

## Privacy Policy

Policy Effective Date: Effective March 1, 2021

Sidepocket Incorporated and/or its affiliates (“Sidepocket”, “we”, “us” and/or “our”) currently offer a portfolio management services and may offer additional products and services in the future (collectively, the “Services”), through Sidepocket’s website, [www.Sidepocket.com](http://www.Sidepocket.com) (“Site”) and our mobile applications (“App”). This Privacy Policy describes how Sidepocket treats your personal information when you use our Site, App and/or Services.

For the purpose of this Privacy Policy, a “User” is an individual who creates an account on our Site or App to evaluate our Services; and a “Client” is an individual who signs our Client Agreement that entitles the Client to receive investment advice.

Our Privacy Policy and Client Agreement collectively govern your use or evaluation of our Site, App and Services.

### **Information Collection**

The categories of information we collect depend on whether you are a current or former User, and/or Client. Examples of instances when we collect Personal Information include:

- When you answer questions on the Site or in the App to determine what kind of portfolio we might recommend if you were to become a Client,
- When you register to open an account either as a User or a Client,
- When you contact our client service organization with questions, or
- When you become a Client.

### **Information We Collect from Users**

We collect Personal Information from Users, including but not limited to your:

- Name, e-mail address, telephone number, zip code, Internet Protocol address, birth date;
- Investable assets, income information and other financial information about you; and
- any challenge and/or security questions associated with those accounts and any information contained in those accounts.

### **Bank Account Connection**

Sidepocket does not store login credentials used to link Account Information (as defined below). If you choose to link to our Services, we use a third-party service provider to , such as Plaid, access and retrieve your Account Information. Any Account Information that is stored at a third-party service provider is read-only and cannot be altered by Sidepocket or the third-party service provider. Any Account Information transmitted to a third-party service provider is transmitted via

end-to-end encryption, and any credentials transmitted to the third-party service provider are encrypted at rest.

### **Information We Collect from Clients**

In addition to the information, we collect from Users as described above, Clients must provide us additional Personal Information, including but not limited to:

- your and your beneficiaries' full legal name, contact information, address, birth date, Social Security Number, citizenship, marital status; and
- your investment objectives, approximate net worth, tax information and other regulatory information that may be necessary and required by federal and certain statutory laws such as employment information and stock restrictions (see our Client Agreement);
- Information We Collect when Acting As a User's or Client's Authorized Agent

Many of Sidepocket's Users and Clients choose to aggregate information from accounts at other financial institutions onto their dashboard on our Site or in our App; in enabling this functionality, Sidepocket acts as an agent to retrieve the User or Client account information maintained by such third-party financial institutions with which the User or Client has a legally-binding customer relationship ("Account Information"). This Account Information may include account balances, transactions and holdings from the linked financial institutions.

By choosing to use our Services to aggregate and analyze your Account Information, you expressly authorize and direct Sidepocket, on your behalf, to electronically retrieve all Account Information associated with the username and password that you use to link the account. Sidepocket does not store login credentials used to link Account Information. Rather, Sidepocket works with one or more third-party service providers to access and retrieve your Account Information. Any Account Information that Sidepocket receives is read-only and cannot be altered by Sidepocket or the third-party service provider we use to access and retrieve your Account Information. Any Account Information transmitted from a third-party financial service provider is transmitted via end-to-end encryption, and any credentials you provide are encrypted at rest.

### **Other Ways We Collect Information**

Other means by which we collect Personal Information include the following:

- *Automatic Data Collection.* We may collect certain information when you use our Services. This information may include your Internet protocol ("IP") address, cookie identifiers, mobile carrier, mobile advertising and other unique identifiers, details about your browser, operating system or device, location information, Internet service provider, pages that you visit before, during and after using the Services, information about the

links you click, and other information about how you use the Services. Information we collect may be associated with accounts and other devices.

- *Anonymized or Aggregated Information.* Sidepocket’s Site and App record certain anonymized or aggregated information about your use or evaluation of our Services. Anonymized or aggregated information is used for a variety of functions, including the measurement of Users’ and Clients’ interest in and use of various portions or features of the Site and App. Anonymized or aggregated information is not Personal Information, and we may use such information in a number of ways, including internal analysis and research. We may share this information with third-parties for our purposes in an anonymized or aggregated form that is designed to prevent anyone from identifying you.
- *Cookies and Pixels.* Similar to other consumer internet services, Sidepocket uses cookies, a small piece of computer code that enables our Web servers to “identify” Users and Clients, each time they initiate a session on our Site. A cookie is set in order to identify you and tailor the Site to you. Cookies do not store any of the Personal Information that you provided to us; they are simply identifiers. You may delete cookie files from your hard drive at any time through your browser settings. However, cookies may be necessary to provide access to much of the content and many of the features of the Site.
- *Pixel Tags.* Along with cookies, we may use “pixel tags,” also known as “web beacons,” which are small graphic files that allow us to monitor the use of our Sites. A pixel tag can collect information such as the IP address of the computer that downloaded the page on which the tag appears; the URL of the page on which the pixel tag appears; the time the page containing the pixel tag was viewed; the type of browser that fetched the pixel tag; and the identification number of any cookie on the computer previously placed by that server.
- *Site and App Activity.* Sidepocket may also use third-party tracking technology, such as Google Analytics, to record similar information regarding you and your activity on our Site and App.
- *“Do Not Track” Technology.* We do not collect Personal Information about your online activities over time and across different websites or online services. Therefore, our Site does not respond to Do Not Track (“DNT”) signals. We do not knowingly authorize third-parties to collect Personal Information about your online activities over time and across different websites or online services.
- *Surveys.* We may contact you to participate in surveys. If you decide to participate, you may be asked to provide certain information which may include Personal Information.

## **How we use Information**

We never sell and will never sell your information. We only use your information to provide the Services.

## **User Personal Information**

We use your Personal Information for a variety of business purposes, such as to help you evaluate our Services, offer you new products or services, enhance our Services, and for research and internal analysis.

### **Client Personal Information**

Sidepocket stores, processes, and maintains Personal Information related to you for a variety of business reasons such as to provide client support, analyze and improve our Services, offer new products or services and provide our Services to Clients in accordance with the rules of regulatory bodies such as the Securities and Exchange Commission and Financial Industry Regulatory Authority. As a User, you may choose not to provide such information to us, but if you choose not to provide such information, you will not be able to become a Client.

### **Cross-Device Tracking**

Your browsing activity may be tracked across different websites and different devices or apps. For example, we may attempt to match your browsing activity on your mobile device with your browsing activity on your computer. To do this, we may analyze your browsing patterns, geo-location and device identifiers to match the information of the browser and devices that appear to be used by the same person.

### **Social Media and Links to Other Websites and Applications**

This Privacy Policy and these terms apply only to Sidepocket operated Services and applications. Please note that our Site and Apps may contain links to other websites, applications, social media accounts, and information for your convenience that are not operated or controlled by Sidepocket. Sidepocket does not control Linked Third-Party websites or their privacy practices, which may differ from those set out in this Privacy Policy. Sidepocket does not endorse or make any representations about Linked Third-Party information. Any Personal Information you choose to give to Linked Third-Parties is not covered by this Privacy Policy. We encourage you to review the privacy policy of any company or website before submitting your Personal Information. Some third-parties may choose to share their users' Personal Information with us; that sharing is governed by that company's privacy policy, not this Privacy Policy.

### **Mobile Computing**

Sidepocket provides websites and online resources that are specifically designed to be compatible for use with mobile computing devices. Mobile versions of our website are governed by the provisions hereunder related to the Site and may require that you log in with an account. In such cases, information about the use of each mobile version of the website may be associated with your accounts. In addition, we may enable individuals to download tools, such as an application, widget or another tool, that can be used on mobile or other computing devices. Some of these tools may store information on mobile or other devices. These tools may transmit

Personal Information to Sidepocket to enable you to access your account information and to enable us to track the use of these tools. Some of these tools may enable users to e-mail reports and other information from the tool. We may use Personal Information or non-identifiable information transmitted to us to enhance these tools, to develop new tools, for quality improvement and as otherwise described in this Privacy Policy or in other notices we provide.

### **Promotional Activity**

We may run sweepstakes and contests. The contact information you provide may be used to reach you about the sweepstakes or contest and for other Sidepocket promotional or marketing purposes. In some jurisdictions, we are required to publicly share some winner information.

### **Information Sharing and Onward Transfer**

We will not share or disclose your Personal Information (whether you are a current or former User or Client) to any nonaffiliated third-parties except:

- *To Protect Ourselves or Others.* We may share your Personal Information as required by law, such as when we reasonably believe it is necessary or appropriate to investigate, prevent, or take action regarding illegal activities, suspected fraud, front running or scalping, situations involving potential threats to the personal safety of any person, if we believe doing so is required or appropriate to: comply with law enforcement or national security requests and legal process, such as a court order or subpoena; to protect your, our or others' rights, property, or safety; enforce our policies or contracts; or collect amounts owed to us.
- *Affiliates.* Sidepocket may share your Personal Information among affiliated Sidepocket entities in connection with the provision of Services to Clients and Users.
- *Service Providers.* There are certain circumstances in which we may share your Personal Information with non-affiliated third-party service providers, including to perform certain business and technology related functions and to support the provision of the Services. We may share your Personal Information with non-affiliated third-party service providers for the provision of services, which includes but is not limited to the following: mailing information; trade settlement and clearing; data processing and storage; payment processing; identification verification and fraud detection; customer support; and marketing.
- *Business Partners.* We may provide Personal Information to business partners with whom we jointly offer products or services. For example, we may share the information required to become a Client with our brokerage partner(s) solely to allow our brokerage partner(s) to provide and facilitate the provision of Services to you.
- *Disclosure in the Event of Merger, Sale, or Other Asset Transfers.* If we are involved in a merger, acquisition, financing due diligence, reorganization, bankruptcy, receivership, purchase or sale of assets, or transition of service to another provider, then your Personal

Information may be transferred as part of such a transaction, as permitted by law and/or contract.

## **Your Choices and Opting-Out**

General. You have certain choices about the use and disclosures of your Personal Information, as set out in this Privacy Policy.

You may decline to provide Personal Information to Sidepocket. Declining to provide Personal Information may disqualify you from using Sidepocket Services, Site, and App features that require certain Personal Information.

## **Opting-Out - Obtaining and Withdrawing Consent**

Where you have consented to Sidepocket's use of your Personal Information, you may withdraw that consent at any time and opt-out by contacting us by email, phone or physical mail via the contacts indicated under the "Questions and Contacting Us" section below. Clients and Users cannot opt-out of providing Sidepocket Personal Information and continue to use the Services. Clients and Users must close their account(s) in order to opt-out of further providing Sidepocket with Personal Information. Additionally, before we use Personal Information for any new purpose we will provide information regarding the new purpose. Even if you opt-out, we may still collect and use non-personal information regarding your activities on our Services and for other legal and regulatory purposes as described above.

## **Email and Telephone Communications.**

Sidepocket may use your Personal Information to communicate with you regarding our Services or to tell you about blog posts or Services that we believe will be of interest to you. If you decide at any time that you no longer wish to receive marketing communications from us, please follow the "unsubscribe" instructions provided in the communications or contact us at [support@Sidepocket.com](mailto:support@Sidepocket.com). Please note that you cannot opt-out of administrative communications such as regulatory, billing or service notifications, or updates to our Terms or this Privacy Policy

We process requests to be placed on do-not-mail, do-not-phone and do-not-contact lists as required by applicable law.

## **Mobile Devices.**

We may send you push notifications through our mobile application. You may at any time opt-out from receiving these types of communications by changing the settings on your mobile device. We may also collect location-based information if you use our mobile applications. You may opt-out of this collection by changing the settings on your mobile device.

## **Accessing Your Personal Information**

Users or Clients may contact us at [support@Sidepocket.com](mailto:support@Sidepocket.com) to request information about how to access your Personal Information.

Sidepocket provides all Clients with continuous access via the Site which contains information about account status, securities positions and balances.

Clients can access or amend their Personal Information at any time by signing in to their Sidepocket account via our Site or App.

Your requests will be processed in line with existing laws, including without undue delay and in accordance with any required time frames. Although Sidepocket makes good faith efforts to provide individuals with access to their Personal Information, there may be circumstances in which we are unable to provide access, including but not limited to: where the information contains legal privilege, would compromise others' privacy or other legitimate rights, where the burden or expense of providing access would be disproportionate to the risks to the individual's privacy in the case in question or where it is commercially proprietary. If we determine that access should be restricted in any particular instance, we will endeavor to provide you with an explanation of why that determination has been made within one month of the request, a contact point for any further inquiries and any other legally required information. To protect your privacy, we will take commercially reasonable steps to verify your identity before granting access or making any changes to your Personal Information.

## **Retention and Deletion**

Sidepocket retains the Personal Information we receive as described in this Privacy Policy for as long as you use our Site, App, or Services or as necessary to fulfill the purpose(s) for which it was collected, to provide our Services, resolve disputes, establish legal defenses, conduct audits, pursue legitimate business purposes, enforce our agreements, or as otherwise required to comply with contracts and comply with all applicable laws.

Users may request information regarding the Personal Information we have collected about you over the last 12 months and/or deletion of Personal Information by contacting us at [support@Sidepocket.com](mailto:support@Sidepocket.com) and providing us enough information to identify your account and prove that you are the owner of the identified account or an authorized representative. Please note, you must personally provide us authorization prior to us being able to process such a request if you utilize a third-party data deletion request company. Due to regulatory recordkeeping obligations we may retain information related to you and your account, as well as any data related to your trades, in accordance with applicable laws. In no case will we share any individual trading data unless required by regulators or other government bodies, to support processing of settlement of your transactions, or in accordance with applicable laws. Furthermore, in connection with our regulatory recordkeeping obligations, we cannot delete Personal Information associated with Clients.

## **Security**

Sidepocket takes reasonable steps, endeavoring to use appropriate technical or organizational measures, to protect your Personal Information from loss, misuse, unauthorized access, alteration, disclosure, or destruction. However, no Internet, email, or electronic operating system that enables the transmission of data is ever fully secure or error-free; therefore, we cannot ensure or warrant the security of any information you transmit to us.

## **Other Important Information**

### California Privacy Rights

California law permits Users and Clients who are residents of California to request and obtain from us once a year, free of charge, a list of the third-parties to whom we have disclosed their Personal Information (if any) for the third-parties' direct marketing purposes in the prior calendar year, as well as the type of Personal Information disclosed to those parties. However, this disclosure requirement only applies if we share Personal Information with third parties for those third-parties to directly market their own products to those consumers, and Sidepocket does not share Personal Information with third-parties for those third-parties to directly market their own products to Users or Clients.

The California Consumer Privacy Act permits certain Users who are California residents to request and obtain from us twice a year, free of charge, information related to Personal Information we have collected in the 12 months preceding the request. The California Consumer Privacy Act also gives Users the right to request the permanent deletion of Personal Information. Users can request information related to Personal Information we have collected about them and/or request deletion of their Personal Information by following the "Retention and Deletion" procedure above.

### **Changes to this Privacy Policy**

We may update this Privacy Policy from time to time as we deem necessary at our sole discretion. If there are any material changes to this Privacy Policy, we will notify you as required by applicable law.

Sidepocket encourages you to review this Privacy Policy periodically to be informed regarding how we are using and protecting your information and to be aware of any policy changes. Your continued relationship with Sidepocket after the posting or notice of any amended Privacy Policy shall constitute your agreement to be bound by any such changes. Any changes to this Privacy Policy will take effect immediately after being posted or otherwise provided by us. Each version of this Privacy Policy will be identified on this page by its effective date.

This document constitutes Sidepocket's complete Privacy Policy for Sidepocket and its affiliates and the Services, Site and App.

### **Questions and Contacting Us**

If after reviewing this Privacy Policy, you would like to submit a request, opt-out or you have any questions or privacy concerns, please contact us by email at [support@Sidepocket.com](mailto:support@Sidepocket.com).