

PRIVACY POLICY NOTICE

This policy describes the types of information Leach, Bickmore & Weiss Wealth Management, LLC (“we,” “our”, “us”) may collect from you or that you may provide when you visit the website <https://lbw-wealth.com/> (our “Website”) and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This policy applies to information we collect:

- On this Website.
- In email, text, and other electronic messages between you and this Website.

It does not apply to information collected by any third party, including through any application or content (including advertising) that may link to or be accessible from the Website.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. By accessing or using our Website, you agree to this privacy policy. If you do not agree with our policies and practices, it is your choice is not to use our Website. This policy may change from time to time (see Changes to Our Privacy Policy). Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

Information We Collect About You and How We Collect It

We collect several types of information from and about users of our Website, including information:

- By which you may be personally identified, such as your name, e-mail address, and telephone number (collectively, “personal information”); and
- About your internet connection, the equipment you use to access our Website and usage details.

We collect this information:

- Directly from you when you provide it to us.
- Automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses, and information collected through cookies.

Information You Provide to Us

You also may provide information to be published or displayed (“posted”) on the Website, or transmitted to other users of the Website or third parties (collectively, “User Contributions”). Your User Contributions are posted on and transmitted to others at your own risk. Although we may limit access to certain information provided (such as your email address), please be aware that no security measures are perfect or impenetrable. Additionally, we cannot control the actions of other users of the Website with whom you may choose to share your User Contributions.

Therefore, we cannot and do not guarantee that your User Contributions will not be viewed by unauthorized persons.

The information we collect on or through our Website may include:

- Information that you provide by filling in forms (including any personal information provided) or adding comments; and
- Records and copies of your correspondence (including email addresses), if you contact us.

Information Collected Through Automatic Data Collection Technologies

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Website, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Website; and
- Information about your computer and internet connection, including your IP address, operating system, and browser type.

The information we collect automatically is statistical data and does not include personal information, but we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Website and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Website according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Website.

The technologies we use for this automatic data collection may include cookies (or browser cookies). A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website.

How We Use Your Information

We use information that we collect about you or that you provide to us, including any personal information:

- To present our Website and its contents to you.
- To provide you with information, products, or services that you request from us.
- To notify you about changes to our Website or any products or services we offer or provide through it.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

Disclosure of Your Information

We may disclose personal information that we collect or you provide as described in this privacy policy:

- To fulfill the purpose for which you provide it (for example, if you check the box to have us notify you of new posts or follow-up comments with respect to a certain entry, we will follow your instructions by sending email to the address provided);
- For any other purpose disclosed by us when you provide the information;
- As required by law; and
- Otherwise with your prior consent.

Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the personal information you provide to us. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.

Opt-out. You may opt-out of future email communications by clicking the “unsubscribe” links in our emails. You may also notify us using the contact form to be removed from our mailing list.

Accessing and Correcting Your Information

You may access the personal information we have about you by submitting a request via our contact form. Please contact us to amend or update your personal information. You may also request that we erase or forget your personal data by submitting a request through our contact form. Please be aware that we may be required to retain certain information for recordkeeping purposes as required by law.

If you delete your User Contributions from the Website, copies of your User Contributions may remain viewable in cached and archived pages, or might have been copied or stored by other Website users. We cannot control these actions.

Data Security

Unfortunately, the transmission of information via the internet is not completely secure.

Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

Changes to Our Privacy Policy

It is our policy to post any changes we make to our privacy policy on this page. If we make material changes to how we treat our users’ personal information, we will notify you through a notice on the Website home page. The date the privacy policy was last revised is identified at the bottom of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Website and this privacy policy to check for any changes.

Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact us through the Contact Us section of the Website.

Legal Disclaimer

Thank you for visiting www.lbw-wealth.com (our "Website"). By using this Website, you are acknowledging and accepting the disclaimer and agreeing to the terms and conditions. Please read them carefully. If you do not want to agree to these terms, please do not access or use the Website.

The commentary on the Website reflects the personal opinions, viewpoints, and analyses of its publisher, LBW Wealth Management, LLC, and should not be regarded as a description of services provided by its employees or affiliates. This Website is intended to provide general education about the financial industry.

The opinions expressed in the Website are for general informational purposes only, are subject to change at any time without prior notice, and are not intended to provide specific advice or recommendations for any individual or specific security. Nothing on this Website constitutes investment advice, performance data, or any recommendation that any particular security, portfolio of securities, transaction, or investment strategy is suitable for any specific person. Any mention of a particular security or its related performance is not a recommendation to buy or sell that security. Any index referenced for comparison purposes is unmanaged and cannot be invested into directly.

The publisher of this Website is not liable or responsible for losses or damages caused or alleged to be caused, directly or indirectly, by the information contained on this website. All investments in securities involve the risk of loss and past performance is no guarantee of future results. The publisher of this Website thoroughly researches information published to ensure that it is accurate and current when posted but cannot guarantee that all information available on the Website is current or has not otherwise been rendered incorrect by subsequent research, legislation, or other changes in law or binding guidance.

Content posted to this Website is not intended to be used as tax, legal, accounting, financial, or professional advice, and readers are encouraged to seek qualified professionals who provide advice in these and related areas for guidance on their specific circumstances. Nothing included on or available from this Website, including any advice, articles, or commentary, was intended or written to be used—and may not be used—by any taxpayer for the purpose of avoiding penalties that may be imposed on the taxpayer. Nothing included on or available from this Website constitutes a tax opinion.

Terms and Conditions

We may revise and update these terms from time to time in our sole discretion. Any changes will be effective immediately when posted. Your continued use of the Website means that you accept and agree to the changes. You are expected to check this page from time to time so you are aware of any changes.

The Website and its entire contents, features, and functionality (including but not limited to all information, software, text, displays, images, video, and audio, and the design, selection, and

arrangement thereof) are owned by us, our licensors, or other providers of such material and are protected by United States and international copyright, trademark, patent, trade secret, and other intellectual property or proprietary rights laws.

These terms permit you to use the Website for your personal, non-commercial use only. You must not reproduce, distribute, modify, create derivative works of, publicly display, publicly perform, republish, download, store, or transmit any of the material on our Website. If you print, copy, modify, download, or otherwise use or provide any other person with access to any part of the Website in breach of these terms, your right to use the Website ceases immediately and you must, at our option, return or destroy any copies of the materials you have made. No right, title, or interest in or to the Website or any content on the Website is transferred to you, and all rights not expressly granted are reserved by us. Any use of the Website not expressly permitted by these terms is a breach of these terms and may violate copyright, trademark, or other laws.

User Contributions

The Website contains message boards that allow users to post, submit, publish, display, or transmit to other users or other persons content or materials (collectively, "User Contributions") on or through the Website.

All User Contributions must comply with the Content Standards set out below. Any User Contribution you post to the site will be considered non-confidential and non-proprietary. By providing any User Contribution on the Website, you grant us (and any licensees, successors, or assigns) the right to use, reproduce, modify, display, distribute, and otherwise disclose to third parties any such material for any purpose. You represent and warrant that:

- You own or control all rights in and to your User Contributions and have the right to grant the license granted above to us (and any licensees, successors, or assigns).
- All of your User Contributions do and will comply with these Terms of Use.

You understand and acknowledge that you are responsible for the User Contributions you submit or contribute, and you, not us, have full responsibility for such content, including its legality, reliability, accuracy, and appropriateness. We are not responsible or liable to any third party for the content or accuracy of any User Contributions posted by you or any other user of the Website.

Monitoring, Enforcement & Termination

We have the right to:

- Remove or refuse to post any User Contributions for any or no reason in our sole discretion.

- Take any action with respect to any User Contribution that we deem necessary or appropriate in our sole discretion, including if we believe that such User Contribution violates these terms, including the Content Standards below, infringes any intellectual property right or other right of any person or entity, threatens the personal safety of users of the Website or the public, or could create liability for us;

However, we do not undertake to review all material before it is posted on the Website, and cannot ensure prompt removal of objectionable material after it has been posted. Accordingly, we assume no liability for any action or inaction regarding transmissions, communications, or content provided by any user or third party. We have no liability or responsibility to anyone for performance or nonperformance of the activities described in this section.

Content Standards

The following standards apply to any and all User Contributions. User Contributions must in their entirety comply with all applicable federal, state, local, and international laws and regulations. Without limiting the foregoing, User Contributions must not:

- Contain any material that is defamatory, obscene, indecent, abusive, offensive, harassing, violent, hateful, inflammatory, or otherwise objectionable;
- Promote sexually explicit or pornographic material, violence, or discrimination based on race, sex, religion, nationality, disability, sexual orientation, or age;
- Infringe any patent, trademark, trade secret, copyright, or other intellectual property or other rights of any other person;
- Violate the legal rights (including the rights of publicity and privacy) of others or contain any material that could give rise to any civil or criminal liability under applicable laws or regulations or that otherwise may be in conflict with these Terms of Use and our [Privacy Policy](#);
- Promote any illegal activity, or advocate, promote, or assist any unlawful act;
- Cause annoyance, inconvenience, or needless anxiety or be likely to upset, embarrass, alarm, or annoy any other person;
- Impersonate any person, or misrepresent your identity or affiliation with any person or organization;
- Involve commercial activities or sales, such as contests, sweepstakes, and other sales promotions, barter, or advertising; or

- Give the impression that they emanate from or are endorsed by us or any other person or entity (if that is not the case).

Reliance on Information Posted

The information presented on or through the Website is made available solely for general information purposes. We do not warrant its accuracy, completeness, or usefulness. Any reliance you place on such information is strictly at your own risk. We disclaim all liability and responsibility arising from any reliance placed on such materials by you or any other visitor to the Website, or by anyone who may be informed of any of its contents.

This Website includes content provided by third parties, including materials provided by other users, bloggers, and third-party licensors. All statements and opinions expressed in these materials, and all articles and responses to questions and other content, other than the content provided by us, are solely the opinions and the responsibility of the person or entity providing those materials. These materials do not necessarily reflect our opinions. We are not responsible, or liable to you or any third party, for the content or accuracy of any materials provided by any third parties (even if accessed through the Website).

Information About You and Your Visits to the Website

All information we collect on this Website is subject to our Privacy Policy. By using the Website, you consent to all actions taken by us with respect to your information in compliance with the Privacy Policy.

Disclaimer of Warranties

You understand that we cannot and do not guarantee or warrant that files available for downloading from the internet or the Website will be free of viruses or other destructive code. You are responsible for implementing sufficient procedures and checkpoints to satisfy your particular requirements for anti-virus protection and accuracy of data input and output, and for maintaining a means external to our site for any reconstruction of any lost data.

To the fullest extent provided by law, we will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses, or other technologically harmful material that may infect your computer equipment, computer programs, data, or other proprietary material due to your use of the Website or any services or terms obtained through the Website or to your downloading of any material posted on it, or on any website linked to it.

Your use of the Website, its content, and any services or items obtained through the Website is at your own risk. The Website, its content, and any services or items obtained through the Website are provided on an "as is" and "as available" basis, without any warranties of any kind, either express or implied. Neither we nor any person associated with us makes any warranty or representation with respect to the completeness, security, reliability, quality, accuracy, or availability of the Website. Without limiting the foregoing, neither we nor anyone associated with

us represents or warrants that the Website, its content, or any services or items obtained through the Website will be accurate, reliable, error-free, or uninterrupted, that defects will be corrected, that our site or the server that makes it available are free of viruses or other harmful components, or that the Website or any services or items obtained through the Website will otherwise meet your needs or expectations.

To the fullest extent provided by law, we hereby disclaim all warranties of any kind, whether express or implied, statutory, or otherwise, including but not limited to any warranties of merchantability, non-infringement, and fitness for a particular purpose.

The foregoing does not affect any warranties that cannot be excluded or limited under applicable law.

Indemnification

You agree to defend, indemnify, and hold harmless the Website, its operator, licensors, and service providers, and its and their respective officers, directors, employees, contractors, agents, licensors, suppliers, successors, and assigns from and against any claims, liabilities, damages, judgments, awards, losses, costs, expenses, or fees (including reasonable attorneys' fees) arising out of or relating to your violation of these terms or your use of the Website, including, but not limited to, your User Contributions, any use of the Website's content, services, and products other than as expressly authorized in these terms or your use of any information obtained from the Website.

Governing Law and Jurisdiction

All matters arising from or relating to the Website and these terms are governed by and construed in accordance with the internal laws of the State of Wisconsin without giving effect to any choice or conflict of law provision or rule (whether of the State of Wisconsin or any other jurisdiction).

Any legal suit, action, or proceeding arising out of, or related to, these terms or the Website must be instituted exclusively in the federal courts of the United States or the courts of the State of Wisconsin, although we retain the right to bring any suit, action, or proceeding against you for breach of these terms in your country of residence or any other relevant country. By using the Website, you waive any and all objections to the exercise of jurisdiction over you by such courts and to venue in such courts.

Your Comments and Concerns

This website is operated by LBW Wealth Management, LLC. All feedback, comments, requests for technical support, and other communications relating to the Website should be directed to the [Contact Us](#) section of the Website.