

## **RB WEALTH MANAGEMENT PRIVACY NOTICE**

*Date of Last Revision:* [ June 1 ], 2026

Welcome to RB Wealth Management!

This Privacy Notice explains how information about you is collected, used, shared, stored and secured by RB Wealth Management, Inc. and our affiliates and subsidiaries (collectively referred to as “RB Wealth,” “we,” “our” and “us”) when you use <https://rbwealthmanagementinc.com> and any other RB Wealth owned or operated websites (including mobile sites) (collectively, the “Site”), mobile applications, products, services, datasets, and/or any interactive features other online services controlled by RB Wealth that post a link to this Privacy Notice or otherwise reference that this Privacy Notice applies to information collected through the Site, application or other features or services (collectively, the “Services”) or when you otherwise interact with us. This Privacy Notice explains your choices concerning our information practices.

This Privacy Notice does not apply to our handling of information collected from other Users, such as companies or other third parties (collectively, “Businesses”). Data and information collected through such activities are governed by the Businesses’ privacy policies as well as RB Wealth’s agreement(s) with such Businesses. If you have questions about a Business’ privacy practices, please reach out to them directly.

### **NOTICE AT COLLECTION**

Before using the Service or submitting any Personal Information to RB Wealth, please review this Privacy Notice carefully and contact us if you have any questions. By using the Service, you agree to the practices and specifically the collection, disclosure, use and retention of Personal Information described in this Privacy Notice. If you do not agree to this Privacy Notice, please do not access the Site or otherwise use the Service.

1. Personal Information We Collect
2. How We Use Personal Information
3. Sharing And Disclosure of Personal Information
4. State Privacy Rights
5. Artificial Intelligence
6. Children

7. Links To Other Websites
8. Security
9. Your Choices
10. Changes To the Privacy Notice
11. Contact Us

## 1. **PERSONAL INFORMATION WE COLLECT**

When you interact with us through the Service, we collect and combine information and data from you, including information that may identify you or otherwise be considered to be “personal information”, “personal data” or “personally identifiable information” under laws that regulate privacy and data protection (“Personal Information”) as follows:

**Personal Information You Provide:** We collect the following categories of Personal Information from you when you visit the Site, create a RB Wealth account, subscribe to the Service, or otherwise provide such information to us:

- **Contact Information:** We collect your name and email address.
- **Financial Information:** Our payment processor(s) will collect and store the financial information necessary to process your payments for our services, such as your payment card number and authentication details. We do not process payments for Users in the United States.
- **Communication Information:** We may collect information when you contact us with questions or concerns and when you voluntarily respond to questionnaires, surveys or requests for market research seeking your opinion and feedback. Providing communication information is optional to you.
- **Commercial Information:** We may retain a history of the products and services you browse and/or purchase using the Service.

**Internet Activity Information:** When you visit, use, and interact with the Service, we may receive certain information about your visit, use, or interactions. For example, we may monitor the number of people that visit the Service, peak hours of visits, which page(s) are visited, the domains our visitors come from (e.g., google.com, yahoo.com, etc.), and which browsers people use to access the Service (e.g., Chrome, Firefox, Microsoft Internet Explorer, etc.), broad geographical information, and navigation pattern. In particular, the following information is created and automatically logged in our systems:

- **Cookie and Tracking Technology Information:** Please see the “Cookies and Tracking Technologies” section below to learn more about how we use cookies and tracking technologies.
- **Usage Information:** We collect information about how you use our Service, such as the types of content that you view or engage with, the features you use, the actions you take, and the time, frequency, and duration of your activities.

**Cookies and Tracking Technologies:** When you visit or otherwise interact with our Services, we may automatically collect information about you using cookies, device identifiers, web beacons, SDKs, pixels and similar technologies. We use this information for various purposes, including to make the Services function properly, understand how you use the Services, personalize your experience, gather usage data on our Services, measure, manage, display and customize the advertisements you see within the Services or elsewhere and improve your overall experience while using the Services. A “cookie” is a piece of information sent to your browser by a website you visit. Cookies can be stored on your computer for different periods of time. Some cookies expire after a certain amount of time, or upon logging out (session cookies), others survive after your browser is closed until a defined expiration date set in the cookie (as determined by the third party placing it), and help recognize your computer when you open your browser and browse the Internet again (persistent cookies). For more details on cookies please visit [All About Cookies](#).

On most web browsers, you will find a “help” section on the toolbar. Please refer to this section for information on how to receive a notification when you are receiving a new cookie and how to turn cookies off.

To find out how to manage cookies on popular browsers, please visit:

- [Google Chrome](#)
- [Microsoft Edge](#)
- [Mozilla Firefox](#)
- [Microsoft Internet Explorer](#)
- [Opera](#)
- [Apple Safari](#)
- [Global Privacy Control](#)

Please note that if you limit the ability of websites to set cookies, you may be unable to access certain parts of the Site and you may not be able to benefit from the full functionality of the Site.

Advertising networks may use cookies to collect Personal Information. Most advertising networks offer you a way to opt out of targeted advertising. If you would like to find out more information, please visit the Network Advertising Initiative's [online resources](#) and follow the opt-out instructions there.

If you access the Site on your mobile device, you may not be able to control tracking technologies through the settings.

**Online Tracking and Do Not Track Signals:** We and our third-party service providers may use cookies, pixels, or other tracking technologies to collect information about your browsing activities over time and across different websites following your use of the Site and use that information to send targeted advertisements. Because there currently isn't an industry or legal standard for recognizing or honoring "Do Not Track" ("DNT") signals, we do not currently respond to them at this time, and we instead operate as described in this Privacy Notice whether or not a DNT signal is received. If we do respond to DNT signals in the future, we will update this Privacy Notice to describe how we do so. For details, including how to turn on Do Not Track, visit [www.donottrack.us](http://www.donottrack.us).

## 2. HOW WE USE PERSONAL INFORMATION

We may use Personal Information for the following purposes:

- To provide, operate, and improve the Service and our business;
- To respond to your inquiries, comments, feedback, or questions;
- To send administrative information to you, for example, information regarding the Service and changes to our terms, conditions, and policies;
- To analyze how you interact with our Service;
- To develop new products and services;
- To communicate with you about products, services, offers, promotions, rewards, and events offered by RB Wealth and to provide news and information that we think will be of interest to you;
- To prevent fraud, criminal activity, or misuses of our Service, and to ensure the security of our IT systems, architecture, and networks;

- To comply with legal obligations and legal process and to protect our rights, privacy, safety, or property, and/or that of our affiliates, you, or other third parties.

**Research and Development:** We may aggregate Personal Information and use the aggregated and de-identified information to analyze the effectiveness of the Service, to improve and add features to the Service, gain anonymous insights into product and brand performance on the Service, and for other business purposes. In addition, from time to time, we may analyze the general behavior and characteristics of Users and share aggregated information like general user statistics with prospective business partners.

**Interest-Based Advertising and Personalization:** To make your experience on the Services more engaging, we may serve your interest-based advertisements and personalized recommendations using cookies, pixels and other tracking technologies. This means that you may see advertisements and personalized recommendations while using the Services that are tailored to you. The personal information used in furtherance of serving interest-based advertising does not include information which on its own identifies you, such as your name or e-mail address.

**Communications and Marketing:** We may use your Personal Information, such as your email address, to contact you to provide the Service and communicate related information.

If you provide your telephone number, you acknowledge and agree that we may contact you, including but not limited to for promotional, informational and other purposes, using SMS text messages, cellular or telephone calls, and push notifications (if applicable) even if you have opted in to the US National Do Not Call List, any state equivalent Do Not Call List or the internal Do Not Call List of any business, and that such messages and calls may be sent using automatic dialing systems or artificial or prerecorded voice messages.

**How Long We Keep Your Information:** We will only keep your Personal Information for as long as it is reasonably necessary for the purposes set out in this Privacy Notice, unless a longer retention period is required or permitted by law (e.g., tax, accounting, or other legal requirements). When we have no ongoing legitimate business need to process your Personal Information, we will either delete or anonymize such information, or, if this is not possible (for example, because your Personal Information has been stored in backup archives), then we will securely store your Personal Information and isolate it from any further processing until deletion is possible.

If you would like to opt-out of receiving certain communications, see the “Your Choices” section below.

### 3. SHARING AND DISCLOSURE OF PERSONAL INFORMATION

**Sharing Personal Information:** In certain circumstances we may share the categories of Personal Information described above without further notice to you, unless required by the law, with the following categories of third parties:

- **Vendors and Service Providers:** To assist us in meeting business operations needs and to perform certain services and functions, we may share Personal Information with vendors and service providers, including providers of hosting services, cloud services, and other information technology services providers, email communication software and email newsletter services, advertising and marketing services, payment processors, customer relationship management and customer support services, and analytics services. Pursuant to our instructions, these parties will access, process, or store Personal Information in the course of performing their duties to us.
- **Advertisers, Ad Networks and Advertising Partners:** We work with ad networks and other advertising partners to show you ads that we think may interest you on the Site and on other companies' websites, apps, and devices. We disclose information to these ad networks, advertising partners and our advertisers, and they may set and access their own cookies, pixel tags and similar technologies on the Site and they may otherwise collect or have access to information about you which they collect over time and across different online services and devices.
- **Advertising Measurement Providers and Services:** We work with advertising measurement providers and their service providers to help us and our advertisers understand information about the content and ads viewed, and the effectiveness of ad campaigns, including the audience that saw their ads and how they responded. These measurement providers collect or receive information about your viewing of or interaction with content and ads available through the Services. Measurement providers use your information to create statistics about what content and ads are being watched – for example, to help them and their clients understand the audience viewing the content or ads, and to measure the effectiveness of the ads.
- **Business Transfers:** If we are involved in a merger, acquisition, financing due diligence, reorganization, bankruptcy, receivership, dissolution, sale of all or a portion of our assets, or transition of service to another provider, including the negotiations thereof (collectively and each a "Transaction"), your Personal Information and other information may be shared in the diligence process with counterparties and others assisting with a Transaction and transferred to a successor or affiliate as part of or following that Transaction along with other assets.

- **Legal Requirements:** If required to do so by law or in the good faith belief that such action is necessary to (a) comply with a legal obligation, including to meet national security or law enforcement requirements, (b) protect and defend our rights or property, (c) prevent fraud, (d) act in urgent circumstances to protect the personal safety of users of the Service, or the public, or (e) protect against legal liability.
- **Affiliates:** We may share Personal Information with our current and future affiliates, meaning an entity that controls, is controlled by, or is under common control with RB Wealth. Our affiliates may use the Personal Information we share in a manner consistent with this Privacy Notice. Affiliates may be located outside the United States of America.
- **Other Users:** The Service may contain a community forum and message board where Users are able to create profiles, writings, reviews, photographs, ideas, videos, audio recordings, computer graphics, pictures, data, or other content, including Personal Information (collectively, "User Content"). The Service may display, reproduce, publish, distribute or otherwise use User Content online or offline in any media or format (currently existing or hereafter developed) and may or may not attribute it to you. Others may have access to this User Content and may have the ability to share it.
- **Discretion/Consent:** We may share your Personal Information at your discretion, including when you submit a product review using a third-party service or otherwise direct us to disclose your Personal Information to a third party. We may also share your Personal Information with your consent.

#### **Opting Out; Changing or Deleting your Personal Information:**

You can choose the types of communications you wish to receive from us, change your information or request that we delete certain information at any time, as follows:

1. **Opt Out From Receiving Communications.** If you do not wish to receive communications from RB Wealth that do not relate directly to your use of the Services (such as newsletters, event notifications or other marketing communications), you can opt out from receiving such communications at any time. We provide a link in all of our electronic marketing communications to allow you to easily "unsubscribe" to these communications. You can also notify us that you do not wish to receive further communications by sending us your request as set forth in the "Contact Us" section below. Please note that, in connection with your use of certain Services, including the Site, we will still need to send you certain notifications that relate directly to your use of the Services, such as technical notices, updates, service notifications, security alerts,

billing and administrative messages, and will need to communicate with you to provide you with support.

2. **Change Your Information.** You can change or update your information with us at any time. To change or update your information, please send us your request as set forth in the “Contact Us” section below. However, if your information has been provided to us by a third party, updates to certain information on your account must be requested by such entity.
3. **Delete Your Information.** You can request that we delete your information at any time, subject to certain exceptions as discussed below. If you would like to have your information deleted, please send us your request as set forth in the “Contact Us” section below. We will comply with your request within a reasonable period of time; however, in certain circumstances, we may not be able or required to delete all of your information. For example, if we have provisioned a user account for you and you intend to continue to use portions of the Services requiring access through said account, we must retain certain information in order to maintain your account and your access to the Services. We also retain certain information if required in connection with our performance of a contract (such as a license agreement between us and your employer), if required by law or relevant to a legal proceeding, or for other compliance or auditing purposes, as permitted by law. Please note that we may obtain information about you in the future, as discussed under the heading “Information We Collect From Other Sources,” and we may not be able to recognize it as your information due to complying with a previous deletion request from you. In this case, you will need to submit a new request if you wish to have your re-added information deleted. In addition, if we have deidentified, anonymized or aggregated data such that it no longer identifies or relates to you, we may retain and use that information for any lawful purpose.

#### **Payment Processing:**

We utilize third-party service providers that act as resellers of, and/or payment processors for the fees payable for, licenses to certain of our Services and/or content that may be purchased through our Services (each, a “Payment Processor”). In order to purchase such Services through our Services, you will be required to provide credit/debit card and/or financial institution account information directly to the Payment Processor. Such information is not collected or stored by us.

#### **4. STATE PRIVACY RIGHTS**

Where provided for by law and subject to any applicable exceptions, residents of certain states may have additional rights. If you live in a state that has implemented its own privacy law (e.g.,

California and the California Consumer Protection Act), you may have such rights. These rights are not absolute, and in some cases, they may not apply, including if a legal exception applies. If this is the case, we will not be able to process your request. The rights include:

- **Right to Know:** The right to request that we disclose to you the Personal Information we collect, use, or disclose, and information about our data practices.
- **Right to Request Correction:** The right to request that we correct inaccurate Personal Information that we maintain about you.
- **Right to Request Deletion:** The right to request that we delete your Personal Information that we have collected from or about you.
- **Right to Opt Out of Targeted Advertising:** The right to opt out of the processing of your Personal Information obtained from your activities on nonaffiliated websites or online applications for the purposes of targeted advertising.
- **Right to Non-Discrimination:** The right not to receive discriminatory treatment for exercising your privacy rights.
- **Right to Limit Use and Disclosure of Sensitive Information:** In some cases, you may have the right to ask that we limit the way we use your Personal Information. In some cases, you can exercise this right by asking that we delete your Personal Information. You may also have the right to object to how we process Personal Information, or to withdraw your consent if our use is based on consent.

Please note that to protect your information and the integrity of our products, we may need to verify your identity before processing your request. In some cases, we may need to collect additional information to verify your identity, such as a government issued ID.

Under certain U.S. Privacy Laws, you may also designate an authorized agent to make these requests on your behalf. If you use an authorized agent to submit a request, we may need to collect additional information, such as a government issued ID, to verify your identity before processing your request to protect your information.

For more information about the possibility of submitting an opt-out request, please refer to the Your Choices section below, or submit a data subject access request.

The information we collect, use, and disclose about you will vary depending on how you interact with the Service. To find out more please visit the following sections of this Privacy Notice: Personal Information We Collect, How We User Personal Information, and Sharing and Disclosure of Personal Information. If you would like to exercise any of these rights, you may do so by contacting us as set forth in the “Contact Us” section below. After we receive your

request, we may request additional information from you to verify your identity. Your authorized agent may submit requests in the same manner, although we may require the agent to present signed written permission to act on your behalf, and you may also be required to independently verify your identity with us and confirm that you have provided the agent permission to submit the request.

## **5. ARTIFICIAL INTELLIGENCE**

We may use machine learning and other artificial intelligence (AI) technologies ("AI Technologies") to provide and improve our Service. For example, we may use such AI Technologies to analyze and process your interactions to provide you with personalized experiences, content recommendations, and relevant information based on your activity on the Site; develop new products and features; train or fine-tune AI models; provide interactive services such as AI powered chats, virtual assistants, and automated answering services for tasks like making reservations or scheduling appointments on your behalf; and to help identify content that may violate our Terms of Service.

## **6. CHILDREN**

We do not intentionally collect Personal Information from individuals in the U.S. who are under the age of 13. If a child under 13 submits Personal Information to RB Wealth and we learn that the Personal Information is the information of a child under the age of 13, we will attempt to delete the information as soon as possible. If you believe that we might have any Personal Information from a child under the age of 13, please contact us as set forth in the "Contact Us" section below.

## **7. LINKS TO OTHER WEBSITES**

The Service may contain links to other websites and services not operated or controlled by RB Wealth, including social media services ("Third-Party Services"). The information that you share with Third Party Services will be governed by the specific privacy policies and terms of service of the Third-Party Services and not by this Privacy Notice. By providing these links we do not imply that we endorse or have reviewed these Third-Party Services. Please contact the Third-Party Services directly for information on their privacy practices and policies.

## **8. SECURITY**

We implement commercially reasonable technical, administrative, and organizational measures to protect Personal Information both online and offline from loss, misuse, and unauthorized access, disclosure, alteration, or destruction. However, no Internet or e-mail transmission is ever fully secure or error free. In particular, email sent to or from us may not be secure. Therefore, you should take special care in deciding what information you send to us via

the Service or email. You use the Service at your own risk. Please keep this in mind when disclosing any Personal Information to RB Wealth via the Internet. In addition, we are not responsible for circumvention of any privacy settings or security measures contained on the Service, or Third-Party Services.

## **9. YOUR CHOICES**

In certain circumstances providing Personal Information is optional. However, if you choose not to provide Personal Information that is needed to use some features of our Service, you may be unable to use those features. You can also contact us to request updates or corrections to your Personal Information. If you have questions or concerns about other Personal Information collected by us, or are unable to use your RB Wealth account and would like assistance accessing that information, please contact us as set forth in the “Contact Us” section below.

You may opt out of marketing-related communications by following the opt out or unsubscribe instructions contained in the marketing communication we send you, or by updating your settings through your account. If you unsubscribe from our marketing lists, you will no longer receive marketing communications from us but we will continue to contact you to provide the Service, regarding management of your account, other administrative matters, and to respond to your requests.

## **10. CHANGES TO THE PRIVACY NOTICE**

The Service and our business may change from time to time. As a result, we may change this Privacy Notice at any time. When we do, we will post an updated version on this page, unless another type of notice is required by applicable law. By continuing to use our Service or providing us with Personal Information after we have posted an updated Privacy Notice, you consent to the revised Privacy Notice and practices described in it.

## **11. CONTACT US**

If you have any questions or complaints about our Privacy Notice or information practices, would like to request a version of this notice in an accessible format, or would like to contact us in regard to any of the topics discussed above, please feel free to contact us at [info@rbwealthmanagementinc.com](mailto:info@rbwealthmanagementinc.com) or RB Wealth Management, Inc., 7038 Blakeney Greens Boulevard, Charlotte, NC, 28277.

\* \* \*