

Privacy Notice – California Residents

Last Modified: June 1, 2024

Safe Future Financial is committed to protecting your privacy. This Web Privacy Notice (“Notice”) describes how Safe Future Financial, Safe Future Wealth Partners, LLC, and Safe Future Financial Group (collectively, “Safe Future Financial” also referred to as “we” and “us”) processes personal data in connection with our web visitors and individuals that are California residents and not subject to another notice but with which we are the controller of their data. This notice does not apply to prospective, current or former financial advisors, current Safe Future Wealth Partners, LLC clients. We request that you carefully read this Privacy Policy and our Terms of Use before using the website. By visiting, viewing or using the website in any manner you are agreeing to the terms set forth in this Privacy Policy, as well as the Terms of Use for the Website.

We do not collect nor infer characteristics from sensitive personal information from California Consumers. We do not use automated decision-making based on personal information at Safe Future Financial.

Personal Information We Collect and How We Collect It

The below categories of personal information that Safe Future Financial collects are also the categories of personal information that Safe Future Financial has collected in the past twelve months.

1. Personal Identifiers – such as your name, mailing address, phone number, email address, or other similar identifiers.
2. Professional or Employment-Related Information – such as your employment history.
3. Audio Information – such as call recordings when you connect on a call or leave a voicemail with us.
4. Technology Information – such as your browser type and version, general geographic location, previously visited websites, computer or device type, internet connection type, user agent string, operating system version, date and time of website visits, time since your last visit, links clicked by you when visiting our sites, and pages you view when visiting our sites.

Personal information for the purposes of this notice does not include publicly available information, deidentified or aggregated consumer information, and information collected pursuant to the Gramm-Leach-Bliley Act (“GLBA”). Our privacy policies regarding information collected by Safe Future Wealth Partners, LLC subject to the GLBA can be found in their respective GLBA notices.

Please note that we do not knowingly solicit information from consumers under eighteen (18) years of age and we do not knowingly market our products or services to children.

Cookies and Web Beacons

We use a variety of online technologies, such as cookies, web beacons, and similar mechanisms, as described further below, to collect information that helps us understand how our websites are used. Specifically, Safe Future Financial or our service providers may automatically collect a variety of technical and navigational information about you via these technologies, including, as applicable:

- Your computer or device type;
- Operating system version;
- Browser type and version;
- User agent string;
- Internet connection type;
- Date and time of your visit;
- Time since your last visit;
- Pages you view;
- Links you click;
- Searches you conduct;
- Your internet protocol (IP) address used to access our websites;
- Your general geographic location (e.g. your city, state, or zip code);
- And the website visited before or after our sites.

We may also use similar tracking technologies in emails that we or our service providers send to you. This information may be used, for example, to alert you to software compatibility issues, to resolve technical or service problems, and for security purposes. We also analyze this information, with the assistance of our service providers, to improve our website design and functionality, to enhance our ability to serve you and your accounts, and to tailor our communications to you regarding our products and services.

Cookies: A cookie is a small file of letters and numbers that is stored on your computer or other device when you visit a website. Cookies contain information that is transferred to or read on your device and allow websites to recognize devices and store certain information, such as user preferences. Cookies are used to distinguish you from other users of our online services. This helps us to provide you with a useful experience when you browse and also allows us to improve our online services. We and our service providers use session cookies, which link your actions during a particular online session and expire at the end of that session, as well as persistent cookies, which remain on your device and allow us to remember your actions or preferences across multiple browser sessions.

If you are concerned about having cookies on your computer or other device, you can set your browser to refuse all cookies or to indicate when a cookie is being set, allowing you to decide whether to accept it. You can also delete cookies from your device. The help feature on most web browsers will inform you how to prevent your browser from accepting new cookies, how to receive notice when a new cookie is being set, and how to disable cookies altogether. However, if you chose to block or delete cookies, certain features on our websites may not operate correctly.

For further information about deleting or blocking cookies, please visit allaboutcookies.org/how-to-manage-cookies.

Web Beacons: Our websites and the emails that you receive from Advisors Excel use an application known as a web beacon (also known as a pixel tag or clear gif). A web beacon is an electronic file that usually consists of a single-pixel image, embedded in a web page or an email to measure usage and activity. In some cases, a web beacon triggers the placement of a persistent cookie on your device.

Our websites offer customized features that require our use of cookies and web beacons. Certain sections of our websites require cookies to be enabled to support site or application performance and provide enhanced authentication. For example, cookies enable us to personalize and improve your user experience and help enhance navigation. Cookies also help us to understand how people use our online services so that we can improve their structure, functionality, and content. Web beacons allow us, directly or through our service providers, to collect information used for website analytics, such as how many users have visited particular pages or downloaded documents, or how frequently users search for a particular term. However, our use of these cookies and web beacons is limited. We do not use them to view or collect data in cookies or similar data files created by other websites. We will not share the information in these data files or give others access to it – except to help us better serve your needs and as described in this privacy policy.

Emails: We and our service providers use web beacons and cookies to determine whether and when you receive or open our emails. These beacons and cookies may also capture information about the type of device, operating system, email program, and web browser used to view the email, the IP address from which you opened the email, and whether you click any links in the email. These beacons and cookies are utilized to gauge the effectiveness, relevance, and value of our email communications, as well as to target relevant advertising to you and to measure the impact of the advertising on your Advisors Excel relationship.

Our websites include links to third-party sites or information that we think may be of interest to you. When you click these links and leave our websites, our sites' terms and conditions of use and privacy policy no longer apply. You are responsible for complying with the third-party site's terms of use. See the linked site's privacy policy for information on the site's privacy practices.

Sources of Personal Information

The sources from which we collect personal information depend on, among other things, our relationship or interaction with a specific California resident. The information below lists the categories of sources from which we collect personal information in different contexts.

- From California residents directly, or other individuals acting on their behalf, through, for example, our website or phone systems.
- Public records, including information from the media, and other records or information that are made available by federal, state, and local government entities.
- Unaffiliated companies and organizations that provide data to support activities such as fraud prevention, underwriting, and marketing (i.e. internet service providers, social networks, operating systems and platforms, data brokers, advertising networks, and data analytics providers)
- Unaffiliated companies and organizations from whom we collect personal information as part of providing products or services, completing transactions, supporting our everyday operations, and business management.
- Unaffiliated service providers that collect personal information and collect consent for the sharing of personal information with us.

How We Use Your Information and Our Purpose for Collecting Personal Information From You

We may use information that we collect about you or that you provide to us, including any personal information, for the following purposes:

- To improve our website design and functionality;
- To ensure temporary and persistent service continuity;
- To resolve technical or service issues with our technology;
- To tailor and send you communications regarding our products or services;
- To operate and administer our events;
- To our outside auditors, lawyers, accountants, or other professionals who advise and assist us regarding the lawful and effective management of our organization;
- To comply with a legal request or order, or comply with laws and regulations;
- To monitor, investigate, and enforce compliance with and potential breaches of our policies, procedures, and terms of use;
- To exercise or defend our legal rights and the rights of our employees, affiliates, customers, contractors, agents and producers;
- To evaluate or conduct a merger, divestiture, reorganization, dissolution, or other sale or transfer of some or all of Advisors Excel's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by Advisors Excel is among the assets or business operations transferred.

Categories of Third Parties and Our Disclosure of Personal Information

Safe Future Financial discloses your personal information as outlined below and this is also what Safe Future Financial has disclosed in the past twelve months. Safe Future Financial may disclose, and has disclosed within the last twelve months, all categories of collected information listed above:

- With third-party service providers to perform services on behalf of Safe Future Financial. Our Service Providers are given access to personal information only as reasonably necessary and are subject to confidentiality obligations in their service agreements;
- With third-party service providers assisting Safe Future Financial with research, analytics, anti-fraud, anti-phishing, anti-spamming, marketing, and data enrichment or for them to reach out to you on our behalf;
- With auditors, lawyers, accountants, and other professional advisors who advise and assist us in relation to the lawful and effective management of our organization and in relation to any disputes we may become involved in; and
- If we are involved in a merger, reorganization, or other fundamental corporate change with a third party, or sell/buy a business unit to/from a third party, or if all or a portion of our business or assets are acquired by a third party, with such third party including at the due diligence stage.

Advisors Excel does not sell your personal information and has not sold consumers' personal information in the past twelve months. Advisors Excel does not knowingly share the personal information of consumers under eighteen (18) years of age.

How We Safeguard Your Information

We are committed to maintaining the security of your personal information. We use administrative, technical, and physical security measures designed to safeguard your information against loss, theft, unauthorized use, disclosure, or modification. We also take measures to ensure service providers that process personal information on our behalf also have appropriate security controls in place.

Please note that regardless of security measures, no system is completely infallible. While we strive to safeguard your information, we cannot guarantee that unauthorized access, hacking, data loss, or a data breach will never occur.

Selling and Sharing of Personal Information

Safe Future Financial does not sell personal information. Advisors Excel has not sold personal information during the last twelve (12) months. The California Consumer Privacy Act ("CCPA") defines "sell" and "sold" as the disclosure of personal data for monetary or other valuable consideration.

Advisors Excel does share personal information with third parties for the purpose of targeted and cross-context behavioral advertising. Safe Future Financial has shared personal information with a third-party for this purpose during the last twelve (12) months.

The CCPA defines “share” as the disclosure of personal information by a business to a third party for cross-context behavioral advertising whether or not for monetary or other valuable consideration, including transactions between a business and a third party for such advertising for the business’ benefit where no money is exchanged. The CCPA further defines “cross-context behavioral advertising” as targeting advertising to a consumer based on the consumer’s personal information obtained from their activity across businesses, distinctly branded websites, applications, or services, other than those with which the consumer intentionally interacts.

We engage a service provider to analyze, audit, research, and report on the cookies and web beacons utilized above. In particular, our websites use Google Analytics to help collect and analyze certain information for the purposes discussed above. Google Analytics is a web analytics service offered by Google, Inc. that tracks and reports website traffic. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network.

You can opt-out of having made your activity available to Google Analytics by installing the Google Analytics opt-out browser add-on. The add-on prevents the Google Analytics JavaScript (ga.js, analytics.js and dc.js) from sharing information with Google Analytics about your activity. For more information on the privacy practices of Google, please visit the Google Privacy web page at <https://policies.google.com/privacy>.

You may also opt-out of this sharing by exercising your rights as outlined below.

Your Privacy Rights

California provides California Consumers with certain data rights with respect to the personal information covered by the CCPA that businesses collect. You may exercise any of the listed data rights (subject to certain exceptions and limitations), by notifying us via email or postal mail.

You have a right to know:

- The specific pieces of personal information we have collected about you;
- The categories of personal information we have collected about you;
- The categories of sources from which your personal information is collected;
- The categories of personal information that we have disclosed for a business purpose about you;
- The categories of third parties to whom personal information was disclosed for a business purpose; and
- The business or commercial purpose for collecting personal information.

You also have the right to "Request to Delete" your personal information. You may request that we delete personal information about you that we have collected from you (unless an exception applies or deletion is otherwise restricted or prohibited by law, rule, or regulation.)

You also have the right to request the correction of inaccurate personal information that we may have. You also have the right to limit the use of your sensitive information, if applicable. You also have the right to opt out of sharing for cross-context behavioral advertising purposes.

Advisors Excel does not discriminate against any California Consumer for exercising their rights.

Authorized Agents

If you want to make a request as an authorized agent on behalf of a California resident, you may use the submission methods noted above. As part of our verification process, we may request that you provide, as applicable:

- Proof of your registration with the California Secretary of State to conduct business in California;
- A power of attorney from the California resident pursuant to Probate Code sections 4000-4465;
- Written permission that the California resident has authorized you to make a request on the resident's behalf. This permission must be signed (via physical or e-signature) by the California resident.

If you are making a request on behalf of a California resident and have not provided us with a power of attorney from the resident pursuant to Probate Code sections 4000-4465, we may also require the resident to:

- Provide you with written permission signed by the resident to make the request on the resident's behalf;
- Verify the resident's own identity directly with us;
- Directly confirm with us that the resident provided you permission to submit the request.

Instructions for Exercising your California Rights

You may notify us of your intent to exercise your rights, or to exercise another's rights as an authorized agent, by (1) sending an email to info@safefuturefinancial.com, or (2) by mailing a request to our home office:

Safe Future Financial

Attn: Operations

41800 W. 11 Mile Road, STE 201

Novi, MI 48375

You may also call us toll-free at (833) 422-8010.

Once we receive your request, we will initiate a verification process to confirm your identity. We may ask you to provide additional information to verify your identity for security or fraud-prevention purposes. In cases where additional information is required and we are unable to contact you with the contact information you have provided or are otherwise unable to sufficiently verify your identity, we may be unable to respond to your request.

Sensitive Personal Information

Advisors Excel does not collect sensitive personal information from web visitors.

Data Retention

Advisors Excel retains personal information for a period that is reasonably necessary and proportionate to achieve the purpose, such as:

- Providing services or products to you as part of an agreement you have with us;
- Making data-driven business decisions;
- Complying with our legal obligations, such as retention periods required by law, regulation, or professional standards; and
- Resolving disputes and establishing, exercising, or defending our legal rights or the rights of employees, agents, and/or financial advisors.

Updates or Amendments to this Notice

We recognize that data privacy is an ongoing responsibility of Advisors Excel. We reserve the right to update or amend this Notice from time to time and any such updates or amendments will be reflected in the Notice available on our website.

Contact Information

To ask questions or comment about this privacy notice and our privacy practices, contact us at info@safefuturefinancial.com.