



Two Waters Wealth Management, LLC
NOTICE OF PRIVACY PRACTICES

1. Two Waters Wealth Management, LLC (hereinafter “*Two Waters*” and/or “*We*” and/or “*Us*”), a financial advisory and services company, is committed to safeguarding your confidential information. For the purposes of this Notice of Privacy Practices document, unless otherwise noted, all references to Two Waters included www.TwoWatersWealth.com (the “*Site*”). We do collect non-public personal information including, but not limited to, email addresses, personal contact information, and billing information for paid products and courses. We hold all non-public personal information that you provide to us in the strictest confidence. If we change our firm policy, we would be prohibited under the law from doing so without advising you first.

2. We do not collect any personal information about you unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to purchase certain products and/or services from us. To wit, we will use your information for, but not limited to, communicating with you in relation to services and/or products you have requested from us. We also may gather additional personal or non-personal information in the future.

3. Two Waters does share information with certain third-party non-affiliated entities. If you would *NOT* like your information shared with any third-party or not like to be contacted by Two Waters Wealth Management, you should contact Two Waters at support@twowaterswealth.com and/or contact the Two Waters office directly at the following telephone number: (704) 275-2500.

4. Two Waters collects personal information about you from the following sources: (a) applications or other forms; (b) discussions with non-affiliated third-parties; (c) information about your transactions with Two Waters or others; and (d) questionnaires.

5. *Automatically Collected Information.* Information about your computer hardware and software may be automatically collected by us. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of our Site.

6. *Tracking User Behavior.* We may keep track of the websites and pages our users visit within our Site, in order to determine what products and/or services and/or links are the most popular. This data is used to deliver customized content and advertising within the Site to clients whose behavior indicates that they are interested in a particular subject area.

7. *Use of Cookies.* The Site may use “*cookies*” to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

7.1 One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the web server that you have returned to a specific page. This simplifies the process of recording your personal information.



7.2 You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Site.

8. *Links.* This Site contains links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

9. *Security of Your Personal Information.* We strive to take appropriate security measures to protect against unauthorized access to or alteration of your personal information. Unfortunately, no data transmission over the internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, you acknowledge that: (a) there are security and privacy limitations inherent to the Internet which are beyond our control; and (b) security, integrity, and privacy of any and all information and data exchanged between you and us through this Site cannot be guaranteed.

10. Two Waters shall use your personal information in the following manner:

(a) We do not sell your personal information to anyone.

(b) We limit access to your personal information to only those individuals at Two Waters or non-affiliated third-party entities that have a business or professional reason for accessing such information.

(c) We will provide notice of any substantive changes in our information sharing practices to you at the time of change. If, at any time in the future, it is necessary to disclose your personal information in a way that is inconsistent with this Privacy Practice Policy, we will give you advance notice of any such proposed change so you will have the opportunity to opt out of any such disclosure.

(d) We maintain a secure office and computer environment to ensure that your personal information is not placed at unreasonable risk.

(e) We do not provide your personally identifiable information to any mailing list vendors and/or solicitors for any purpose whatsoever.

(f) Personally identifiable information about you will be maintained during the time you remain a client of Two Waters, and for any required time periods thereafter as required to be maintained by federal and/or state laws. After any such required period of record retention, your personal information will be destroyed.

11. Two Waters shares your personal information with its sister company Purpose to Fulfillment LLC, a North Carolina Limited Liability Company.

12. *Children Under Thirteen (13) Years of Age.* We do not knowingly collect personally identifiable information from children under the age of thirteen (13). If you are under the age of thirteen, you must ask your parent or guardian for permission to use this Site.

13. *E-mail Communications.* From time to time, we may contact you via email for the purpose of providing announcements, promotional offers, alerts, confirmations, surveys, and/or other general communication. In order to improve our client offerings, we may receive a notification when you open an email from us or click on a link therein.



13.1 If you would like to stop receiving marketing or promotional communications via email from us, you may opt out of such communications by contacting Two Waters at support@twowaterswealth.com.

14. *Contact Information.* We welcome your questions or comments regarding this Notice of Privacy Practices. If you believe that we have not adhered to this document, please contact us at:

Two Waters Wealth Management, LLC
9820 Northcross Center Court, Suite 72
Huntersville, North Carolina 28072

Email Address: derek@twowaterswealth.com

Effective as of April 21, 2019.