

Online Privacy Policy

HCR Wealth Advisors respects your privacy.

We want you to understand what personally identifiable information we collect from you when you use or visit our website, www.hcrwealth.com, or interact with us online. In this Online Privacy Policy, “we,” “us,” and “our” refer to HCR Wealth Advisors. “You” refers to you, an individual.

Information we collect from you online.

We do not collect information that enables us to determine your actual identity before, during or after your visit to this corporate website (www.hcrwealth.com) other than information that you voluntarily supply to us (e.g. by submitting information through our “Contact Us” form). We may, however, automatically receive and store certain other information, such as the name of the domain you used to access the Internet, as well as your computer’s Internet Protocol (IP) address and browser. We also may collect information about your device identifier, the pages of our website that you visit, the time and date of your visit, the time spent on those pages, the website you came from and visit next, and other diagnostic data. We may collect this information through the use of cookies. We use this information to evaluate the performance of our website, to provide meaningful and relevant content to our visitors, and to audit it for security purposes. We collect this information using cookies. You can learn more about opting out of cookies below.

We also collect information from you when you voluntarily provide it to us online, such as when you submit a request through the “Contact Us” form on our website. We also collect any information that you provide to us in response to our surveys, such as our “Financial Freedom Quiz.”

We also collect information from you when you log into your account through our client portal, we collect your user name and password, along with any additional information that you provide to us while you are logged on to the client portal.

What are cookies?

Cookies are small text files placed on a user’s computer or smartphone, and are commonly used to collect personal data. Cookies are sent to your browser from a website and stored on your device. The cookie does not contain your name, address, phone number, email address, or anything that enables us to determine your actual identity. Instead, we use cookies to collect information such as a computer’s IP address, the type of the computer’s operating system, the type of internet browser software, what web pages were viewed and at what time.

Our website, www.hcrwealth.com, uses session cookies, persistent cookies and third-party cookies.

- Session cookies are temporary cookie files. Session cookies help our website keep track of your movement from page to page so that you are recognized within the website, and any information that you have entered is remembered. Session cookies are erased when you close your browser.

- Persistent cookies help our website remember you when you visit in the future. The result is faster and more convenient access for you. Things that our cookies remember about you are, for instance, language selection for our website and your other preferences. Persistent cookies stay in your browser's subfolders until they are deleted.
- Third-party cookies are cookies that are set by a website other than the one you are currently visiting. They collect data across websites and help serve you relevant information, including advertisements. To learn more about our website's use of third-party cookies, please see the information below ("Can other parties collect personal information about you when you visit our website?").

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. If you set your browser to not accept session or persistent cookies, you will limit the functionality we can provide you when you visit our web sites. If you do not wish to accept third-party cookies, please consult your browser's privacy settings. Most modern web browsers contain privacy settings that can block third-party cookies, and some browsers block third-party cookies by default.

Does HCR Wealth Advisors share the information we collect from you online?

Yes. It is necessary for us to share this information with third parties for our business purposes and for other reasons as permitted by law. The categories of third persons with whom we share your information are:

- Disclosure to Service Providers. HCR Wealth Advisors shares personal information as necessary to effect, administer or enforce transactions that you request or authorize, or in connection with processing or servicing your financial products or services, or maintaining or servicing your account with us. HCR Wealth Advisors also works with third parties who provide services that may include, but are not necessarily limited to, website hosting, data analysis, e-mail services, and other services of an administrative or technical nature. Our service providers are prohibited from disclosing or using your information for any purpose other than to carry out the purposes for which we disclosed the information.
- Disclosures to Comply with Laws, Legal Processes and Law Enforcement. HCR Wealth Advisors cooperates with government, law enforcement officials, regulators and private legal process to comply with the law and legal processes. We will disclose information to government, law enforcement officials, regulators and others as we believe is necessary or appropriate to respond to claims and legal processes (including subpoenas and administrative summonses), to protect the property and rights of HCR Wealth Advisors or a third party, to protect the safety of the public or any person, or to prevent or stop activity we may consider to be illegal, unethical or legally actionable.

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Can you correct the information that we gather about you online?

Yes, if you entered information online and later need to correct that information, please contact us via email at info@hcrwealth.com. Please note that if we cannot associate the information to you, we may not be able to correct it.

Does www.hcrwealth.com respond to “Do Not Track” signals?

No. We do not track our customers over time and across third party websites to provide targeted advertising and therefore we do not respond to Do Not Track (DNT) signals.

Can other parties collect personal information about you when you visit our websites?

Yes. Our websites use third party services to help us evaluate the performance of our websites and to give us information about how online visitors use and interact with our websites. These services use third-party cookies to collect authentication details, online identifiers, cookie identifiers, IP addresses, browsing history, device identifiers, activity log files and user names. One of the third-party services we use is Google Analytics. To learn more about how Google Analytics uses information from sites or apps that use its service, please see Google’s Privacy Policy, which is accessible here: <https://policies.google.com/privacy>.

When you visit our websites, other parties can collect personal information about your online activities over time and across different websites. This is because our websites include Social Plugins (“buttons”) for Facebook, Instagram, and Twitter. In order to work, third-party cookies from these social media companies allow you to connect to them, and allow them to collect information about your activity while you are on our websites, including your Internet Protocol address, the pages you visit, the device and browser you are using, and more. You can review the privacy policies of these social media companies to learn more about the data they collect, and how to manage or control the collection of data in your browser and account settings.

Facebook: <https://www.facebook.com/policy.php>

Instagram: <https://www.help.instagram.com>

Twitter: <https://twitter.com/en/privacy>

What if you link to other websites from www.hcrwealth.com?

Our websites contain links to other websites that are controlled by third parties and provide access to third-party information and services. These links are provided to you as a convenience, and we are not responsible for the content, action or performance of any linked website. Please be aware that other websites have their own privacy policies, and their data gathering practices may be different from ours. We are not responsible for the information collected by other websites if you link to them from our website. We cannot guarantee how those sites use cookies or whether they place cookies on your computer that may identify you. You should carefully review the privacy policies of each website you visit to understand how it collects and uses information.

Security of your personal information.

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

What if this Online Privacy Policy changes?

You always will be able to determine when this Online Privacy Policy was last updated by checking the “Effective date” at the bottom of this page. We reserve the right to make changes to this Online Privacy Policy from time to time. If we materially change our Online Privacy Policy, we will post the new Online Privacy Policy on this page.

Contact for more information.

If you have questions or concerns about our privacy policies and practices, you may contact us via email at info@hcrwealth.com.

Effective date.

September 2024