

RIZE

PRIVACY POLICY

Last updated: April 27, 2017

Rize Advisors, LLC, strongly believes in maintaining the privacy of nonpublic Personal Information we collect from individuals who visit our Site or make use of our Service (as each is defined herein). We want you to understand how and why we collect, use and disclose Personal Information about you through our Site and Service. This Privacy Policy provides you with information concerning our practices and procedures as they relate specifically to information we collect through our Site and Service. We provide this Privacy Policy in connection with, and as incorporated in its entirety in, our Terms of Use Agreement located at <https://rizemoney.com/legal/>. Because the Web is an evolving medium, we may need to change our Privacy Policy at some point in the future, in which case we will post the revised Privacy Policy on this website and update the "Last Updated" date above to reflect the date of the changes.

By continuing to use the Site or Service or by providing us with your Personal Information after we post any such changes, you accept the Privacy Policy as modified. Your access of the Site or Service for the limited and exclusive purpose of reviewing this Privacy Policy does not constitute your acceptance of this Privacy Policy unless you engage in any further access or use of Site or Service. If you are using the Site or Service as a part of an organization or business entity, you represent and warrant that you have appropriate authority to bind such organization or entity to these terms and conditions of this Privacy Policy, and any reference to "you" herein will include such organization or entity.

1. Definitions.

- "Account" means your Rize user account which you must register for through the Site in order to use the Service.
- "Applicable Law" means any and all applicable federal, state and local laws, statutes, ordinances, regulations, rules, opinions, interpretive letters and other official releases of or by any government, or any authority, department or agency thereof which are now in effect or which may come in to effect during the period in which you use the Services.
- "Privacy Policy" means this statement of our information privacy practices, policies and procedures, as may be amended from time to time.
- "Rize", "we" "our" or "us" shall mean Rize Advisors, LLC, a Delaware limited liability company and SEC registered investment adviser.
- "Personal Information" may include your name, your date of birth, your social security number, your tax identification number (if applicable), your home or other physical address, your email address, your telephone number, banking information, information concerning your financial goals and preferences, and other information that identifies you.
- "Service" means the Rize interactive platform that assists you with establishing and meeting personal savings goals by (i) tracking your Funding Account, (ii) providing personalized and automated savings advice, (iii) notifying you of savings opportunities, or (iv) automatically moving money from your Funding Account to your Savings Account based on your Settings.
- "Site" means our website located at www.rizemoney.com.
- "You" "your" "User" means the person or entity using or accessing the Site or Service under this Agreement.

2. Summary.

This Privacy Policy notifies you of:

- Information we collect about you.
- How we collect information about you.
- Our use of your information.
- Our security procedures concerning your Personal Information.
- Our communications with you.
- Your obligation to update your Personal Information or correct inaccuracies in your Personal Information.
- Our changes to this Privacy Policy.

3. INFORMATION WE COLLECT ABOUT YOU

3.1 Personal Information. When you register your Account, you will be required to provide certain Personal Information, in order to create an Account and make use of the Services. We do not collect Personal Information from you unless you voluntarily provide Personal Information during Registration or when you otherwise access or make use of the Service. By providing your Personal Information to Rize, you expressly agree to our collection, use, and disclosure of such information as described in this Privacy Policy. We will use Personal Information to confirm your identity as required by certain laws governing Rize.

3.2 Funding Account Information. In order to make full use of the Service, the Personal Information you provide during Registration will necessarily include the log-in credentials, password, and user information related to a Funding Account you maintain at a third party financial institution (“Funding Account Credentials”). We contract with third parties to access your Funding Account using the Funding Account Credentials that you provide to us. By providing us with your Funding Account Credentials, you authorize Rize and its third party providers to use your Funding Account Credentials to access your Funding Account only as may be necessary to provide the Service to you according to your Settings.

3.3 Information from Third-Party Sites. In order to display information to you or facilitate your access and use of the Service, we may collect, on your behalf, your account and other Personal Information from third party websites that you register under your account via the Service.

3.4 Information Collected by Cookies and Web Beacons. We use various technologies to collect information, and this may include sending cookies to your computer or mobile device. Cookies are small data files that are stored on your hard drive or in device memory by a website. Among other things, cookies support the integrity of our registration process, retain your preferences and account settings, and help evaluate and compile aggregated statistics about user activity. We may also collect information using web beacons. Web beacons are electronic images that may be used in our Service or emails. We may use web beacons to deliver cookies, count visits, understand usage, and determine whether an email has been opened and acted upon.

3.5 Technical and Navigational Information. We may collect your computer browser type, Internet protocol address, pages visited, location preferences, identification numbers associated with your personal devices, date and time stamps of transactions, average time spent on our Site, and other interactions with the Services. This information may be used, for example, to alert you to software compatibility issues, or it may be analyzed to improve our web design and functionality.

4. Our Use of Your Personal Information

We may use the Personal Information you provide to us as necessary (i) to provide the Services to you according to your Settings, (ii) to respond to your inquiries about or provide you with updates regarding our Services, and (iii) to offer you other products, services, or offerings that we believe may be of interest to you. We may provide your Personal Information to our third party service providers in order to complete funds transfers or investment decisions you request in your Settings, to verify the existence and condition of your Funding Account, or to otherwise assist with a funds transfer or the investment of funds. For example, our third party service providers may use the Personal Information you provide to confirm your accounts are valid. We may use your Personal Information to improve and personalize the Services and any related services, including future products and services.

5. How We Share Your Personal Information

We may share Personal Information about you as follows:

- With your consent and approval provided through your use of the Services, to our third-party service providers and solely as necessary to provide the Services to you;
- In connection with, or during the negotiation of, any merger, sale of company stock or assets, financing, acquisition, divestiture, or dissolution of all or a portion of our business;
- To deliver to you any administrative notices, money alerts and communications relevant to your use of the Service;
- To respond to subpoenas, court orders, or legal process;
- To improve our website, mobile app, or the Services;
- In order to investigate, prevent, defend against, or take other action regarding violations of our Terms of Use, illegal activities, suspected fraud, or situations involving potential threats to the legal rights or physical safety of any person or the security of our Site or Services;
- Non-personalized, anonymous data may be aggregated with data from other users and other data sources and may be collected and shared with partners or for marketing purposes;
- To respond to claims that any posting or other content violates the rights of third parties;
- In an emergency, to protect the health and safety of our Site's users or the general public; or
- As otherwise required by Applicable Law.

6. "Do Not Track (DNT)" Browser Signals.

Do Not Track ("DNT") is an optional browser setting that allows you to express your preferences regarding tracking by advertisers and third parties. Currently, neither the Site nor the Service recognizes or takes any automated action in response to browser "do not track" signals.

7. Social Media Platforms and Websites

Any information, communications, or material of any type or nature that you submit to our Site or Service through the use of social media integration (including, but not limited to any of our websites or profiles contained on a social media platform or website such as Facebook or Twitter) by email, posting, messaging, uploading, downloading, or otherwise (collectively, a "Submission"), is done at your own risk and without any expectation of privacy. We cannot control the actions of other users of any social media platform or website and we are therefore not responsible for any content or submissions contained on such sites and platforms. By accessing or making use of any part of the Site or Service that is contained on a social media platform or website, you are representing and warranting to us you have reviewed the applicable privacy policy and terms of use of such

platform or website and that you will abide by all such provisions contained therein.

Additionally, in the event that any one part of the Site or Service offers a message board or any other interactive or social-type feature on a website administered directly by us, please be aware that these areas may allow you to publicly post, and share with other users, certain messages, content, or other information (e.g., stories, pictures, ingredients, tips, etc.). Although we may take certain precautions to protect those who use these areas of our Site or Service, we encourage you to be wary of giving out any Personal Information in such public forums. The information you post can be collected and used by people you do not know. We cannot guarantee the privacy and safety of these areas and are therefore not responsible for any information you choose to post. Your use of these features is fully at your own risk.

8. Information Collected from Children

We are strongly committed to preserving online privacy for all of our website visitors, including children. Our Site and Service are intended for use only by persons who are 18 years old or older and our Terms of Use expressly prohibit access or use of the Site or Service by any person under 18 years old. Consistent with the Children's Online Privacy Protection Act, we will not knowingly collect any information from children under the age of 13. If you are under the age of 13, you must ask your parent or guardian to assist you in using the Site or Service.

9. Email

We appreciate your questions and comments about our Site or Service and welcome your email messages to mailboxes listed on our Site. We will share your messages with those within our organization that are most capable of addressing the issues contained in your message. We will keep a copy of your message until we have had an opportunity to address your concerns. We may archive your message for a certain period or discard it, but your email address will not be used for any other purpose.

10. Confidentiality and Security

We restrict access to Personal Information collected about you through the Service to our employees, our affiliates' employees, our authorized third party service providers, or others who need to know that information to provide the Service to you or to conduct our normal business operations. While no web site can guarantee security, we maintain appropriate physical, electronic, and procedural safeguards to protect your Personal Information collected via the Service. We protect our databases with various physical, technical and procedural measures and we restrict access to your information by unauthorized persons. We also advise all Company employees about their responsibility to protect customer data and we provide them with appropriate guidelines for adhering to our Company's business ethics standards and confidentiality policies. While we implement these and other security measures on the Service, please note that 100% security is not always possible. We cannot guarantee that the security measures we have in place to safeguard Personal Information will never be defeated or fail, or that those measures will always be sufficient or effective.

11. Choice/Opt-out

You may opt-out of having your Personal Information used to contact you for certain commercial purposes. Users who no longer wish to receive our promotional communications may contact us by email to be removed from our lists. Be sure to include any contact information that you want removed from our promotional contacts list, including physical addresses, phone numbers, and e-mail addresses (If you use more than one e-mail address, send your opt-out e-mail from each of your e-mail addresses.) If you receive any online newsletter or similar promotional e-mail communication from us, you will always be given the option to "unsubscribe" from receiving further e-mail communications from us at any time. Your option not to receive promotional and marketing material will not preclude us from corresponding with you, by e-mail or otherwise, regarding your existing or past business relationships with us (e.g., any purchase of our products or use of our Service, or responses to requests for information you pose to us either through use of a Service or by other means). In addition, we may continue to

use de-identified information for the purposes of maintaining and improving our Service.

If you want to opt-out of receiving any communications from us, or if your personally identifiable information changes (such as zip code or postal code, phone, email or postal address), you may correct, update or delete/deactivate your personally identifiable information at any time by sending an email to support@rizemoney.com.

12. Links to Other Sites

For your convenience we may provide links to other websites and web pages that we do not control. We cannot be responsible for the privacy practices of any websites or pages not under our control and we do not endorse any of these websites or pages, the services or products described or offered on such sites or pages, or any of the content contained on those sites or pages.

WE ARE NOT RESPONSIBLE FOR ANY DAMAGES ARISING FROM AND WE EXPRESSLY DISCLAIM ANY LIABILITY ASSOCIATED WITH HOW SUCH THIRD PARTIES COLLECT, STORE, USE OR DISCLOSE YOUR PERSONAL INFORMATION.

13. Use of Cookies and other Data Collection Tools

A cookie is a piece of information which a web server may place on your computer when you visit a website. Cookies are commonly used by websites to improve the user experience and have not been known to transmit computer viruses or otherwise harm your computer. Many cookies last only through a single website session, or visit. Others may have an expiration date, or may remain on your computer until you delete them.

We may use cookies for a number of purposes - for example, to maintain continuity during a user session, to gather data about the usage of our Service for research and other purposes, to store your preferences for certain kinds of information and marketing offers, or to store a user name or encrypted identification number so that you do not have to provide this information every time you return to our Service. We currently use or anticipate using third party service providers to gather data about the usage of our Service and for marketing purposes. These third-party services may set or maintain cookies which we do not control. Due to the constantly-changing technology of the internet, we may discontinue the use of these providers at any time, or implement new third-party services to provide same, similar, or additional functionality.

14. Promotional Emails

From time to time, we may send you e-mails with promotional offers relating to your use of the Site or Service. If you would no longer like to receive these emails, please click on the "Unsubscribe" link at the bottom of the email and follow the "Unsubscribe" instructions. Please allow us a reasonable period of time in order to satisfy your request, as some promotions may already be in process. We may also use your Personal Information to notify you in connection with any contests or promotions that you choose to participate in through the Site or Service.

15. Changes to Your Personal Information

If you wish to update Personal Information that you have provided to us or correct any inaccurate Personal Information you have provided to us, you may update or correct such information via your account. Alternatively, you can contact us at support@rizemoney.com to request any corrections to your Personal Information. You are solely responsible for updating and ensuring the accuracy of your Personal Information, and providing us with notice of inaccurate information, if applicable.

16. California Residents' Privacy Rights

Under California law, California residents may opt-out of our disclosing Personal Information about them to third parties for their marketing purposes. If you do not want us to disclose information to other companies for their marketing purposes, please contact us by any of the ways described in the "Contact Information" section below.

Pursuant to Section 1798.83 of the California Civil Code, residents of California have the right to request from a business, with whom the California resident has an established business relationship, certain information with respect to the types of Personal Information the business shares with third parties for direct marketing purposes by such third party and the identities of the third parties with whom the business has shared such information during the immediately preceding calendar year. To request a copy of such information, please contact us by any of the ways described in the "Contact Information" section below, and we will respond within 30 days as required by law. California law also requires us to disclose how we respond to your Web browser "do not track" signals or other mechanisms that provide you the ability to exercise choice regarding the collection of personally identifiable information about your online activities over time and across third-party Websites or online services. We are also required to disclose whether other parties may collect personally identifiable information about your online activities over time and across different Websites when you use the Service. We may use third parties such as network advertisers and ad exchanges to serve advertisements across the Internet and may use third party analytics service providers to evaluate and provide us and/or third parties with information about the use of these ads on third party sites and viewing of ads and of our content. Third parties may offer you a choice as to whether or not to have your information collected for that purpose.

17. Using the Service from Outside the United States

If you are accessing or otherwise making use of the Service from outside the United States, please be aware that your information may be transferred to, stored or processed in the United States, where our servers are located and our central database is operated. The data protection and other laws of the United States and other countries might not be as comprehensive as those in your country, but please be assured that we take steps to protect your privacy. By accessing or otherwise making use of the Service, you acknowledge and agree that we have the express right to transfer your information across jurisdictions and international borders to our facilities and to those third parties with whom we share it as described in this Policy.

18. Updates to the Privacy Policy

This Privacy Policy may be updated periodically and without prior notice to you to reflect changes in our Personal Information practices. In the event our Privacy Policy should materially change, we will generally notify our users by posting a notice of such change in a separate section of this Privacy Policy so you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. Users will have the opportunity to opt-out of any change in the use of their information. However, if users have opted out of all communication with the Service, then they will not be contacted, nor will their Personal Information be used or disclosed in this new manner.

If you wish to contact Rize, please do so using the contact information contained on our website or use the information contained below:

E-mail: support@rizemoney.com

Call: 1 (202) 730-9897

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