

**Privacy Policy**  
*Last Revised 06/2018*

**Our Commitment to Privacy**

Informed Household (the "Firm") is a wholly owned subsidiary of Koch Capital Management LLC. Your privacy is very important to Informed Household ("our", "we", and/or "us"). Because we collect certain types of information about the users of our online software applications (the "Applications"), we believe you should fully understand the conditions of our collection and use of such information. This privacy policy ("Privacy Policy") discloses what information we collect, how we use it, and how to correct or change it. By using the Applications, you consent to our collection and use of your personally identifiable information as described in this Privacy Policy.

This Privacy Policy addresses the following topics:

- The security precautions we have implemented to protect information we collect;
- The types of personal information we collect and how we use it;
- How we disclose the information we collect;
- Use of de-identified and aggregated data;
- Use of "cookies";
- Links to third-party websites; and
- Modifications to this Privacy Policy.

**1. Security Precautions**

We employ various measures to secure your personally identifiable information and financial information. When you send information to us via the Applications, communication is encrypted. Emails sent to us are not secure and we make no representation that any data contained in an email sent to us will be secure. Thus, if your communication contains sensitive or confidential information or financial information, you should send it to us via regular mail, or through data encryption. Except as otherwise set forth in this Privacy Policy, we restrict access to customer data to those employees who need to know that information to provide products or services to you.

**2. Personal Information Collected**

We collect certain personally identifiable information about you via your use of the Applications. At this time, the data includes, but is not limited to, your email address, name, address, phone number for credit card processing as well as information required to calculate a net worth statement and/or other financial projections. This data is normally entered by you into and stored in the Applications and used by us to generate financing projections.

**3. Use and Disclosure of Your Personal Information**

We use collected information for many purposes, including, but not limited to, providing you the Applications, administering and improving the Applications, verification processing, diagnosing problems with our systems, developing new ideas and services, and communicating with you. We do not disclose or share the information that we collect from you or that is otherwise entered into the Applications concerning you except: (1) to our vendors (such as hosting providers and the vendor of the account aggregation service) as necessary to provide our service to you; and (2) as necessary to comply with legally required disclosures such as disclosures made in response to a subpoena. When we disclose your data to our vendors, it is done under an obligation of confidentiality and we only disclose as much of the information as is necessary to provide our services to you.

**4. De-Identified and Aggregated Data**

We may, from time to time, collect de-identified data from our users to prepare analyses, reports and other materials regarding (i) how users use the Applications, (ii) the types and volume of financing projections available as part of the Applications, and (iii) other matters which may be useful to other users of the Applications. This data may be aggregated with other users' data for such purposes. At no time will any of this data contain personally identifiable information or be used in any way to directly market goods or services to you.

## **5. Cookies**

A cookie is a piece of data stored on a user's hard drive containing information about the user. The Applications uses session cookies containing encrypted or encoded information. Session cookies allow us to process your online requests. Session cookies also help us to validate who you are after you have logged into the Applications. Session cookies exist during an online session. Session cookies become invalid when you completely close your browser software for the session in which they were created if the browser is configured to do so.

## **6. Other Web Sites**

The Applications may contain links to third party web sites and include embedded videos that are hosted by such third parties. We are not responsible for the privacy practices or the content of these other web sites. 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 web site or view an embedded video, you should consult the privacy notice for the site you visit. We have no control over the information that is submitted to, or collected by, other web sites 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 privacy statement applies solely to information collected by us or otherwise stored in the Applications.

## **7. Choice**

We process and store information on behalf of our customers. If you would like to opt out of getting communications from us, please visit [www.informedhousehold.com/blog](http://www.informedhousehold.com/blog) to unsubscribe from our email list. Under California Civil Code sections 1798.83 and 1798.84, California residents are entitled to ask us for a notice describing what categories of personally identifiable information we share with third parties or affiliates for their own direct marketing purposes during the previous calendar year. We do not share personally identifiable information with unrelated third parties or affiliates for marketing purposes.

## **8. Revisions to This Privacy Policy**

We may modify, amend, add or delete the terms of this Privacy Policy at any time. If we modify this Privacy Policy, we will notify you by sending an email that provides a link to the modified Privacy Policy or some other method (such as by placing a conspicuous notice of the new Privacy Policy on the web site(s) or by presenting you with a web page containing an electronic copy of the Privacy Policy) that provides fair notice of the promulgation of the modified Privacy Policy. Your only remedy, if you do not accept the terms of this Privacy Policy, is to discontinue use of the Applications.

## **9. Business Transactions**

We may assign or transfer this Privacy Policy, and your user account and related information and data relating to the use of the Applications, including any personally identifiable information, to any person or entity that acquires all or substantially all of our business, equity interests or assets, or is merged with us.

## **10. Contact Us**

If you have any questions regarding this Privacy Policy or your dealings with us, please contact us at 925-386-6831.