



PRIVACY POLICY

The privacy of your information is important to us. We are committed to maintaining the highest level of confidentiality with all of the information we receive through our websites and mobile app (collectively referred to herein as our “website”). We understand that keeping your information secure and confidential is critical to earning and keeping your trust. This Privacy Policy describes the types of information that we collect, how we use it and how we protect it.

By using and continuing to use our website and/or services, or otherwise providing us with personal information you agree to be bound by the terms and conditions of this Privacy Policy, as it may be amended from time to time.

If you have any questions about this Privacy Policy, please contact us at support@swellinvesting.com.

When You Visit Our Website

When you visit our website, we may place a cookie on your device so that our system can recognize you when you make a return visit. Cookies are small pieces of data that are stored on your computer, mobile phone or other device. Along with cookies, we may also use third-party tracking technology, such as Google Analytics, to record similar information regarding you and your activity on the Site. We use these technologies to keep track of your preferences and improve your experience with the site.

Cookies and similar technologies are required for site functionality. You are not required to accept any cookies to use this site. However, refusing to accept cookies will greatly impair your ability to use some areas of our site. You can prevent Google Analytics from recognizing you on return visits to this site by disabling cookies on your browser. You can opt out of Google Analytics by installing the Google Analytics Opt-out Browser Add-on.

To enable us to continually improve the content we offer our website visitors, as well as for systems administration purposes, we collect aggregate information site-wide. This gives us an idea of which parts of our website you are visiting. We do not link IP addresses to anything personally identifiable, which means a visitor's session will be tracked, but the user will remain anonymous. For more detail about the cookies that we use and the information that is collected, please see our [Cookie Policy](#).

We do not take any action to comply with 'do not track' signals.

Information Gathered From Visitors

We collect certain information from you in order to provide you with the best experience possible. We collect information that you input into our website. We also use your IP address to identify you, to gather demographic information that helps us understand how you and other customers use our website and to administer the website.

Information Gathered From Clients

When you register to create an account with Swell, we will collect certain personal information, including your name, email address and physical address. In order to provide financial services, we will ask for certain information including, but not limited to, your birth date, Social Security Number, citizenship, risk tolerance, amount of investable assets and other information as may be required by law. The information you provide us to become a client may be shared with our brokerage partner for the purpose of allowing them to provide their services to you.

If you use the Plaid service to link a bank account when signing up for a Swell account, you grant Swell and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution and you acknowledge and agree that your personal and financial information will be treated by Plaid in accordance with Plaid's privacy policy, located at <https://plaid.com/legal/#privacy-policy>, and by Swell according to this Privacy Policy.

How We Use Your Personal Information

Swell uses personally identifiable and other collected information in a manner that is consistent with this Privacy Policy. We use your personal information to enhance your customer experience, operate and maintain your account in accordance with US law, investigate and understand how Swell is used, monitor and protect the security and integrity of Swell, and better market and advertise Swell's services.

As part of this process, we may from time to time include, compile, or aggregate some of your personal information in certain data analysis, reports, or other interpretations of investment trends for both internal and external purposes. When including, compiling, or aggregating personal information for such purposes, we make sure that the information is anonymized such that it is not identifiable to any particular customer.

Additionally, we may use your personal information to contact you regarding our own services or resources that we think may be of interest to you. If you no longer wish to receive such marketing communications from Swell, please click the "unsubscribe" link that can be found at the bottom of each such email message. Please note that if you hold an account with Swell, you cannot opt-out of certain communications related to the administration of your account, including communications related to billing, statement and trade confirmation delivery or certain regulatory matters.

Information Sharing

We will not rent or sell personal information to third parties, and we will not otherwise disclose personal information to third parties, without your permission, except as disclosed in this Privacy Policy.

In order to provide financial services, we might establish a business relationship with other persons or entities that we believe trustworthy ("Service Providers"), such as consumer identification verification services and public accounting firms, for the purpose of serving you as a customer. We also may disclose some of the personal information we collect to Service Providers to provide other services including Web hosting, data processing, analytics tools, data management and Web development. We ensure that each Service Provider implements and maintains privacy practices are consistent with our own.

In certain instances we may disclose your personal information when we have reason to believe it is necessary to identify, contact or bring legal action against persons or entities who may be causing injury to you, to Swell or its affiliates, or to others. We may also disclose your personal information when we believe the law or legal process requires such disclosure.

We also may share personal information with entities controlling, controlled by, or under common control with Swell. In the event that Swell is part of any merger, acquisition, change of control, or in the event of a transfer of the website and related assets, we may disclose or transfer your personal information and non-personal information in connection with such transaction to the acquirer of Swell or such assets.

We may also disclose personal information in specific other cases with your consent.

Swell advertises our services on websites not affiliated with Swell, and we contract with third-party advertising companies to display these ads. These third-party advertising companies, along with data exchanges and similar providers, may use cookies and similar technologies to collect technical and web navigational information, such as device type, browser type, IP address, and pages visited. We do not provide any information to these advertising companies that could personally identify our users or clients, and they do not collect such information for us.

Swell and third-party advertising companies may use the data collected to provide you with ads relevant to you and personalized content while you are on Swell or other sites. If you prefer to not receive targeted advertising, you can opt out of some network advertising programs that use your information by visiting the [NAI Opt-Out Page](#). Please note that even if you choose to remove your information by opting out, you will still see advertisements while you are browsing online.

Additionally, many network advertising programs allow you to view and manage the interest categories they have compiled from your online browsing activities. These interest categories help determine the types of targeted advertisements you may receive. The [NAI Opt-Out Page](#) provides a tool that identifies its member companies that have cookies on your browser and provides links to those companies.

Because mobile devices may vary in how they operate and may not use cookies, the choice management options listed above may not work for all mobile devices and mobile apps.

Opt-out Notice

If you prefer that Swell not disclose nonpublic personal information about you to unaffiliated third parties, you may opt-out of those disclosures by contacting us at account@swellinvesting.com and directing us not to make any disclosures (other than those required to service your account and as permitted by law).

You may opt out of these disclosures at any time. This opt out, by law, will not apply to disclosures that are legally permitted, disclosures to other financial institutions that have joint marketing agreements with Swell, disclosures we make to organizations that perform services on our behalf or organizations that process or service transactions you request and/or authorize. Once we receive your opt out request, we have a reasonable amount of time to stop the disclosures. You may contact us for assistance if you wish to rescind your opt out election at a later date.

Protecting Children's Privacy

Our service is not directed to individuals under the age of 18 and, as such does not knowingly collect personal information from anyone under the age of 18. Such children should not provide Swell with personal information. If a parent or guardian becomes aware that his or her child under the age of 18 has provided us with personal information, please contact us at support@swellinvesting.com.

How to Access and Update Personally Identifiable Information

Once you have opened an account with Swell, you can access your profile to review the information that is stored. If your personally identifiable information or your investment information changes, or if you no longer desire our service, you may correct, update, or remove it through your profile page or by emailing us at support@swellinvesting.com. Please note that even if we close your account, we may retain and use your information as necessary to comply with our legal obligations, resolve disputes and enforce our agreements.

Security

Swell is committed to protecting the personal information you entrust to us. That is why we use the most current encryption technology available to ensure secure transmission of your information provided through our website.

Please understand that the Internet is not a completely secure medium of communication. Unless the specific access location says otherwise, messages sent to or from this website may be accessed by unauthorized users. To protect your privacy, please do not use email to communicate information that you want kept confidential.

We do not guarantee or warrant that any part of this website, including files available for download, are free of viruses or other harmful code. It is your responsibility to take appropriate precautions, such as the use of anti-virus software, to protect your computer hardware and software while using the Internet.

Policy Updates

Please review this Privacy Policy frequently as it may change at any time at Swell's sole discretion. If the changes are significant, you will be notified on the Site and/or via email. Please check the effective date below to determine if there have been any changes since you have last reviewed our Privacy Policy. Your continued use of this site after any change in this Privacy Policy will constitute your acceptance of such change.

Notice to California Residents

California law grants residents the right to request from us certain information with respect to the types of personal information we share with third parties for those third parties' direct marketing purposes and the identities of the third parties with whom the business has shared such information during the immediately

preceding calendar year. To exercise your rights, you may make one request each year by emailing us at account@swellinvesting.com. Your request should specify your full name and the email address you used when submitting personal information to us.

Notice to International Visitors

This service is hosted in the United States. If you are an international visitor, by visiting our website and/or providing us with information, you acknowledge and agree that your personal information may be processed for the purposes identified in the Privacy Policy and consent to such use. In addition, your personal information may be processed in the country in which it was collected and in other countries, including the United States, where laws regarding processing of personal information may be less stringent than the laws in your country. By providing your information, you consent to such transfer.

EFFECTIVE DATE: May 2018