

# Blueprint Retirement Advisors LLC Privacy Policy

This privacy policy has been compiled to better serve those who are concerned with how their 'Personally identifiable information' (PII) is being used online. PII, as used in US privacy law and information security, is information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context. Please read our privacy policy carefully to get a clear understanding of how we collect, use, protect or otherwise handle your Personally Identifiable Information in accordance with our website.

## **What personal information do we collect from the people that visit our website?**

We do not collect any of your PII on our website. We do use, in various locations, a calendar link that will collect names, email address and phone number purely for the purposes of contacting you to confirm the appointment. That information will be retained in a secure database. It will never be shared without permission and, even then, only when needed to transact business related to financial institutions we select in your financial planning. Your PII will never be sold.

## **When do we collect information?**

We collect information from you when you use our calendar link to schedule an appointment. We also collect information whenever you consent to engage in financial or investment planning of any sort. You will be provided with a detailed list of required documents as well as a secure process to provide that information. All such information will be retained in a secure database.\

## **How do we use your information?**

We may use the information we collect from you in the following ways:

- To analyze your current investments
- To submit underwriting requests to various insurance companies for the purposes of exploring insurance solutions you have chosen and are considering as part of your financial plan:
  - To prepare your financial plan.
  - To analyze options for retirement strategies.
  - To develop product strategies for your business.
  - To create employee benefits plans for your business.

## **How do we protect visitor information?**

No PII is saved on the website and our database is encrypted and protected. Regular scans are performed to protect the security of all data. No financial payment transactions are processed online.

## **Do we use 'cookies'?**

No.

### **Third Party Disclosure**

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information unless we provide you with advance notice. This will be restricted to the financial institutions you choose to engage during our work with you. We may also release your information when we believe release is appropriate to comply with the law.

### **Third party links**

The only third-party link used in our work with you is a secure link to Retirement Analyzer. This is our financial planning software tool. The link is used to gather expense plan information, none of which is considered PII. Regardless, this link and the Retirement Analyzer software is secure.

### **Google**

Google's advertising requirements can be summed up by Google's Advertising Principles. They are put in place to provide a positive experience for users.

<https://support.google.com/adwordspolicy/answer/1316548?hl=en>

We have not enabled Google AdSense on our site, but we may do so in the future.

### **CalOPPA Online Privacy Protection Act**

CalOPPA is the first state law in the nation to require commercial websites and online services to post a privacy policy. The law's reach stretches well beyond C\*\*\*\*\*a to require a person or company in the United States (and conceivably the world) that operates websites collecting personally identifiable information from C\*\*\*\*\*a consumers to post a conspicuous privacy policy on its website stating exactly the information being collected and those individuals with whom it is being shared, and to comply with this policy. – See more at: [http://consumercal.org/c\\*\\*\\*\\*\\*a-online-privacy-protection-act-caloppa/#sthash.0FdRbT51.dpuf](http://consumercal.org/c*****a-online-privacy-protection-act-caloppa/#sthash.0FdRbT51.dpuf)

### **According to CalOPPA we agree to the following:**

Users can visit our site anonymously.

Once this privacy policy is created, we will add a link to it on our home page, or as a minimum on the first significant page after entering our website.

Our Privacy Policy link includes the word 'Privacy' and can easily be found on the page specified above.

Users will be notified of any privacy policy changes:

- On our Privacy Policy Page

Users can change their personal information:

- By requesting changes directly to us.

### **How does our site handle do not track signals?**

We do not track, plant cookies, or use advertising under any circumstances.

### **Does our site allow third party behavioral tracking?**

It's also important to note that we do not allow third party behavioral tracking.

### **COPPA (Children Online Privacy Protection Act)**

We do not market to or engage with clients who are children under 13. We do provide planning services and insurance products to families with children and any information specific to children will be treated in the same manner as any other PII. Such information will not be collected online.

### **Fair Information Practices**

The Fair Information Practices Principles form the backbone of privacy law in the United States and the concepts they include have played a significant role in the development of data protection laws around the globe. Understanding the Fair Information Practice Principles and how they should be implemented is critical to comply with the various privacy laws that protect personal information.

### **In order to be in line with Fair Information Practices we will take the following responsive action, should a data breach occur:**

We will notify the users via in site notification within 15 business days.

We also agree to the individual redress principle, which requires that individuals have a right to pursue legally enforceable rights against data collectors and processors who fail to adhere to the law. This principle requires not only that individuals have enforceable rights against data users, but also that individuals have recourse to courts or a government agency to investigate and/or prosecute non-compliance by data processors.

### **CAN SPAM Act**

The CAN-SPAM Act is a law that sets the rules for commercial email, establishes requirements for commercial messages, gives recipients the right to have emails stopped from being sent to them, and spells out tough penalties for violations.

### **We collect your email address in order to:**

- Send information, respond to inquiries, and/or other requests or questions.
- Process orders and to send information and updates pertaining to orders.
- We may also send you additional information related to your product and/or service.
- Market to our mailing list or continue to send emails to our clients after the original transaction has occurred.

### **To be in accordance with CANSPAM we agree to the following:**

- NOT use false, or misleading subjects or email addresses.
- Identify the message as an advertisement in some reasonable way.
- Include the physical address of our business or site headquarters.
- Monitor third party email marketing services for compliance, if one is used.

- Honor opt-out/unsubscribe requests quickly.
- Allow users to unsubscribe by using the link at the bottom of each email.

**If at any time you would like to unsubscribe from receiving future emails, you can email us at: [Mike@BlueprintRA.com](mailto:Mike@BlueprintRA.com)**

• Follow the instructions at the bottom of each email.  
and we will promptly remove you from **ALL** correspondence.

### **Contacting Us**

If there are any questions regarding this privacy policy, you may contact us using the information below.

[Mike@BlueprintRA.com](mailto:Mike@BlueprintRA.com)

682-324-2583