

## Privacy Policy

### About

This Privacy Statement (“Statement”) describes how Destiny Wealth, Inc. (“We”, “Us”, “Our”, or “Destiny”) accesses, collects, shares and uses personal information through use of the Destiny mobile application (collectively, the “Application”).

This Application provides information about debt planning for Users. Through this Application, We gather information that helps Us protect Application users, maintain the security of Our Application, and for the purposes described below.

### Collection of Information

The Application gathers two types of information about people who visit Our Application (“Users”):

**Voluntary User Information:** information and data a User provides voluntarily and knowingly, including information and data a User submits on or through the Application; and  
**Automatically Collected Information:** tracking information, including (but not limited to) IP address and Mobile server information.

Destiny does not sell User information to third parties. This Application does not enable unaffiliated third parties to collect personally identifiable information about a User’s mobile activities over time and across different applications when a consumer visits this Application.

### Voluntary User Information

We generally collect information a User provides voluntarily and knowingly to the Application. Destiny uses information (1) for the purpose it was submitted by the User, (2) to better the functionality and features in the Application, and (3) to provide aggregate statistics to Destiny about usage of the Application. Destiny may share User-submitted information with Destiny’s direct and indirect subsidiaries and third parties only to the extent necessary to service the User’s request, provide assistance to the User, or as described herein or otherwise permitted or required by law.

Certain content on Our Application is accessible after a User enters the User’s e-mail address. The User receives access to the full content after the e-mail address is successfully submitted. The information entered will be collected and used for internal purposes and to sign up for Destiny’s email newsletter, if the User consents.

Information you voluntarily enter into the Application may also be stored temporarily on your personal device to enhance your use of the Application.

## Automatically Collected Information

We collect information automatically from Our Application through a variety of technologies, including PinPoint, an AWS analytics service. It helps us know where our customers are, how often they use the application, and what they like about the application. We also collect data on the type of make and model of phone our users use to access our application, including which timezone they access it from.

## Information Provided on Other Applications or Other Forms

This Customer Information may include personal and household information such as:

- Income, spending habits, investment objectives, financial goals, account statements, and other records concerning your financial condition and assets, employee benefits and retirement plan interests, wills, trusts, mortgages and tax returns.
- Identifying information such as your name, age, address, etc.
- Information about your transactions with us, or others (e.g., broker-dealers, clearing firms, or other investment firms).
- Information we receive from consumer reporting agencies (e.g., credit bureaus), as well as other various materials we may use to provide an appropriate recommendation or to fill a service request.

## Information We Disclose

We do not disclose the non-public personal information we collect about our customers to anyone except: (i) to persons assessing our compliance with industry standards (e.g., professional licensing authorities, consultants, etc.); (ii) our attorneys, accountants, and auditors; or (iii) as otherwise provided by law. We have retained the services of a third-party account aggregation service provider ("Aggregator") to provide us information about client accounts that have been linked through our platform. Aggregator collects Customer Information from third party data sources in connection with the operation of our advisory services. If you link accounts through our platform by inputting your login credentials, Aggregator can (a) use your account information, account access information, and registration information internally to provide and improve Aggregator's services (but not directly for the benefit of any third party); (b) to the extent permitted by law, use, sell, license, distribute and disclose Customer Information and usage information that has been stripped of all personally identifiable information ("Anonymized Data"); and (c) to perform fraud screening, verify identities, and verify the information contained in your accounts for use across the Aggregator network. Aggregator will not disclose your Customer Information to any third-party other than as Anonymized Data, or

use your Customer Information to directly solicit you or other customers.

We are permitted by law to disclose the non-public personal information about you to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs). These third parties are prohibited to use or share the information for any other purpose.

### Security of Your Information

We restrict access to your non-public personal information to those employees who need to know that information to service your account. We maintain physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect your non-public personal information.

### Collection Information

To enable Us to continually improve on the content We offer Our Users, as well as for systems administration purposes, We collect aggregate information. This gives Us an idea of which parts of Our Application Users are visiting. We also collect coarse location data for our mobile analytics functions and city usage functions. to track a User's activity on the Application.

### Hyperlinks

Our Mobile Privacy Statement applies solely to Our Application. The Application may contain links to other mobile or internet applications. Destiny is not responsible for the content or privacy practices of these other applications, and these links do not imply an affiliation between Destiny and the application owner, or any endorsement, approval or verification of any content contained on other applications. The Mobile privacy statement of any other Internet application governs information about the handling of personal information by that application.

### Changes and Revisions

We reserve the right to amend this Statement from time to time. Any material change to Our Mobile privacy practices will be reflected in this Mobile Privacy Statement. We will indicate the date this Statement was last updated.

### For More Information

Destiny is wholly owned by Destiny Wealth, Inc.

The Application is maintained by Destiny Wealth, Inc. 5632 E 94th St. Tulsa, Ok, 74137