform.
Functionality	Functionality cookies allow the Services to remember information you have entered or choices you make (such as your username, language, or your region) and provide enhanced, more personal features. These cookies also enable you to optimize your use of the Services after logging-in. These cookies can also be used to remember changes you have made to text size, fonts and other parts of web pages that you can customize.
Targeting Advertising	From time-to-time, we may engage third parties to track and analyze usage and volume statistical information from individuals who visit the Services. We sometimes use cookies delivered by third parties to track the performance of our advertisements. For example, these cookies remember which browsers have visited the Services. The information provided to third parties does not include Personal Information, but this information may be re-associated with Personal Information after we receive it.

	<p>By way of example, as you visit the Services, advertising cookies may be placed on your computer so that we can understand what you are interested in. Our advertising partners then enable us to present you with retargeted advertising on other sites based on your previous interaction with the Services.</p> <p>We may also contract with third-party advertising networks and similar partners that collect IP addresses and other information on our Services, from emails, and on third-party sites. Ad networks follow your online activities over time by collecting Site Navigational Information through automated means, including through the use of cookies. They use this information to provide advertisements about products and services tailored to your interests. You may see these advertisements on other websites. This process also helps us manage and track the effectiveness of our marketing efforts.</p> <p>Third parties, with whom we may partner to provide certain features on the Services or to display advertising based upon your web browsing activity, may use Flash cookies to collect and store information. Flash cookies are different from browser cookies because of the amount of, type of, and how data is stored.</p>
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You can control cookies and tracking tools. Some browsers have a “do not track” feature that prevents a website from tracking you, as well as additional cookie settings. Our Services does not currently respond to these signals. If you choose to block cookies and other trackers, certain features of the Services may not work. Blocking or rejecting cookies will not stop all of the tracking described in this Policy. These features and options are browser and device specific and are not uniform. You can usually find these settings in the options or preferences menu of your browser. To understand these settings, the following links for commonly used browsers may be helpful, or you can use the help option in your browser for more details:

- [Cookie settings in Internet Explorer](#)
- [Cookie settings in Firefox](#)
- [Cookie settings in Chrome](#)
- [Cookie settings in Safari web and iOS.](#)

To find out more on how to manage and delete cookies, visit [www.allaboutcookies.org](http://www.allaboutcookies.org). For more details on your choices regarding use of your web browsing activity for interest-based advertising you may visit the following sites:

- [networkadvertising.org](http://networkadvertising.org)
- [optout.aboutads.info](http://optout.aboutads.info)
- [youradchoices.com](http://youradchoices.com)
- [youronlinechoices.eu](http://youronlinechoices.eu)

On a mobile device, you may also be to adjust your settings to limit ad tracking.

## 6. Your Choices and Opting Out of Receiving Electronic Communications

You have certain choices about how we use your Personal Information. We may send notifications or other information to you, for example, via email and SMS (“Communications”). You may choose to stop receiving Communications by clicking on the unsubscribe link at the bottom of our emails. Alternatively, you can also opt-out of marketing Communications, by emailing us at [privacy@equi.com](mailto:privacy@equi.com) or writing to us at: 8911 North Capital of Texas Hwy, Suite 4200-054, Austin, TX 78759. Please note that, even if you unsubscribe from certain correspondences, we may still need to contact you with important transactional or administrative information, as permitted by law.

## **7. Storage, Security, and Retention of Information**

We use reasonable physical, technical, and operational safeguards to protect Personal Information. Please note, however, that no transmission of information via the Internet can be entirely secure, so we recommend that you do not use insecure channels to send us sensitive or confidential information (for example, your social security number).

## **8. International Use of the Services**

We are located, and the Services are operated and hosted, in the United States. Our Services are intended for a US audience. If you are located outside the United States, please note that your Personal Information will be treated in accordance with US federal and state laws, which may be different from those in your country.

## **9. Individuals Under the Age of 18**

Our Services are intended to be accessed and used solely by individuals who are 18 years or older. We do not knowingly collect or solicit any Personal Information from individuals under the age of 18. In the event that we learn that we have collected Personal Information from an individual under the age of 18, we will promptly take steps to delete that information. If you are a parent or legal guardian and think your child under the age of 18 has given us their Personal Information, you can email us at [privacy@equi.com](mailto:privacy@equi.com).

## **10. Links to Third-Parties and their Websites**

As described above, our Services may include third party content and links to third party websites and services that collect Personal Information. We are not responsible for the practices employed by any websites or services linked to or from the Services, including the information or content contained within them. We encourage you to read the third parties’ privacy policies carefully.

## **11. California Residents**

This section applies to our collection and use of “Personal Information” if you are a resident of California, to the extent your Personal Information is subject to the California Consumer Privacy Act of 2018 and its implementing regulations (the “CCPA”). This section describes (1) the

categories of Personal Information, collected and disclosed by us, (2) your privacy rights, and (3) how to exercise your rights, in each case as required by the CCPA.

When we use the term “Personal Information” in this section, we mean information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. This section of the Privacy Policy does not apply to Personal Information that (i) is exempt from the CCPA, or (ii) we collect in connection with communications or transactions with consumers who are acting as representatives of companies and other organizations in the context of a business transaction.

Pursuant to California’s Shine the Light statute (Cal. Civ. Code Sec. 1798.83), you can control if we share Personal Information with third parties for their marketing purposes. To opt-out of us sharing your Personal Information with third parties for such marketing purposes, please email us at [privacy@equi.com](mailto:privacy@equi.com) and include the words “Marketing Opt-Out” in the subject line of your email.

#### ***A. Categories of Personal Information Collected, Used, and Disclosed***

Within the preceding twelve (12) months we and our service providers may have collected, and we may continue to collect, the categories of Personal Information set forth below. We disclose each of these categories of Personal Information to our service providers for our business purposes (to enable the service providers to provide their services) and as otherwise described in the “How We Share Personal Information” section above. Additionally, some of our online advertisers may have used and disclosed Usage Information (as defined in Section 5 above) collected automatically from the Services. Regardless of whether this falls within the definition of a “sale” of Personal Information under CCPA, we provide you the right to opt out of cookies used for online behavioral advertising as described above.

<b>Categories of Personal Information Collected &amp; Disclosed</b>
<b>Identifiers</b> - A real name, postal address, date of birth, IP address, email address, and online identifiers.
<b>Personal Information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))</b> – e.g., a name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information. Some Personal Information included in this category may overlap with other categories.
<b>Internet or other similar network activity</b> - Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.
<b>Geolocation data</b> - Physical location or movements.
<b>Inferences drawn from other Personal Information</b> - Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.
<b>Protected classification characteristics under California or federal law</b> - Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression,

pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).

**Professional or employment-related information** - Current or past job history or performance evaluations.

***B. Your California Privacy Rights***

In accordance with the CCPA and subject to certain exceptions, California consumers may exercise under certain conditions the following privacy rights with respect to their Personal Information. **Please note:** you will not be discriminated against in any way by virtue of your exercise of the rights listed below, which means we will not deny goods or services to you, provide a different prices or rates for goods or services to you, or provide a different level or quality of goods or services to you.

Privacy Right	Description
Notice	You may have the right to be notified of what categories of Personal Information will be collected at or before the point of collection and the purposes for which they will be used and shared.
Access	You may have the right to request the categories of Personal Information that we collected in the previous twelve (12) months, the categories of sources from which the Personal Information were collected, the specific pieces of Personal Information we have collected about you, and the business purposes for which such Personal Information is collected and shared. You may also have the right to request the categories of Personal Information which were disclosed for business purposes, and the categories of third parties to which Personal Information was disclosed in the twelve (12) months preceding your request for your Personal Information.
Data Portability	You may have the right to receive the Personal Information you have previously provided to us in a portable form.
Erasure	You may request to have your Personal Information deleted and we will direct our service providers to do the same. However, please be aware that we may not fulfill your request for deletion if we (or our service provider(s)) are required or permitted to retain your Personal Information for one or more of the following categories of purposes: (1) to complete a transaction for which the Personal Information was collected, provide a good or service requested by you, or complete a contract between us and you; (2) to ensure our website integrity, security, and functionality; (3) to comply with applicable law or a legal obligation, or exercise rights under the law (including free speech rights); or (4) to otherwise use your Personal Information, internally, in a lawful manner that is compatible with the context in which you provided the information.

To Opt Out	To the extent we sell your Personal Information, you may have the right to opt out of such sale.
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### ***C. How to Exercise Your Rights***

If you would like to exercise your rights listed above, please send (or have your authorized agent send) an email to [privacy@equi.com](mailto:privacy@equi.com) or write to us at: 8911 North Capital of Texas Hwy, Suite 4200-054, Austin, TX 78759.

While we take measures to ensure that those responsible for receiving and responding to your request are informed of your rights and how to help you exercise those rights, when contacting us to exercise your rights, we ask you to please adhere to the following guidelines:

- **Tell Us Which Right You Are Exercising:** Specify which right you want to exercise and the Personal Information to which your request relates (if not to you). If you are acting on behalf of another consumer, please clearly indicate this fact and your authority to act on such consumer’s behalf;
- **Help Us Verify Your Identity:** Provide us enough information to verify your identity. For example, provide us (at a minimum) your full name, address, and phone number. Please note that if we cannot initially verify your identity, we may request additional information to complete the verification process. Any Personal Information you disclose to us for purposes of verifying your identity will solely be used for the purpose of verification.
- **Direct Our Response Delivery:** Inform us of the delivery mechanism with which you prefer to receive our response. You may specify, for example, email or mail.

Please note that you do not need to create an account with us in order to make a request to exercise your rights hereunder.

## **12. Changes to This Privacy Policy**

We may modify or update this Policy from time to time, so please review it periodically. We may provide you with notice of material changes to the Policy as appropriate under the circumstances. Unless otherwise indicated, any changes to this Policy will apply immediately upon posting to the Services. You can tell when changes have been made to the Policy by referring to the “Last Updated” reference at the top of the first page of this Policy. Your continued use of our Services after this Policy has been updated (and after any advance notice of a major change) indicates your agreement and acceptance of the updated version of the Policy.

## **13. Contact Us**

If you have any questions about our practices or this Privacy Policy, please contact us by email at [privacy@equi.com](mailto:privacy@equi.com) or write to us at: 8911 North Capital of Texas Hwy, Suite 4200-054, Austin, TX 78759.