

eMONEY ADVISOR, LLC PRIVACY NOTICE

Last Updated: December 2019

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Your privacy is very important to us. This Notice explains how eMoney collects, uses, and discloses personal information through our Site and in connection with our Services. We encourage you to read this Notice as well as the eMoney Terms of Use upon accessing our Services. Additionally, by using our Site or by registering for any Services, you acknowledge that you have read and understand the terms of this Privacy Notice. If you do not agree with (i) this Privacy Notice, (ii) any revisions to this Privacy Notice and/or (iii) any practices related to this Privacy Notice, or do not use, visit, register or otherwise access the Site, any Services and content contained on the Site or Services.

Who We Are

We are eMoney Advisor, LLC (“**eMoney**”), a leading wealth management technology company that provides comprehensive, scalable financial planning software to financial firms and advisors. Our innovative technologies empower our clients to meet a broad range of planning needs for their customers.

What this Notice Covers

This Notice covers the personal information we collect through our our website, www.emoneyadvisor.com (“**Site**”), and the online software applications that we own and operate that link to this Notice (“**Services**” which we also sometimes refer to these Services as the “**eMoney Wealth Management System**”).

Defined Terms

An “**Advisor**” is a business customer using eMoney’s Wealth Management System (whether a financial advisor, financial institution, broker-dealer, registered investment advisor, third party administrator, trust company or family office customer) for the purpose of providing personal, family or household financial planning services to Consumers.

A “**Consumer**” is an individual investor who is a customer of the Advisor and who is given credentialed access to the Services by the Advisor.

When we use the term “**User**” in this Notice, we mean both Consumers and representatives of the Advisor who have credentialed access the Services.

“**Alliance Partners**” are businesses or people that the Consumer authorizes to view or access their personal information in the eMoney Wealth Management System, such as banker, accountant, or attorney retained by the Consumer.

When we use the term “**aggregate**,” “**aggregated**,” or “**aggregation**,” we mean a process undertaken at the direction of the Consumer to gather information from various sources, such as financial institutions and financial accounts, to be consolidated into the eMoney Wealth Management System. “**Aggregated information**” is the information that is gathered together into one location through this aggregation process.

When we use the term “**personal information**”, we mean information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, to you.

Our Collection of Personal Information

From the first moment you interact with us through the Site or Services, we are collecting personal information about you. Sometimes we collect personal information automatically when you interact with our Site or Services and sometimes we collect the personal information directly from you. At times, we may collect personal information about you from other sources and third parties, even before our first direct interaction.



Personal Information You Provide



Contact Information

Such as your name, address, phone number, and email address



Demographic Information

Such as your date of birth



Account Information

Such as your account username and password, and security questions as well as any information you place in the Vault



Transaction Information

Such as payment information and purchase details



Event Information

Such as your webinar, eMoney Summit, or other event enrollment information



Survey Information

Such as your responses to User experience inquiries



Inquiry Information

Such as the content of your email, text, or chat with us and, where applicable, your voice from calls with us



Prospective Employment Information

Such as your resume, work history and references.



Personal Information Automatically Collected through our Site or Services



Log File Data

Including your IP address, browser type, internet service provider, pages visited, operating system, user log and clickstream data, and time and date of visit



Cookies and Related Technology Data

Including your usage and activity on our Site and other interactions with our services using essential and non-essential cookies, web beacons and related data collection technologies



Location Data

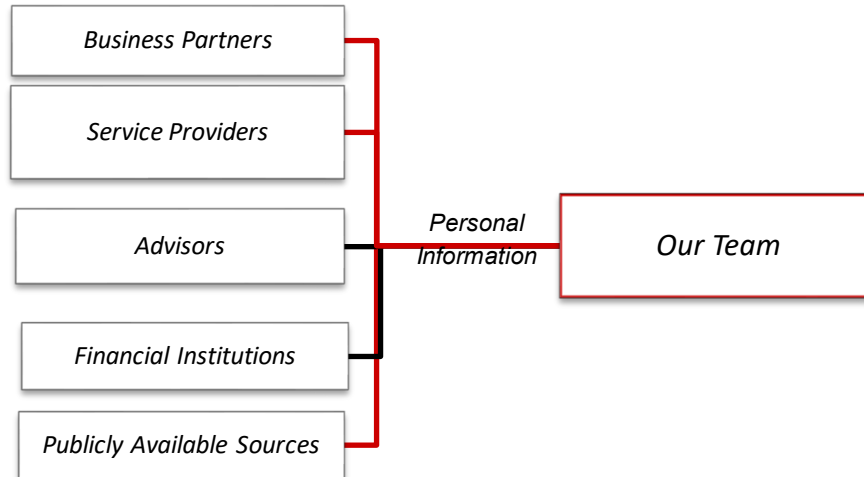
Including your general geographic location based on your IP address or more precise location when accessing our services through a mobile device

For more information about cookies and related technologies, including on how to control your privacy settings, please read our [Cookie Notice](#).



Personal Information Collected from Other Sources

We sometimes also collect from other sources the categories of personal information described above, which we often combine with what we collect from you. We receive such information from the following sources and third parties:



Click a Source Above to Learn More

We Collect Personal Information from Our Business Partners

Our business partners, such as our affiliates, when your third-party service provider, collect personal information and often share some or all of this information with us. For example, in some instances we receive data feeds based on potential or integrated service offerings at the direction of the User.

We Collect Personal Information from Our Service Providers

Our service providers, such as payment processors and analytics providers, collect personal information through the Site and Services, and often share some or all of this information with us. For example, we receive usage analysis data to improve and expand our services.

We Collect Personal Information from Advisors

Advisors collect personal information directly from Consumers and input that information into our Services. The information typically concerns Consumers, their finances and their family, including name, address, phone number and financial information.

We Collect Personal Information from Financial Institutions

At the direction of a Consumer, financial institutions will share certain financial account information of that Consumer with us. For example, when a Consumer opts to link his or her investment account to our Services, that financial institution will share the account information with us so we can provide the Consumer with an aggregated view of their financial information (this is called our “**Connections**” feature).

We Collect Personal Information from Publicly Available Sources

After you have registered for our Services, from time to time we may obtain additional personal information about you, such as address change information, from publicly available sources to keep our records current.

Our Use of Personal Information

We use your personal information to administer your account with us, provide and improve our services, provide you with information and advertisements based on your interests and interactions with us, contact you about our services and products, coordinate with our business partners to allow them to market their products and services to you, respond to your inquiries and requests, prevent and investigate fraud, protect legal and contractual rights and comply with legal obligations.

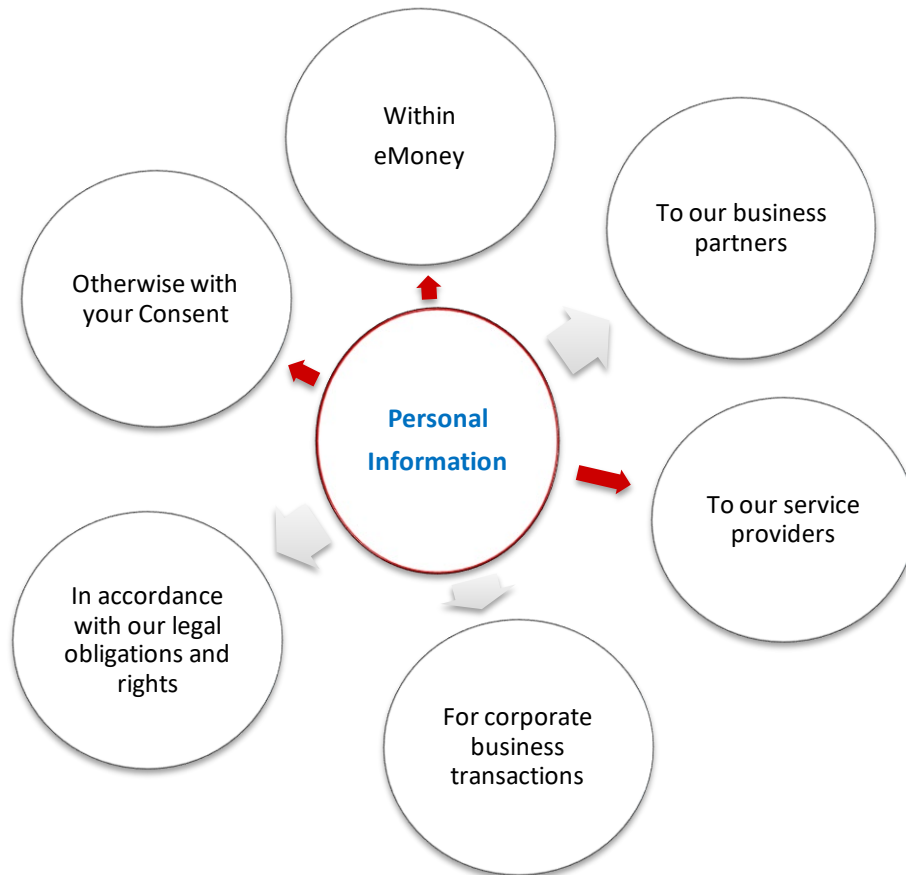
We use personal information we collect to:

- Register you for our Services and create your account with us;
- Enable your activity within our Services and provide the Site and Services to you generally, including to develop, enhance, and improve our Site and Services and your experience;
- Enable you to use our Services, including to complete the onboarding process, receive coaching or training from us, or create financial plans.
- Conduct internal operations pertaining to research, analytics, innovation, testing, monitoring, client communication, risk management, and administration;
- Provide you with a customized user experience;
- Deliver services you request, such as adding features or new functionality to the Site and Services and providing customer service and technical support;
- Review the usage of, improve the quality of and expand our services;
- Communicate with you and tell you about our current and future services, and offer you third party products and services we think you may find useful;

- Display advertising that is tailored to your interests, including the marketing of our services (for more information on interest-based advertising, please see our [Cookie Notice](#) – you also may opt out of receiving marketing communications from us at any time by following the instructions in the communication or emailing us as instructed below in the section titled, “[Communications Preferences](#)”);
- Obtain your feedback in order to improve your experience with our Site and Services, including through surveys we may send you on occasion (surveys are 100% optional and declining to complete a survey will not negatively impact your use of our Site and Services);
- Enable single sign on (SSO) functionality and allow you to securely log in to several Services at once;
- Perform routine backups of our data systems and prepare for disaster recovery;
- Enhance the security of our Site and Services and strengthen our defenses against cyber-attacks and other unauthorized uses and disclosures;
- Register you for webinars, events, and conferences;
- Evaluate a job applicant for a position at eMoney in accordance with our human resources policy (prospective employee information is used solely for this purpose);
- Enforce and carry out contracts and agreements;
- Comply with legal obligations;
- Prevent, investigate or provide notice of fraud or unlawful or criminal activity;
- Communicate with you about and facilitate new contests, promotions and rewards, and upcoming events;
- Process and deliver contest entries and rewards;
- Provide you with news about products and services offered by us and our business partners;
- Coordinate with our business partners to allow them to market their products and services to you;
- Link or combine with other information we get from third parties, to help understand your needs, customize our offerings to those needs, and provide you with better services; and
- Conduct research and surveys used to measure our performance and improve our and our business partners’ products, services and User experience.

Our Disclosure of Personal Information

We disclose personal information in the following ways.



Click a Recipient Above to Learn More

We Disclose Personal Information Within eMoney

eMoney discloses personal information within eMoney for purposes and uses consistent with this Notice. For example, we may disclose your contact information to facilitate communication between you and an eMoney customer service representative.

We Disclose Personal Information to Our Business Partners

We may share information about Users with our affiliates for any purposes identified in this Privacy Notice. We also may disclose personal information about Users with third parties, such as business partners, for research, academic, marketing and/or promotional purposes. We aim to conduct such research in a way that does not allow you or any other person to be identified. For example, we may share anonymized data regarding assets under management for our Advisors or demographic data that describes the average time spent using the services. We or our third-party partners may publicly report the statistical trends of the research or analysis, but only in a way that would not allow you or any other person to be identified.

We Disclose Personal Information to Our Service Providers

We engage a number of third-party service providers to perform functions and services on our behalf and under our instruction to make our Site and Services available to you. For example, we may disclose transaction information to our payment processors to facilitate your transaction. We also may disclose additional personal information to application functionality providers to enable them to provide the necessary hardware, software, networking, storage and other services we use to operate our services and maintain a high-quality experience for you. We may share your information with service providers that enable us to provide our Site and Services and help us operate our business, such as website design, sending email communications, fraud detection and prevention, customer care, or performing analytics.

We Disclose Personal Information for Corporate Business Transactions

We may take part in or be involved with a corporate business transaction, such as a merger, acquisition, joint venture, or financing or sale of company assets. We disclose personal information to a third party during negotiation of, in connection with or as an asset in such a corporate business transaction. Personal information may also be disclosed in the event of insolvency, bankruptcy or receivership.

We Disclose Personal Information in Accordance with Our Legal Obligations and Rights

We may disclose personal information:

- in connection with the establishment, exercise, or defense of legal claims;
- to comply with laws or to respond to lawful requests and legal process;
- to protect the rights and property of us, our agents, customers, and others, including to enforce our agreements, policies, and terms of use;
- to fulfill our contractual obligations;
- to detect, suppress, or prevent illegal activities, fraud, or misuse of data;
- to protect the health and safety of us, our customers, or any person; or
- as otherwise required by applicable law.

We Disclose Personal Information Otherwise with Your Consent

With your consent, or as directed by you or your authorized representative, we may disclose personal information about you to other third parties not described in this Notice.

For example, the eMoney Wealth Management System exists to facilitate the relationship between you and your Advisor. As a result, the Advisor has access to your account information and anything that you elect to share with your Advisor.

We also may share personal information with websites or services that you (or your Advisor on your behalf) have granted permission to access your eMoney account, such as financial institutions for purposes of facilitating our products and services.

We also facilitate your sharing of information with your Alliance Partners where you have granted them access to your account.

Anonymized and De-Identified Data

We may collect encoded or anonymized information or statistical data (such as IP addresses) (“**Usage Data**”) about a group or category of services, features or Users for research purposes. Usage Data helps us understand trends in usage of our services so that we can better consider new features or otherwise tailor our services. In addition to collecting and using Usage Data ourselves, we may share Usage Data with third parties, including our Advisor clients, affiliates, partners and service providers, for various purposes, including to help us better understand our customers’ needs and improve our services as well as for advertising and marketing purposes.

We may, from time to time, collect de-identified data (“**De-identified Data**”) from our Users to prepare analyses, reports, and other materials regarding (i) how Users use the Services, (ii) the types and volume of assets managed within the Services, and (iii) other matters which may be useful to the financial advisor community. This De-identified Data may be combined with other users’ De-identified Data for such purposes.

Controlling Your Personal Information

We process and store information on behalf of Users. At all times, Consumers may choose whether or not to provide or disclose personal information to us. If you choose not to provide mandatory personal information, you may still visit parts of our Site and/or our Services, but you may be unable to access certain options, programs, and services we typically offer. If you choose to share personal information with us, we strive to maintain accurate records of your personal information. To correct or delete personal information we store, Advisors may contact eMoney Customer Service by email, customerservice@emoneyadvisor.com, or by phone, 1-888-362-8482. For California Privacy Disclosure requests, please see visit the eMoney Advisor, LLC Privacy Notice Additional California Privacy Disclosures below.

Consumers may correct or delete account aggregation information, by logging into the Services using their log-in credentials and make whatever changes and deletions they desire to the accounts they have established. All other information stored within the Services can only be changed or removed through the Consumer’s Advisor. Consumers should contact their Advisor if they want to change or remove information concerning them that is stored in the Services.

Communication Preferences

If you have opted in to our marketing communications (or where permitted by law, if you have provided us or we have obtained your contact information), we may send you email messages, direct mail offers, push notifications or other communications regarding products or services depending on the method of communication selected. If you would like to opt out of receiving communications from eMoney, please contact us at unsubscribe@emoneyadvisor.com or follow the unsubscribe instructions included in each marketing email. Please note that even if you opt out of receiving the foregoing communications, we may still contact you in response to any “Contact Us” requests as well as for administrative purposes.

Region-Specific Disclosures

We may choose or be required by law to provide different or additional disclosures relating to the processing of personal information about residents of certain countries and regions. Please click below to review additional disclosures applicable to you:

- If you are a resident of the State of California in the United States, click [here](#) for additional California privacy disclosures.
 - **And to Exercise Your Right to Know or Right to Deletion as a Resident of the State of California**, please submit a request by:
 - Filling out our [California Resident Rights Request Form](#) or

- Calling 1-888-362-8482, select Option 1 for Customer Support and then select Option 9 to speak with a client services representative trained to address your request.

Children's Privacy

Our services are not directed to, and we do not intend to, or knowingly, collect or solicit personal information directly from children under the age of 16. If you are under the age of 16, do not use our Site or Services or provide us with any personal information either directly or by other means. If a child under 16 has provided personal information to us, we encourage the child's parent or guardian to contact us to request that we remove the personal information from our systems. If we learn that any personal information we collect has been provided by a child under the age of 16, we will promptly delete that personal information. A child's parent or guardian may provide the child's information to us as part of a household.

Third Party Websites

Our Site and Services may contain links to third party websites and include embedded content that are hosted by such third parties. We are not responsible for the privacy practices or the content of these other websites. These third parties may use web measurement and customization technologies (such as cookies) in conjunction with the provision of this content or functionality. If you use a link to another website or view an embedded video, you should consult the privacy notice for that site. We have no control over the information that is submitted to, or collected by, other websites and we are not responsible for the content of any linked site or any link contained in a linked site, or any changes or updates to such sites, or any embedded video. This Notice applies solely to information collected by us or otherwise stored in the Services and our Site.

Changes to This Notice

We will update this Notice from time to time. When we make changes to this Notice, we will change the date at the beginning of this Notice to include the "Last Updated" date. If we make material changes to this Notice, we will notify you by email to your registered email address, by prominent posting on our Site and Services (such as by placing a conspicuous announcement of the new Notice on the Site or by presenting you with a web page containing an electronic copy of the Notice), or through other communication channels. All changes shall be effective from the date of publication unless otherwise provided in the notification. Your only remedy, if you do not accept the terms of this Notice, is to discontinue use of our Site or Services.

How to Contact Us

If you have any questions regarding this Notice, our Site, the Services, or about the privacy practices of eMoney, please contact us by email at privacy@emoneyadvisor.com using the subject title of "Privacy Notice", by phone at 1-888-362-8482 (and mention that you have a Privacy Policy issue related to the Services) or by mail to:

eMoney Advisor, LLC

Attn: Privacy Officer
Four Radnor Corporate Center, Suite 300
100 Matsonford Road
Radnor, PA 19087

**eMONEY ADVISOR, LLC PRIVACY NOTICE
ADDITIONAL CALIFORNIA PRIVACY DISCLOSURES**

Last Updated: December 2019

[Personal Information Disclosures](#)

[Your Privacy Rights](#)

[Changes to These Disclosures](#)

These Additional California Privacy Disclosures (**Disclosures**) supplement the information contained in the eMoney Privacy Notice. These Disclosures apply solely to our processing of personal information of individual residents of the State of California within the scope of the California Consumer Privacy Act of 2018 (**CCPA**).

Unless otherwise expressly stated, terms in these Disclosures have the same meaning as defined in the Notice.

Personal Information Disclosures

When we use the term “**personal information**” in these Disclosures, 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.

Collection, Disclosure and Sale of Personal Information

In the last 12 months, we have collected and disclosed for a business purpose the following categories of personal information:

Category of Personal Information	Collected	Disclosed for Business Purpose	Sold*
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<p>California Customer Records (Cal. Civ. Code § 1798.80(e)): including your contact information, identifiers, such as name, email address, mailing address, phone number, account id, and security/authentication information, financial account information, joint account holder and family information, credit and identity information relating to your account, account history relating to your account, and any other information you provide to us, including tax records, income level and signature</p>	<p>✓</p>	<p>✓</p>	<p>No Personal Information Sold</p>
<p>Protected Classification Characteristics: including age, date of birth, gender, and sex.</p>	<p>✓</p>	<p>✓</p>	
<p>Commercial Information: including account history, investment history, purchases, transaction information, insurance coverage information, service profile information, interests, and feedback information, order details, order/product preferences, and credit information</p>	<p>✓</p>	<p>✓</p>	
<p>Biometric Information</p>	<p>Not collected</p>	<p>Not collected</p>	
<p>Internet/Network Information: including log file data (e.g., IP address, browser type, clickstream data) and cookies and related technology data (e.g., your usage and activity on our Site or Services)</p>	<p>✓</p>	<p>✓</p>	
<p>Geolocation Data, such as your general geographic location based on your IP address or more precise location when accessing our Site or Services through a mobile device</p>	<p>✓</p>	<p>✓</p>	
<p>Sensory Information, such as voice recordings from calls to customer service</p>	<p>✓</p>	<p>✓</p>	
<p>Profession/Employment Information, such as the business you represent your employer, department, income if provided, work history, and work title</p>	<p>✓</p>	<p>✓</p>	
<p>Non-Public Education Information (20 U.S.C. § 1232g, 34 C.F.R. Part 99) such as education history and any other educational information provided to us.</p>	<p>✓</p>	<p>✓</p>	

Other Personal Information , such as demographic information, event information, survey response information, contest entry information, communication information, user generated content and the contents of your email, text or chat with us	✓	✓	
Inferences , including predictions about your interests and preferences, such as order/product preferences	✓	✓	

*eMoney does not “sell” information as most people would typically think of that term. However, we do permit our third-party advertising and analytics providers to collect certain personal information directly from individuals who visit or interact with our Site and Services. To the extent this practiced would be deemed a “sale” by eMoney under the CCPA, please visit our [Cookie Notice](#) for more information about how third parties use cookies and related technologies to collect information automatically on the Site or Services, and the choices you have in relation to that collection.

Sources of Personal Information

As described in the [Our Collection of Personal Information](#) section of our [Privacy Notice](#), we collect personal information directly from you when you provide it to us, automatically when you visit our Site and Services, from publicly available sources, and from service providers and other listed third parties, including business partners, advisors, and financial institutions.

Purposes for Collecting Personal Information

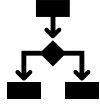




We collect personal information about you for the purposes described in the [Our Use of Personal Information](#) section of our [Privacy Notice](#). For representatives of our clients, vendors, service providers and other third parties, we also collect your personal information to maintain an ongoing relationship between us and the entity you represent and to contact you in connection with our relationship with the entity you represent.

Recipients of Personal Information

As described in the [Our Use of Personal Information](#) section under the subtitle “Disclosures of Personal Information” of our [Privacy Notice](#), we share personal information with a variety of third parties. For representatives of our clients, vendors, service providers and other third parties, we also share your personal information with the entity you represent.

Your Privacy Rights

As a California resident, you may be able to exercise the following rights in relation to the personal information about you that we have collected (subject to certain limitations at law):

 <p>Knowledge</p>	<p>The right to request any or all of the following personal information we have collected and disclosed about you in the last 12 months:</p> <ul style="list-style-type: none"> • The specific pieces of personal information we have collected about you; • The categories and specific pieces of personal information we have collected about you; • The categories of sources of the personal information we have collected about you; • The categories of personal information we have disclosed about you to third parties for a business purpose, and the categories of recipients to whom this information was disclosed; • The categories of personal information we have sold about you (if any), and the categories of third parties to whom this information was sold; and • The business or commercial purposes for collecting or, if applicable, selling personal information.
 <p>Deletion</p>	<p>The right to request the deletion or erasure of personal information we have collected about you.</p>
 <p>Opt-out</p>	<p>The right to direct us not to sell personal information we have collected about you to third parties.</p>
 <p>Non-Discrimination</p>	<p>The right to be free from discrimination for exercising any of the rights described above.</p>
 <p>“Shine the Light”</p>	<p>California residents that have an established business relationship with us have rights to know how their information is disclosed to third parties for their direct marketing purposes under California’s “Shine the Light” law (Civ. Code § 1798.83).</p>

The right to non-discrimination does not prohibit us from offering you certain financial incentives that may result in different prices, rates or quality levels of products or services. In addition, please note that if the exercise of the rights described above limits our ability to process personal information (such as in the case of a deletion request), we may not be able to provide access to certain of our products and services to individuals who exercise these rights, or to otherwise engage with such individuals going forward.

How to Submit a Request

For California Residents Only

To Exercise Your Right to Know or Right to Deletion, please submit a request by:

- Filling out our [California Resident Rights Request Form](#) or
- Calling 1-888-362-8482, select Option 1 for Customer Support and then select Option 9 to speak with a client services representative trained to address your request.

We will need to verify your identity before processing your request. In order to verify your identity, we will generally either require the successful login to your account or the matching of sufficient information you provide us to the information we maintain about you in our systems. Although we try to limit the personal information collected in connection with a request to exercise the right to know and/or the right to deletion to that personal information identified on the [California Resident Rights Request Form](#), certain requests may require us to obtain additional personal information from you. In certain circumstances, we may decline a request to exercise the right to know and/or right to deletion, particularly where we are unable to verify your identity.

To the extent Cookies and Online Ads are deemed a “Sale” of personal information under the CCPA, please visit our [Cookie Notice](#) for more information about how third parties use cookies and related technologies to collect information automatically on the Site or Services, and the choices you have in relation to that collection.

To exercise rights regarding the California “Shine the Light” law: We may disclose Personal Information to affiliates, which may use this information for all purposes outlined in our Privacy Notice. Because separate legal entities are considered “third parties” for purposes of California Civil Code Section 1798.83, and certain communications from our affiliates might be viewed as promoting their financial services, we are providing the following information for California residents who have provided us with their personal information during the creation of or during the course of an established services relationship that is primarily for personal, family, or household purposes (“**Individual California Users**”). Individual California Users must submit their requests to us either by email at privacy@emoneyadvisor.com or by mail at the address listed in the [How to Contact Us](#) section of the [Privacy Notice](#) and specify that you want a copy of your “Shine the Light” California Privacy Rights Notice

We will provide a list of the categories of Personal Information disclosed to third parties (i.e., our affiliates) for their direct marketing purposes during the immediately preceding calendar year, along with the names and addresses of these third parties. This request may be made no more than once per calendar year. We reserve our right not to respond to requests submitted other than to the email or mailing addresses specified in this section.

Changes to These Disclosures

We will update these Disclosures from time to time. When we make changes to these Disclosures, we will change the date at the beginning of these Disclosures to include the “Last Updated” date. If we make material changes to these Disclosures, we will notify you by email to your registered email address, by prominent posting on our Site or Services (such as by placing a conspicuous announcement of the new Disclosures on the Site or by presenting you with a web page containing an electronic copy of the new

Disclosures), or through other appropriate communication channels. All changes shall be effective from the date of publication unless otherwise provided in the notification. Your only remedy, if you do not accept the terms of these Disclosures, is to discontinue use of our Site and Services.

eMONEY ADVISOR, LLC COOKIE NOTICE

Cookie Notice

[Scope of Cookie Notice](#)

[What We Collect Using Cookies](#)

[How We Use That Information](#)

[Your Choice About Cookies](#)

[Your Choices About Online Ads](#)

[Region-Specific Disclosures](#)

[Updates to this Cookie Notice](#)

[How to Contact Us](#)

Effective Date: December 2019

Unless otherwise expressly stated, capitalized terms in this Cookie Notice have the same meaning as defined in the [Privacy Notice](#).

Scope of Cookie Notice

This Cookie Notice supplements the information contained in the [Privacy Notice](#) by explaining how we and our business partners and providers use cookies and related technologies in the course of managing and providing our Site and our Services to you. It explains what these technologies are and why we use them, as well as your rights to control our use of them.

In some cases, we may use cookies and related technologies described in this Cookie Notice to collect personal information, or to collect information that becomes personal information if we combine it with other information. For more information about how we process your personal information, please review the [Privacy Notice](#).

What we collect using cookies

We, and our third-party partners, may automatically collect certain types of usage information when you visit our Site or Services. We may collect this information through a variety of tracking technologies, including cookies, web beacons, embedded scripts, location-identifying technologies, file information, and similar technology (collectively, “cookies”). For example, we may collect information about your device and its software, such as your IP address, browser type, Internet service provider, platform type, device type, operating system, date and time stamp, and other similar information. We may collect analytics data or use third-party analytics tools such as Google Analytics to help us measure traffic and usage trends for the eMoney Services and to understand more about the demographics of our users.

How we use that information

We use or may use the data collected through cookies to: (a) remember information so that you will not have to re-enter it during your visit or the next time you visit our Site or Services; (b) provide and monitor the effectiveness of our Site or Services; (c) monitor metrics trends across our platforms such as total number of visitors, traffic, usage, and demographic patterns; (d) diagnose or fix technology problems; or (e) otherwise to plan for and enhance our Site or Services. We and our advertising partners also use this

information to understand your browsing activities, including across unaffiliated third-party sites, so that we can deliver ads and information about products and services that may be of interest to you.

Your choices about cookies

If you would prefer not to accept cookies, most browsers will allow you to: (i) change your browser settings to notify you when you receive a cookie, which lets you choose whether or not to accept it; (ii) disable existing cookies; or (iii) set your browser to automatically reject cookies. Please note that doing so may negatively impact your experience using the Site, as some features and services on our Site may not work properly. Depending on your device and operating system, you may not be able to delete or block all cookies. You may also set your email options to prevent the automatic downloading of images that may contain technologies that would allow us to know whether you have accessed our email and performed certain functions with it.

You can learn more about Google's practices with Google Analytics by visiting Google's privacy policy [here](#). You can also view Google's currently available opt-out options [here](#).

Your choices about online ads

We support the self-regulatory principles for online advertising (**Principles**) published by the Digital Advertising Alliance (**DAA**). This means that we allow you to exercise choice regarding the collection of information about your online activities over time and across third-party websites for online interest-based advertising purposes. More information about these Principles can be found at www.aboutads.info/. If you want to "opt out" of receiving online interest-based advertisements on your internet browser from advertisers and third parties that participate in the DAA program and perform advertising-related services for us and our partners, please follow the instructions at www.aboutads.info/choices, or <http://www.networkadvertising.org/choices/> to place an "opt-out" cookie on your device indicating that you do not want to receive interest-based advertisements. Opt-out cookies only work on the internet browser and device they are downloaded onto. If you want to opt-out of interest-based advertisements across all your browsers and devices, you will need to opt-out on each browser on each device you actively use. If you delete cookies on your device generally, you will need to opt-out again.

If you want to "opt out" of receiving online interest-based advertisements on mobile apps, please follow the instructions at <http://www.aboutads.info/appchoices>.

Please note that when you "opt-out" of receiving interest-based advertisements, this does not mean you will no longer see advertisements from us or on our Site or Services. It means that the online ads that you do see from DAA program participants should not be based on your interests. We are not responsible for effectiveness of, or compliance with, any third-parties' opt-out options or programs or the accuracy of their statements regarding their programs. In addition, third parties may still use cookies to collect information about your use of our Site or Services, including for analytics and fraud prevention as well as any other purpose permitted under the DAA's Principles.

Region-Specific Disclosures

If you reside in the State of California in the United States, please click [here](#) for additional California-specific rights relating to the collection, use, disclosure and other processing of personal information through these technologies.

Updates to this Cookie Notice

We will update this Cookie Notice from time to time. When we make changes to this Cookie Notice, we will change the date at the beginning of this Cookie Notice to include the “Last Updated” date. If we make material changes to this Cookie Notice, we will notify you by email to your registered email address, by prominent posting on our Site or Services (such as by placing a conspicuous announcement of the new Cookie Notice on the Site or by presenting you with a web page containing an electronic copy of the new Cookie Notice), or through other appropriate communication channels. All changes shall be effective from the date of publication unless otherwise provided in the notification. Your only remedy, if you do not accept the terms of this Cookie Notice, is to discontinue use of our Site or Services.

How to Contact Us

If you have any questions regarding this Cookie Notice or about the privacy practices of eMoney, please contact us by email at privacy@emoneyadvisor.com using the subject title of “Privacy Notice”, by phone at 1-888-362-8482 (and mention that you have a Privacy Notice question related to the Corporate Site) or by mail to:

Attn: Privacy Officer
eMoney Advisor, LLC
Four Radnor Corporate Center, Suite 300
100 Matsonford Road
Radnor, PA 19087