



## Privacy Notice

### PRIVACY NOTICE

**Last Revised:** October, 2024

#### FACTS

##### Why?

At Wealth2B, we are required to collect, use, and share certain personal information to provide investment advisory services and comply with regulatory obligations. Federal law gives consumers the right to limit some but not all sharing of personal information. This notice explains how we collect, share, and protect your personal information.

##### What?

The types of personal information we collect depend on the product or service you have with us. This information may include:

- Personal identification information (e.g., name, date of birth, ID numbers)
- Contact details (e.g., address, email, phone number)
- Financial information (e.g., income, account details, investment objectives)

When you are no longer our customer, we continue to share your information as described in this notice.

##### How?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include data encryption (AES-256), secure access controls (JWT, OAuth), and continuous monitoring through real-time alerts and auditing procedures.

However, no system is entirely secure, and we cannot guarantee the absolute security of your personal information. In the unlikely event of a security breach, we will notify affected users as required by applicable laws.

#### Reasons We Can Share Your Personal Information

Federal law allows us to share personal information for certain business purposes. Below is a table showing the types of sharing we engage in, and whether you can limit this sharing.

#### Reason for Sharing Does Wealth2B Share? Can You Limit This Sharing?

Reason for Sharing	Does Wealth2B Share?	Can You Limit This Sharing?
For our everyday business purposes - such as to process your transactions	Yes	No

and maintain your account		
For our marketing purposes – to offer our products and services to you	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes – information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes – information about your creditworthiness	No	N/A
For non-affiliates to market to you	No	N/A
For compliance with legal requirements (e.g., AML, fraud prevention)	Yes	No

### Who We Share With

We share your information with:

- **Custodians and Brokers:** To open and manage segregated accounts in your name.
- **Payment and Transfer Providers:** To facilitate transactions, payments, and transfers.
- **Regulatory Compliance Providers:** To ensure compliance with AML laws and other legal obligations.

### No Opt-Out Option

You cannot limit all information sharing because the information we share is necessary for performing the services you request, such as managing your investment accounts, processing transactions, and complying with legal obligations.

### How Does Wealth2B Protect My Personal Information?

To protect your personal information, we use several security measures including:

- Data encryption (AES-256)
- Role-based access controls (RBAC)
- Authentication methods (JWT, OAuth)
- Real-time monitoring and auditing of system activity

### How Does Wealth2B Collect My Personal Information?

We collect your personal information when you:

- Open an account or provide financial information
- Request investment recommendations
- Use our services to make transactions

We may also collect information from other companies, such as brokers, custodians, or service providers.

### Retention of Personal Information

We retain your personal information only as long as necessary to:

- Fulfill the purposes for which it was collected
- Provide our services

- Resolve disputes
- Establish legal defenses
- Conduct audits
- Pursue legitimate business purposes
- Enforce our agreements
- Comply with applicable legal obligations.

### **Definitions**

- **Affiliates:** Companies related by common ownership or control. Wealth2B does not share information with affiliates for marketing purposes.
- **Non-Affiliates:** Companies not related by common ownership or control. Wealth2B does not share with non-affiliates for marketing purposes.
- **Joint Marketing:** A formal agreement between non-affiliated financial companies to market products or services together. Wealth2B does not engage in joint marketing with other companies.

### **Other Important Information**

At this time, there is no additional information to include under state or international privacy laws.

### **Tracking Technologies**

Wealth2B uses tracking technologies, such as cookies and pixel tags, to enhance user experience, improve service performance, and provide relevant content. These technologies are categorized as follows:

- **Operationally Necessary:** Enable access to our services and ensure functionality.
- **Performance-Related:** Measure service usage and optimize user experience.
- **Advertising- or Targeting-Related:** Deliver personalized advertisements on our platform or third-party websites.

You can control or disable certain tracking technologies through your browser or device settings, but doing so may affect the functionality of our services.

### **Questions?**

For any questions regarding this notice or your personal information, please contact us at:

[info@wealth2b.com](mailto:info@wealth2b.com)