

Privacy Policy

(Last Updated: February 15, 2020)

OneDigitalTrust, Inc. its subsidiaries and affiliates (collectively, “OneDigitalTrust, Inc. ” or “we” or “us”) provide services that permit you to: (a) create, prepare and execute estate planning documents such as a Last Will, Living Will, a Revocable Trust, powers of attorney, (b) list assets in your schedule of assets, (c) use tools and calculators to consolidate and track your financial information in one place to allow you to review your probate, insurance, trust funding, estate planning and other estate information to inform decision-making and, (d) write short-stories about your life’s experiences and bequeath (share) them to your descendants as a part of your life-legacy, (collectively, the “Services”).

This Privacy Policy describes how OneDigitalTrust, Inc. collects, uses, stores, and protects information from users of the Services and applies to information we collect when you use our websites, mobile applications and other online products and services or when you otherwise interact with us. This Privacy Policy is incorporated into our Terms of Use and therefore governs your use of OneDigitalTrust. By using OneDigitalTrust, you accept the terms of this Privacy Policy.

Categories of Information Collected

Information You Provide Us. We collect all the information you provide to us, such as when you register for an account, prepare your estate planning documents, link an external account to the Services, sign up to receive our email updates, fill out a form, complete a survey, receive customer service or when you otherwise communicate with us. This information includes, but is not limited to:

- Your own personal data such as your name, address, zip, email, mobile phone number, username, password, and other similar information you provide to us about your family, beneficiaries and individuals who will serve in a fiduciary role for your estate plan.
- Stories representing your life experiences and events including images, audio and video used to enrich the stories.
- Financial data such as information about your assets and debts including bank account information, credit card information, outstanding mortgage balance and other financial information, information about and photographs of property you wish to bequeath through your will or your trust, and information about your intellectual property rights.
- Contact information about any person or entity you add to the Services in your estate planning documents or financial transactions (each, a “Contact”), including their name, date of birth, state of residency, United States residency status, designated role (e.g. beneficiary, trustee, attorney etc.), relationship to you, photograph, email address, and phone number.
- Any feedback or suggestions you provide to us about our Services.
- Any other information you provide to us or authorize us to access or collect from a third-party.

Information We Collect Automatically from our Services. When you use our Services, we automatically collect information about you:

Transaction Information. We collect transaction details related to your use of our Services, including the estate planning documents prepared and executed, amount of your policy, other products or services purchased, and other related transaction details.

Log in information: We collect standard server logs in your use of our Services, including the browser you use, access times, pages viewed, IP address, and the web page you visited before navigating to, or after navigation away from, OneDigitalTrust, Inc. ’s websites.

Device Information: We collect information about the computer or mobile device you use to access our Services, including the hardware model, operating system and version, browser version, unique device identifiers, and mobile network information.

Information Collected by Tracking Technologies: We may use various technologies to collect information in your use of our Services. The technologies we use include: mobile device identifiers, which are used in mobile applications and perform functions similar to cookies and pixel tags; and Cookies, which are sent to your computer or mobile device when you visit a website. Cookies allow our Services to recognize your browser or device and track your usage each time you visit. You can usually decline or remove cookies through your browser or device, but doing so may interfere with your use of Services; and local storage, which stores data locally in your browser, including user preferences; and Pixel tags, which are small blocks of code often used in cookies. Pixel tags (or web beacons) may be placed on our websites and emails, and allow us to track website usage, including to determine when emails have been opened and acted upon.

Information from Other Sources. We may collect information from other companies and associate that with the information we collect about you. For example, in your creation of an account, we may collect information about you from identity verification services. If you link any of your third-party accounts e.g. your social media accounts or financial accounts to the Services, we may collect information from the providers of those accounts, including your contact list, social media profile information, social media feed information, interest rates, account balances, and transaction history. If you add any information about real estate you own to the Services, we will automatically look up and provide you the value of your real estate as reflected by certain third-party real estate valuation services.

Security. OneDigitalTrust, Inc. takes reasonable measures designed to protect the information we collect from loss, theft, misuse, and unauthorized access, disclosure, alteration, and destruction. We implement reasonable security practices and procedures designed to protect the confidentiality and security of this information under, and prohibit disclosure other than as permitted by, this Privacy Policy. We also use reasonable measures designed to limit access to the information we collect about you to employees and agents with a business reason to know such information. Unfortunately, data transmission can never be guaranteed to be 100% secure and we therefore can provide no guarantee of security of information transmitted to or from OneDigitalTrust. We disclaim liability for the theft, loss, or interception of, or unauthorized access or damage to, your data or communications by using OneDigitalTrust and its applications and services. You acknowledge that you understand and assume these risks.

IF YOU BELIEVE YOUR PRIVACY HAS BEEN BREACHED OR COMPROMISED IN ANY WAY THROUGH THE USE OF OUR WEBSITE, APPLICATIONS, OR OTHER SERVICES, PLEASE CONTACT US IMMEDIATELY AT privacy@onedigitaltrust.com.

Transfer of Information to the U.S. and Other Countries. OneDigitalTrust, Inc. is based in the United States and the information we collect is governed by U.S. law. By accessing or using our Services or otherwise informing us, you consent to the processing and transfer of information in the U.S. and other countries, where you may not have the same rights as you do under local law.

Our use of Personal Information. As part of our Services, we may use your personal information to provide you with personalized offerings for products and services we believe you may be interested in. For example, we may use information you provide to us about your financial situation to offer third-party products and services such as - pet insurance, or save for retirement, or achieve other financial goals by delivering you targeted content and promotional offers through the Services or by email. And we may use the information we collect to:

- Provide, maintain, and improve the Services;
- Assist in displaying offers for a financial product/service;
- Assist you in preparing and completing your estate planning documents;
- Assist your executor and trustee in carrying out your wishes as specified in your will and trust, upon your death;
- Assist you with your personal financial planning;
- Resolve and troubleshoot technical issues;
- Prevent and investigate violations of our terms and protect the rights and property of OneDigitalTrust, Inc. and others;
- Measure, analyze and monitor trends, activities, and usage of the Services;
- Verify your identity; and
- Carry out any other purpose described to you when the information was collected.

Sharing of Personal Information. We may also disclose any information we collect with affiliated and non-affiliated third parties:

(1) With service providers that perform services on our behalf, including identity verification services, fraud prevention services, and email marketing services;

(2) To comply with a legal request or to protect our rights, including:

- To comply with an applicable law or regulation, or in response to a request for information if disclosure is under any law, regulation, or legal process;
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability;
- To protect the rights, property, and safety of OneDigitalTrust, Inc. or others;

(3) In connection with a proposed or actual sale, merger, transfer, or exchange of all or a portion of OneDigitalTrust, Inc. 's assets to another company; and

(4) With your consent, including if we notify you that the information you provide will be shared in a particular manner and you provide such information.

We may also share aggregated or de-identified information, which cannot reasonably be used to identify you.

By logging into the OneDigitalTrust platform, you can change personal information which you have submitted. If you no longer desire to be a user of OneDigitalTrust and wish to remove any personal information on the platform, you may terminate your account by contacting via email: support@onedigitaltrust.com. We will respond to your request within five business days.

Advertising and Analytics Services Provided by Others. We may allow others to provide analytics services and serve advertisements on our behalf. These entities may use cookies, web beacons, device identifiers, and other technologies to collect information about your use of the Services and other websites and online services, including your IP address, web browser, mobile network information, pages viewed, time spent on pages or in apps, links clicked, and conversion information. This

information may be used by OneDigitalTrust, Inc. and others to analyze and track data, determine the popularity of certain content, deliver advertising and content targeted to your interests on our Services and other websites or online services, and better understand your online activity. You may opt out of having third parties use information collected through apps for behavioral advertising purposes by visiting your mobile device operating system settings.

Your Choices

Account Information. You may access and update your account profile information by logging into your account via our Services. When you close your account or otherwise cease your relationship with us, we may retain certain information as required by law or for our legitimate business purposes. We may also retain cached or archived copies of information about you for a certain period. Upon your death, your account and all personal information associated with your account will be suspended for 30 days, and after that period of time, we will delete your account and all personal information associated with your account, except to the extent we must retain this information by law.

Promotional Communications. You may opt out of receiving promotional communications from OneDigitalTrust, Inc. by following the instructions in those messages. If you opt out, we may still send you transactional or relationship messages, such as those about your account or our ongoing business relations.

Location Information. If you initially consent to the collection of precise location information by OneDigitalTrust, Inc. via our mobile app, be able to stop this collection through your device operating system settings or by removing our mobile app from your device. You understand and agree that disabling location information may limit the Services available to you.

Cookies and Local Storage. Most web browsers are set to accept cookies and local storage by default. If you prefer, you can usually set your browser to remove browser cookies or clear local storage. If you remove or reject these technologies, this could affect the availability and functionality of our Services.

Mobile Push Notifications/Alerts. With your consent, we may send promotional and non-promotional push notifications or alerts to your mobile device. Be able to stop receiving these messages by changing the notification settings on your mobile device.

Contact Information. We may also seek permission for the collection and syncing of contact information from your device per the permission system used by your mobile operating system. If you initially permit the collection of this information, iOS users can later disable it by changing the contacts settings on your mobile device.

Changes to this Policy. We may update this policy to reflect changes to our information practices. We may periodically post changes to this Privacy Policy on this page by revising the date at the top of this Privacy Policy. We encourage you to review the Privacy Policy whenever you access the Services or otherwise interact with us to stay informed about our information practices and the choices available to you.

Contact Us

If you have questions about this Privacy Policy, please contact us at:
generalcounsel@onedigitaltrust.com.