



Privacy & Security FAQ

Why do I need to provide an email address?

We are constantly working on improvements to our site and our tool, and when we release a major improvement or feature, we want to let you know about it. We may also reach out to you to ask about your experience with us, in order to get feedback to help us improve the tool. Our goal is to have happy users for years to come, and we'll need your input in order to make that possible.

So, if we do shoot you a note and ask you to provide feedback, we'd really appreciate it if you'd help us out. If you prefer, you can always unsubscribe at any time by clicking on the link at the bottom of any of the e-mails that we send you, but we hope you won't.

What do you do with my information?

The primary purpose of our information-gathering process is to create a personalized, comprehensive financial plan and set of recommendations for you and your family. We do use aggregate data to determine trends and usage patterns to see how we can improve the tool, but we will not sell or otherwise take advantage of your information (unless you specifically ask us to).

If you do elect to use one of the services that we recommend, such as purchasing insurance or using a robo-investor, we will pass along pertinent information to make the application process as seamless as possible for you. Again, your information will be used primarily for your benefit and for the benefit of your financial future.

Is my information safe?

Yes. We use bank-level security and data encryption to protect your information. Below are the technical details of how we secure your information.

Symantec SSL Encryption

The website uses Symantec (formerly VeriSign) Secure Site Pro SSL Certificates with a minimum of 128-bit encryption, and – when participants' web browsers support it – up to 256-bit encryption.

This specific measure ensures that data transferred from the web browser on your computer to our database is secure. Encryption algorithms scramble data "in transit," preventing hackers from reading it as it is sent over the connection.



Physical Security of Your Data

The software uses the same security measures that our large banks and our partner Finicity use, which include:

- Your login information for financial institutions is saved in SSAE-16 complaint data centers.
- All access is strictly controlled and logged.
- Each endpoint part of a transaction has security measures that ensures message integrity and protects the message from being read by eavesdroppers.
- On our servers, we have firewalls that avoid access from any unknown addresses, ensuring that only the software website can access our database.
- Our databases are automatically backed up every day.

Electronic Security of Your Data

When you access your data on the website server, any personally identifiable customer information (PII) is encrypted before traveling over the internet using the Secure Socket Layer (SSL) protocol.

The only sensitive PII data that the website collects is your date of birth.

In the database, your password and other sensitive information is encrypted using the BCrypt algorithm and in order to get the best of it we enforce the use of a password with more than 8 characters.

Additional Protections

The site limits the ability of someone else from associating your sensitive information with a particular data source. The only required information is your birth date, state of residence and email address.

The site needs your birth date and state of residence for retirement and tax calculations. Your email is required for communication purposes.



Please remember: your user ID and password allow you to access the information you have entered in prior sessions. It is important that you:

- Choose a password that is not obvious
- Protect your User ID and password from unauthorized discovery or use

1) Statement of Standards for Attestation Engagements (SSAE) No. 16 is the authoritative guidance that allows service providers to disclose their control processes to their customers (and their customers' auditors) in a uniform reporting format. SSAE-16 audit reports on the effectiveness of internal controls at service organizations.