Online Privacy

When you interact with Mid-American Wealth Advisory Group through websites, we use cookies and similar technologies on Mid-American Wealth Advisory website. Cookies are bits of data that a website sends to a web browser on a visitor's computer. Cookies help us to collect information about you and other visitors to Mid-American Wealth, including date and time of visit, pages viewed, amount of time spent on our sites, or general information about the device used to access the site. Cookies are also used for security purposes and to personalize your experience, such as customizing your screen layout.

You can refuse or delete cookies. Most browsers and mobile devices offer their own settings to manage cookies. If you refuse a cookie when on a Mid-American Wealth Website, or if you delete cookies, you may lose functionality. For example, you may not be able to sign in and access your account, or we may not be able to recognize you, your device, or your online preferences.

How We Respond to Do Not Track Signals

Some internet browsers have incorporated “Do Not Track” features. Most of these features, when turned on, send a signal or preference (the “DNT Signal”) to the web sites you visit indicating that you do not wish to be tracked. Because there is not yet a common understanding of how to interpret DNT Signals, nor a common definition of “tracking”, we do not currently respond to DNT Signals on the Mid-American Wealth Advisory Websites. Mid-American Wealth Advisory Group engages in so-called online behavioral advertising on third-party sites (also sometimes called “retargeting” or “tracking”), through which information collected about the pages you visit on Mid-American Wealth Advisory is used to display ads for Mid-American Wealth products or services on third-party websites. This information may uniquely identify a browser but is not personally identifiable.

Online Behavioral Advertising

Mid-American Wealth Advisory Group may use third-party online advertising companies to provide you with Mid-American Wealth advertisements that may be relevant to your interests, as determined by your activity on Mid-American Wealth Advisory and non-Mid-American Wealth Advisory websites. This type of ad customization is known as “online behavioral” or “interest-based” advertising. These advertising companies may use cookies to understand your interests based on, for example, pages visited and browsing patterns on Mid-American Wealth Advisory and non-Mid-American Wealth Advisory websites.

Security

We value your trust in providing us your Personal Information, thus we are striving to use commercially acceptable means of protecting it. However, remember that no method of transmission over the Internet, or method of electronic storage, is 100% secure and reliable, and we cannot guarantee its absolute security.

Links to Other Sites

Our Service may contain links to other sites. If you click on a third-party link, you will be directed to that site. Note that these external sites are not operated by us. Therefore, we strongly advise you to review the Privacy Policy of these websites. We have no control over, and assume no responsibility for, the content, privacy policies, or practices of any third-party sites or services.

Children’s Privacy

Our Services do not address anyone under the age of 13. We do not knowingly collect personal identifiable information from children under 13. In the case we discover that a child under 13 has provided us with Personal Information, we immediately delete this from our servers. If you are a parent or guardian and you are aware that your child has provided us with Personal Information, please contact us so that we will be able to do necessary actions.

Privacy Notice for California Residents

This Privacy Notice for California residents (“Notice”) applies to all individuals who reside in California (“consumers,” “you,” or “your”). The Mid-American Wealth Advisory Group has adopted this Notice for all of its subsidiaries and related entities (collectively, “Mid-American Wealth Advisory Group,” “we,” “our,” or “us”) whose activities fall within the scope of the California Consumer Privacy Act of 2018 (“CCPA”).

For the purpose of this Notice, personal information does not include information that is exempted from the CCPA, such as personal information covered by other privacy laws such as the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act, or the California

Financial Information Privacy Act. Depending on whether you have or had a business relationship with us, the CCPA may not apply to you or all of your personal information.

Personal Information We Collect

We have collected the following categories of personal information (collected and used solely within the context of California residents' roles, as listed here) from consumers within the last 12 months:

- Identifiers such as real name, postal address, email address, telephone number, online identifiers, Internet Protocol address or other similar identifiers;
- Financial and commercial information such as investment background and experience, as well as records of products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies;
- Internet or other network activity information such as information regarding your interaction with our websites, applications, and advertisements, and geolocation data;
- Professional or employment related information; and
- Inferences drawn from such information.

Sources of Personal Information

We collect the categories of personal information listed above from the following categories of sources:

- Directly from you or those acting on your behalf. For example, from forms you complete online or at events, when you request information about or obtain our products and services, and information that is automatically collected from internet or other network activity regarding your interaction with our websites, applications, and advertisements; and
- Government entities from which public records are maintained and other publicly available sources and unaffiliated service providers, including data resellers.

How We Use Your Information

We have used or disclosed the personal information collected for one or more of the following business purposes within the last 12 months (excluding uses or disclosures we may be prohibited from reporting under applicable law):

- To conduct our business, including providing our products and services, and, where necessary, in order to assist us in verifying your identity, and to provide support, personalize, and develop our products and services;
- To fulfill and respond to your inquiries and requests, including providing you with support, investigating and addressing your concerns, monitoring and improving our responses, and to otherwise carry out the purposes for which you provided the information;
- For our marketing and promotional event services, including market data and research. We do not share your personal information for joint marketing with other financial companies or for non-affiliates to market to you;
- To personalize your experience with our business and to deliver content, product, and service offerings relevant to your interests, including targeted offers and ads through our websites, third-party sites, and via email or text message (with your consent, where required by law);
- To help maintain the safety, security, and integrity of our business, including all products and services, and to respond, where necessary, to requests from regulators and law enforcement or as otherwise required by applicable law, regulation, court order, or similar demand;
- As described to you when collecting your personal information or as otherwise set forth in the CCPA; and
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Mid-American Wealth Advisory Group assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by Mid-American Wealth is among the assets or business operations transferred.

Personal Information Disclosed for Business Purposes

We have disclosed the categories of personal information listed above for business purposes to the following categories of parties within the last 12 months (excluding disclosures we may be prohibited from reporting under applicable law):

- Our affiliated entities and unaffiliated service providers to help conduct our business; and
- Third parties to whom you direct or authorize us to disclose your personal information, independent of or in connection with products and services we provide to you.

Mid-American Wealth Advisory Group does not and will not sell your personal information.

Your CCPA Data Rights

The CCPA provides consumers with certain data rights with respect to the personal information businesses collect. You may exercise any of the listed data rights (subject to certain exceptions and limitations), by following the “Instructions for Submitting a Verifiable CCPA Data-Rights Request” provided below.

You have “Rights to Know”:

1. The specific pieces of personal information we have collected about you;
2. The categories of personal information we have collected about you;
3. The categories of sources from which your personal information is collected;
4. The categories of personal information that we have disclosed for a business purpose about you;
5. The categories of third parties to whom personal information was disclosed for a business purpose; and
6. The business or commercial purpose for collecting personal information.

You also have the right to “Request to Delete” your personal information: You may request that we delete personal information about you that we have collected from you (unless an exception applies or deletion is otherwise restricted or prohibited by law, rule, or regulation).

Instructions for Submitting a Verifiable CCPA Data-Rights Request

You may submit a verifiable request to us by calling our toll-free number.

TOLL-FREE NUMBER

Call us at **888-640-5889** to submit your requests.

Authorized Agents

A consumer can designate an authorized agent to make a data-rights request under the CCPA on the consumer’s behalf.

- **Agents acting on behalf of current Mid-American Wealth Advisory clients:** Please follow the instructions above for agents acting on behalf of current Mid-American Wealth Advisory Group clients.
- **Agents acting on behalf of a former or non-Mid-American Weralth Advisory Group client:** Please follow the instructions above for agents acting on behalf of a former or non-Schwab client.
- **Who is an “authorized agent”?** An authorized agent is a person or a business entity registered with the California Secretary of State that a consumer has authorized to act on their behalf. If you are an authorized agent and submit a data-rights request on behalf of a consumer, we may require that the consumer provide you with written authorization to make the request on their behalf and verify their own identity directly with us.

Non-Discrimination

You have the right not to receive discriminatory treatment for exercising any of these data rights. Mid-American Wealth Advisory Group does not discriminate against any consumer for exercising their rights under the CCPA.

Questions

If you have any questions or comments about Mid-American Wealth Advisory Group privacy policies and practices, please call **888-640-5889** or go to www.midamericanwealth.com/privacy.

Information privacy and security is a partnership and a key aspect of our business and you can read about how we protect client accounts and information by visiting www.midamericanwealth.com/privacy

We recognize data privacy is an ongoing responsibility. We reserve the right to update or amend this Notice from time to time and any such updates or amendments will be reflected in the Notice available on our website.

We adopt this Notice to comply with CCPA Section 1798.130(a)(5).

Last Updated: November 16, 2020