

Terms & Conditions

Policies and Procedures

This information applies to any and all services described on PFMAAdvisor.com, WealthManagementForExecutives.com, TheWealthManagementAcademy.com and PFMDigitalIndustries.com ("the sites"), all of which are owned and operated by PFM Management Services, Inc. doing business as PFM Advisor.

Hours of Operation

- PFM Advisor is open Monday – Thursday from 9:00 AM to 4:00 PM CST.
- PFM Advisor is closed for all government observed holidays.

Disclosure Statement

Any opinions expressed in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investments may be appropriate for you, consult your financial advisor prior to investing. Any economic forecasts set forth may not develop as predicted and there can be no guarantee the strategies promoted will be successful. Stock investing involves risk including loss of principal. Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise. International and emerging market investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

Ownership Rights of Content

All information listed on or linked to the sites is the sole property of PFM Management Services, Inc. and is not to be shared, redistributed, or resold in any way at any time without the express permission of the owner.

Contact

If you have questions or comments regarding these policies, please email us at info@pfmadvisor.com.

Privacy Policy

This Privacy Statement explains our views and practices concerning privacy, and how they may pertain to you as a user of our websites.

All information transmitted, printed or otherwise submitted to PFMAAdvisor.com or WealthManagementForExecutives.com via website shall be deemed to be the property of PFM Management Services, Inc. and we shall be free to use such information for any lawful purposes.

These sites contain links to other sites and we are not responsible for the privacy practices or the content of such sites.

Collected Information

We automatically collect and/or track the following:

- Web page http headers (home server domain names, IP address, type of client computer, and type of Web browser)
- Information knowingly provided by you through on-line forms, registration forms, surveys, and/or other entries, such as email addresses, personal, financial or demographic information
- Information, user specific or aggregate, on what pages our visitors access
- E-mail addresses of visitors that communicate with PFMAAdvisor.com or WealthManagementForExecutives.com via e-mail.

Use of Data Collected

We use your personal, demographic and profile data to enhance your experience at our site and to enable us to present content we think you might be interested in. We use your contact information to send you information about our company and promotional material from our partners. We may also use your personal, demographic and profile data to improve our site, for statistical analysis, for marketing and promotional purposes, and for editorial or feedback purposes for our advertisers. Information collected by us may be added to our databases and used for future communications regarding site updates, new products and services, upcoming events, and/or status of orders placed online. By using this site, you agree that you may be contacted in any manner even if your number is found on a do not call registry, in-house list or similar registry.

Disclosure of Data to Third Parties

If you choose to provide personal information, it will be used for the following purposes:

- Considering you for a PFM Advisor service,
- As required by law,
- For marketing services which we determine, in our sole judgment, that you might find of interest.

We reserve the right to share, rent, sell, or otherwise disclose data we collect to third parties. Any third party we share, rent, sell, or otherwise disclose data to will be prescreened by us, determined by us to be reputable, and will use the personal data for marketing products and services which we determine, in our sole judgment, that you might find of interest.

Your Opt-Out Rights

You may opt-out of receiving communications from us and/or our partners by not submitting your information. We also allow you to remove your information from our marketing lists. If you remove your information from our marketing lists it will no longer be used by us to send promotional correspondence to you. You can remove your information from our marketing lists by clicking on the Unsubscribe link at the bottom of the emails we send you, or by sending your request, in writing, via email to: info@pfmadvisor.com.

We Do Not Intend to Collect Data from Children

The information and services provided to us or our affiliates, sponsors, and advertisers are not intended to be viewed by children (under 18 years old). No information collected from children is knowingly used for any marketing or promotional purposes whatsoever. No part of our sites is structured to attract anyone under the age of 18.

Our Right to Contact You

We reserve the right to contact you regarding agreements, privacy policy, or any other policies or agreements relevant to you.

Our Right to Change

We reserve the right to change this policy at any time by notifying you of the existence and location of the new or revised privacy policy or by posting the changes online at our sites.

Our Contact Information

If you have any questions about this privacy statement, the practices of this site, or your dealings with our websites, you can contact us via email sent to: info@pfmadvisor.com.

Anti-Spam Policy. Can-Spam Act Compliance

We are dedicated to ensuring compliance with the Can-Spam Act, which took effect January 1, 2004. You may receive email from our sites in the following circumstances:

- Acknowledging your request for information has been received
- Requests for additional information
- Response to your inquiries
- Thanking you for your requests
- Advertisements for services available through affiliated firms
- Advertisements for third party products and services where we have determined that such product or service may be of interest to you

To ensure compliance with the Can-Spam Act, PFM Management Services, Inc. has implemented the following guidelines for email delivery:

- All emails sent to you by PFMAAdvisor.com will clearly identify PFM Advisor as the sender.
- The Subject Line of any email you receive will always accurately describe the subject matter of the email.
- Any email from PFMAAdvisor.com will include the ability to unsubscribe from future email messages.
- Unsubscribing will ensure the customer is removed from our sites automated-email list.
- All emails sent to you directly by PFMAAdvisor.com include valid postal address information in the footer.
- All third party marketing partners are required to comply with the Can-Spam Act.
- Emails sent to you directly by PFMAAdvisor.com will include an email address and physical address where you can send suggestions, complaints or other correspondence.

Summary

We understand consumers' concerns over the use of their personal information. We hope this information will relieve any concerns your company may have regarding our email policies. PFM Advisor and its affiliated sites use only an opt-in or opt out method of obtaining customer information, and it is not our policy or desire to send unsolicited emails. We obtain email addresses and personal information from third parties that follow the same set of policies. PFM Advisor's email messages sent always include instructions on how recipients can unsubscribe from receiving future email messages.

From time to time, we will enter into an arrangement with a third party website to allow individuals to opt into our marketing program on those third party websites. In each case the third party websites have represented and warranted to us, among other things,

- The data was collected voluntarily from individuals on website registrations and co-registrations.
- The sellers have a right, under any applicable privacy statements, to transfer the data to us.
- PFM Advisor has the right to send marketing offers to individuals.

We hope this information satisfies any questions or concerns you may have regarding our email practices. If you have additional questions or wish to discuss this matter further, please contact us at info@pfmadvisor.com.

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