

Privacy Policy

Privacy Policy of Pivot Wealth Advisors, LLC

Pivot Wealth Advisors, LLC values integrity and trust in our relationship with you. This Privacy Policy outlines how we collect, use, share, and protect your personal information both offline and online, including through our website, blog, applications, and services.

Information We Collect

We may collect the following types of nonpublic personal information (NPI) and personally identifiable information (PII):

- **Personal Identity and Contact Information:** Name, mailing address, phone number, email, social security number, and date of birth.
- **Financial and Transaction Data:** Information regarding financial goals, assets, accounts, orders placed, and service requests.
- **Digital Interaction Data:** IP address, browser type, cookies, usage logs, site activity, and preferences via cookies or analytics tools.
- **Third-party Information:** Data received from service providers, sub-advisers, custodians, or analytics providers.

How We Collect Information

Information is collected through:

- In-person consultations, meetings, or service onboarding
- Website forms, registration, surveys, subscriptions, or newsletter signups
- Cookies and tracking technologies during website interaction
- Communications via email, SMS, or customer service

How We Use Your Information

We use your information to:

- Design and implement investment and financial planning services
- Personalize and improve your website experience
- Respond to inquiries and fulfill transactions
- Send service-related communications (including emails or texts)
- Administer site features like surveys, contests, or promotions
- Maintain records for legal, regulatory, and compliance purposes

Information Sharing and Disclosure

We do **not sell** your personal information. We may share your data with:

- **Affiliated and unaffiliated service providers** (e.g., sub-advisers, custodians, CRM vendors, cloud platforms, payment processors)
- **Authorized representatives**, such as powers of attorney
- **Third-party contractors** assisting in operations, under confidentiality agreements
- **Public authorities or legal entities** to comply with laws, court orders, or regulations
- **During business transfers**, such as mergers, acquisitions, or reorganizations

Mobile information, including text messaging opt-in data, is **never shared** for marketing or promotional use.

Data Security and Retention

We maintain physical, electronic, and procedural safeguards to protect your personal information. Only authorized personnel may access your information for business purposes.

- We do **not** store credit/debit card information.
- We review our website for vulnerabilities regularly.
- Information is retained only as long as necessary for service delivery, legal obligations, or dispute resolution.

Use of Cookies

Cookies are used to:

- Remember items in your shopping cart
- Save user preferences for future visits
- Track site traffic and usage behavior

Users may choose to disable cookies via browser settings; however, this may affect site functionality.

Your Rights and Choices

You may opt out, correct, or delete your information by contacting us at carlos@planwithpivot.com. We retain transaction-related data as required for compliance.

Rights Under GDPR (for EEA Residents)

If you are a resident of the European Economic Area, you have rights including:

- Access, rectification, or deletion of your personal data
- Objection or restriction to data processing
- Data portability
- Withdrawal of consent

To exercise these rights, we may verify your identity. You also have the right to contact your local data protection authority.

Rights Under CCPA (for California Residents)

California residents may:

- Request a summary of personal data collected
- Request deletion of personal data
- Opt-out of personal data sale (we do not sell personal data)

We will respond within one month of receiving your request.

Analytics and Tracking

We use Google Analytics to monitor and improve our services. Users can opt out via the Google Analytics Opt-out Add-on.

SMS and Text Messaging

Upon opt-in, you may receive periodic SMS messages regarding services or orders. You can opt-out anytime by replying "STOP". For help, reply "HELP" or contact carlos@planwithpivot.com. Message/data rates may apply.

Third-party Links and Services

Our website may link to third-party sites. These have separate privacy policies, and we are not responsible for their content or activities.

Former Clients

Our privacy policies continue to apply to former clients. We retain client data for legally required periods and protect it as described above.

Contact Information

If you have any questions or concerns about this Privacy Policy, please contact:

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