

Privacy Policy Notice

FACTS	WHAT DOES PCM TAX, LLC DO WITH YOUR FINANCIAL INFORMATION?
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Why?	Tax preparation companies collect and use personal information as part of preparing and filing tax returns, complying with IRS requirements, and providing related services. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to explain how we collect, use, share, and protect your information. Please review this notice carefully.
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What?	The types of personal information we collect and share depends on the tax services you engage us for. This information can include: ▪ Social Security number and taxpayer identification number ▪ Income information and employment details ▪ Tax return data and filing history ▪ Bank account information for refunds or payments ▪ Financial records, documents, and supporting tax information
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How?	All tax preparation firms need to share personal information to run their everyday business. In the section below, we list the reasons tax companies can share information; the reasons PCM Tax, LLC chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does PCM Tax, LLC share?	Can you limit this sharing?
For our everyday business purposes – such as preparing tax returns, processing documents, maintaining records, responding to IRS/State requests, or complying with legal obligations	Yes	No
For our marketing purposes – to offer our tax-related products and services to you	Yes	No
For joint marketing with other tax companies	No	Not Applicable
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness	No	Not Applicable
For our affiliates to market to you	No	Not Applicable
For nonaffiliates to market to you	No	Not Applicable

To limit our ability to share sharing	▪ Email us at: jhendrickson@pcm-tax.com with the subject line “opt out of sharing.” Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Go to www.pcm-tax.com or email jhendrickson@pcm-tax.com

Who we are

Privacy Policy Notice

Who is providing this notice?	PCM Tax, LLC
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What we do	
How does PCM Tax, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, IRS regulations, and industry standards. These measures include computer safeguards and secured files and building.
How does PCM Tax, LLC collect my personal information?	We collect your personal information, for example, when you: ▪ Provide tax documents or financial records ▪ Engage us to prepare or file tax returns ▪ Request tax planning or advisory assistance ▪ Provide identification documentation ▪ Communicate with us online, by email, phone, or in person We may also collect information from Employers, Financial Institutions, Payroll providers, Prior-year tax filings, IRS and state authorities, Other service providers at your direction
Why can't I limit all sharing?	Federal law gives you the right to limit only ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you Some sharing is required for tax preparation, IRS compliance, fraud prevention, and normal business operations.
What happens when I limit sharing for a joint return?	Your privacy choices will apply to everyone listed on the joint return.

Definitions	
Affiliates	Companies related by common ownership or control. Our affiliates may include financial, tax, or administrative service companies.
Nonaffiliates	Companies not related by common ownership or control. PCM Tax does not share with nonaffiliates for marketing purposes.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market products or services. PCM Tax does not jointly market.

For California residents the following Addendum shall apply to include but not be limited to website and internet access.

PCM Tax, LLC and its affiliates hereinafter "PCM" respect and value your privacy and want you to be familiar with how we collect, use, protect, and disclose information from and about you. This Privacy Policy ("Policy") describes our practices in connection with information collected through our websites and other PCM services or products ("Services").

This Policy applies to our collection of personal information (i.e. information that may identify, relate to, describe, references, is capable of being associated with or could reasonably be linked, directly or indirectly, with you or your device). This Policy applies to consumers, including website visitors and potential clients.

How Do We Collect Personal Information

- **From you.** We may collect personal information and other information that you provide when you use our Services, register with PCM online, interact with our affiliated Advisors, or otherwise communicate with us.
- **From devices you use when you interact with us online.** This includes information collected through our Services and automatically from devices you use to connect to our Services. For more information about this, please see our “Cookies and similar technologies” section below.
- **From third parties and publicly available sources.** This includes personal information we collect from public sources including, but not limited to, websites that enable social sharing, social media sites, and from our Service Providers, Third Parties, vendors and suppliers, our affiliates, or other individuals and businesses.
- **From you in person.** This includes information you may give one of our Advisors if you meet with them in person.

Types of Personal Information We May Collect from You

Depending on how you interact with us and our Services, we may collect the following information:

- **Contact information** such as name, email address, zip code, phone number, and home address.
- **Biographical and identifying information** such as date of birth, location, and Social Security Number.
- **Financial information** such as your income, investment preferences, accounts with us and other financial institutions, as well as other financial details.
- **Internet usage information** such as browsing history, search history, information regarding your interaction with our online services or advertisements, IP address, browser type, and clickstream data.
- **Device information** such as browser or device model and settings, operating system, and unique identifiers, and the version of the app you're using.
- **Inferences** such as inferences drawn from any of the personal information we collect to better understand your preferences.
- **Account information** such as information you provide when you create an account, like username and password.
- **Transaction information** such as information needed to complete your transactions, such as your bank account information, and your transaction history.

If you submit any personal information relating to other people to us, such as information about other account holders, family members or beneficiaries, you represent that you have the authority to do so and to permit us to use the information in accordance with this policy.

How We May Use Your Personal Information

We may use information you provide us through our online services to:

- **Provide, market, and develop our products and services.** PCM collects information to provide our services, maintain our websites and mobile applications, and better understand the interests of our clients and investors who use our services and products.

- **Process transactions and administer your account.** We may use your information to process your transactions and requests.
- **To process your employment application.** We may use your information to process employment applications, including verifying statements made on your application (e.g., credit and employment history), performing background and credit checks.
- **Communicate with you.** We may use your information to respond to your inquiries and send you communications regarding our products and services.
- **Develop new products and services and quality assurance.** We may use personal information to study, develop, and improve our products and services. We may also aggregate, anonymize, and/or de-identify personal information we collect and use it for any purpose, including product development and improvement activities.
- **Security and fraud prevention.** We may use personal information to monitor, detect, and prevent fraud and improper or illegal activity. It may also be used to investigate any suspected fraud, harassment, or other violations of any law, rule, or regulation, the terms, rules or policies of our online services, or the rights of third parties, or to investigate any suspected conduct which we deem improper. We may also use it to enforce our Terms of Use and any other agreements between you and PCM.
- **Verify your identity and verify our records.** We may use personal information to verify your identity for the purposes of responding to a request regarding your personal information that you make. This information may also be used to verify our own records for accuracy.
- **Debugging and performance of systems.** We may use your personal information to secure our online services including our network and websites and to debug our online services. We may also use it to diagnose problems and ensure that our online services function properly, make our online services easier and more convenient to use, and otherwise administer our online services.
- **Comply with law.** We may use personal information to comply with our legal and regulatory obligations, to defend ourselves in litigation and investigations, and to prosecute litigation.
- **Internal business purposes.** We may use personal information for our internal business purposes, such as data analysis, audits, and enhancing our Services. We may also use inferences drawn from personal information to create a profile reflecting your preferences so we can tailor our Services to you.

How We Disclose Personal Information

We may disclose personal information in the following ways:

- **PCM affiliates.** PCM may disclose personal information with PCM Affiliates for the purposes described in this Privacy Policy. Consumers who visit PCM's Affiliates' services should still refer to their separate privacy policies, which may differ in some respects from this Privacy Policy.
- **Service providers.** We may provide personal information to vendors, contractors, business and service partners, or other third parties who provide services to us including data storage firms, payment companies, technology suppliers, technology services, customer service, risk solution providers, analysis firms, fraud prevention companies, advertisers, marketers, and others.
- **Collaborators and advisors.** We may disclose personal information with collaborators with whom we jointly develop or promote our services, such as our Advisors.
- **Government, regulatory, or law enforcement agencies.** We reserve the right to disclose your information to respond to valid information requests from government authorities and judicial requests, to investigate potential fraud, or where otherwise required by law. We may disclose your personal information where we believe the disclosure is necessary or appropriate to comply with regulatory or legal requirements or to protect the safety, rights, or property of ourselves and others and to exercise, establish, or defend our legal rights.
- **At your direction.** We may disclose your personal information at your direction or with your consent.
- **Product sponsors.** If you are an Advisor, we and our partners may sell your personal information to product sponsors for those product sponsors' own marketing efforts and purposes.

- **Aggregate data.** We may disclose your personal information in an aggregated or non-identifying form or otherwise in a form that cannot reasonably be used to identify you.
- **In connection with a merger, acquisition, or business transfer.** If PCM sells all or part of its business or makes a sale or transfer of its assets or is otherwise involved in a reorganization, merger, or transfer of all or a material part of its business (including in connection with a bankruptcy or similar proceedings), PCM may transfer or disclose your information to the party or parties involved in the transaction as part of that transaction.

Ethical Wall Provision

PCM is committed to safeguarding client information and preventing the misuse of material non-public information in accordance with applicable securities laws, including Section 204A of the Investment Advisers Act of 1940. To maintain the integrity of our advisory services and protect client confidentiality, the Firm has implemented the following information barrier procedures, commonly referred to as a "Ethical Wall":

- **Separation of Functions:** PCM maintains strict separation between its investment advisory, trading, and research functions to prevent the flow of material non-public information between departments or personnel. Employees involved in providing investment advice or executing trades are restricted from sharing or accessing sensitive client information or non-public market data unless explicitly authorized for legitimate business purposes.
- **Access Controls:** Access to material non-public information, including client portfolios, investment strategies, and trading activities, is limited to personnel with a need-to-know basis. Physical and electronic barriers, such as restricted access to files, secure databases, and password-protected systems, are in place to safeguard this information.
- **Employee Training and Compliance:** All employees receive regular training on the PCM's policies regarding insider trading, confidentiality, and the handling of material non-public information. Employees are required to acknowledge and adhere to these policies, including restrictions on sharing information across departments or with external parties.
- **Restricted Lists and Watch Lists:** PCM maintains restricted and watch lists to monitor securities that may involve material non-public information. Employees are prohibited from trading or recommending securities on the restricted list, and transactions involving securities on the watch list are subject to heightened scrutiny and pre-approval by PCM's compliance officer.
- **Prohibited Communications:** Employees are strictly prohibited from sharing material non-public information with individuals outside their designated department or with external parties, except as required for legitimate business purposes and in compliance with applicable laws. Any such communication must be pre-approved by PCM's compliance officer and documented appropriately.
- **Monitoring and Oversight:** PCM's compliance team conducts regular reviews and audits of internal processes, communications, and trading activities to ensure adherence to Ethical Wall procedures. Any suspected breach of these policies is promptly investigated, and appropriate disciplinary or corrective actions are taken.
- **Client Confidentiality:** Client information, including personal financial data and investment strategies, is treated as confidential and protected under these information barrier procedures and this Privacy Policy. Such information is only disclosed as permitted by law, regulation, or with the client's express consent.

Children's Privacy

You must be 18 years or older to use our Services. Our Services are for a general audience, are not targeted to children, and do not knowingly collect personal information from children under 18 years of age.

Links to Third-Party Websites

We may provide links to websites and other third-party content (e.g., social media platforms) that are not owned or operated by us. The websites and third-party content to which we link may have separate privacy notices or policies. We are not responsible for the privacy practices of these websites.

If you provide any personal information through a third-party site, your interaction and your personal information will be collected by and controlled by the privacy policy of that third party site. We recommend that you familiarize yourself with the privacy policies and practices of any such third parties, which are not governed by this Privacy Policy.

Advertising and Opt-Out Disclosures

When you use our Services, our third-party advertising partners, social media providers and analytics providers may collect personal information about your online activity on our Services and on third party websites.

These providers may set web tracking tools (e.g., cookies and web beacons, as discussed further below) to collect information regarding your online activity. In addition, our advertising partners may use this information to deliver advertisements to you when you visit third party websites within their networks. If you would like more information about this practice and to know your choices with respect to it, please either visit the Digital Advertising Alliance's opt-out page (currently available at <http://www.aboutads.info/choices/>) or the Network Advertising Initiative's opt-out page (currently available at <http://www.networkadvertising.org/choices/>). Please note that you may continue to receive generic ads that are not based on your preferences.

Information Security

We use commercially reasonable administrative, technical, personnel, and physical measures designed to safeguard information in its possession against loss, theft and unauthorized use, disclosure, or modification. However, the confidentiality of information transmitted over the Internet cannot be guaranteed. We urge you to exercise caution when transmitting personal information over the internet. We cannot guarantee that unauthorized third parties will not gain access to your information; therefore, when submitting personal information to us, you do so at your own risk.

Cookies and Similar Technology

We and our partners use various tools to collect data when you visit our sites and apps, including cookies, pixels, local Storage, and other similar technologies. Some of these technologies store data in the browser or on your device. Other technologies may use network-related or other information to recognize your device (e.g., IP address). Our Services use these technologies, for example, when you first request a web page and data is then stored on your computer or other device so the website or mobile application can access personal information when you make subsequent requests for pages from that Service. These technologies may also be used to collect and store information about your usage of the Services, such as pages you have visited, other content you viewed, and search history.

Privacy Policy Notice

We and our partners may use also use these technologies to gather personal information about how you view and use our Services and content, and to connect your activity with other data we store about you. We and our partners may collect your personally identifiable information about your online activities over time and across different websites when you use the Services. The use of these technologies helps us serve you better by understanding what you're interested in, tracking trends, measuring the effectiveness of ads, saving your preferences, and storing information you may want to retrieve on a regular basis. We also allow specific, approved partners to collect data from your browser or device for advertising and measurement purposes using their own similar tools.

Your web browser can be set to allow you to control these technologies, such as whether you will accept cookies, reject cookies, or to notify you each time a cookie is sent to your browser. If your browser is set to reject cookies, websites that are cookie-enabled will not recognize you when you return to the website, and some website functionality may be lost. The Help section of your browser may tell you how to prevent your browser from accepting these technologies such as cookies. To find out more about cookies, visit www.aboutcookies.org. Also, certain versions of the Android operating system allow you to "Opt-out of Ads Personalization" in the system settings. Options you select are browser and device specific.

Some browsers permit the user to send a "Do Not Track" ("DNT") preference to websites that the user visits indicating that the user does not wish to be tracked over time and across websites. Because there is not yet a common understanding of how to interpret DNT or a common definition of "tracking," we do not currently respond to the DNT signal on our websites. We do, however, honor other global privacy preferences when required by law.

Your Marketing Preferences

We may periodically send promotional materials or notifications related to our Services. If you no longer wish to receive promotional marketing materials from us, you may opt-out of receiving such materials. You may unsubscribe from receiving marketing or other commercial emails from us by following the instructions included in the email. You may unsubscribe from text messages you previously consented to by following the prompt provided on our messages. We will work to comply with your request promptly.

There are certain service notification and other non-promotional emails that you may not opt-out of, such as notifications of changes to our Services or policies.

Suspicious Email

It is our policy not to email you or send you electronic communications to request non-public personal information or account information (such as a username or password). If you receive an unsolicited email or other electronic communication that appears to be from PCM but you suspect may be from another source and might be fraudulent, please email us at support@pcm-tax.com

Social Media

You may also find additional information on our products and services through our social media sites such as Facebook, LinkedIn, or X formerly Twitter. Please keep in mind that any information you share is visible to all participants on these social media sites and you should never post any sensitive personal information (such as account number or tax identification). Please carefully review the Terms of Use and Privacy Policy on these social media sites as they may be different than our own policies.

Terms & Conditions link

Include a link to your online SMS Terms & Conditions or this information can be in your privacy policy. The Terms & Conditions must include information on the types of messages the user can expect to receive (e.g., appointment reminders, order alerts, account notifications).

Privacy Policy Notice

- Messaging frequency may vary.
- Message and data rates may apply.
- To opt out at any time, text STOP.
- For assistance, text HELP or visit our website at www.pcm-tax.com
- Visit www.pcm-tax.com for privacy policy and Terms of Service.

SMS Terms of Service. By opting into SMS from a web form or other medium, you agree to receive SMS messages from PCM. This includes SMS messages for appointment scheduling, appointment reminders, post-visit instructions, lab notifications, and billing notifications. Message frequency varies. Message and data rates may apply. See privacy policy at www.pcm-tax.com. Message HELP for help. Reply STOP to any message to opt out. SMS consent is not shared with third parties for marketing purposes.

California Consumer Privacy Act Notice

California residents have certain rights with respect to their personal information, as described below. We have provided detailed descriptions above in the “How Do We Collect Personal Information,” “Types of Personal Information We May Collect from You,” “How We May Use Your Personal Information,” and “How We Disclose Personal Information” sections of this Privacy Policy. This section provides information for California residents in connection with the California Consumer Privacy Act (“CCPA”). Under the CCPA, and for purposes of this Section, “Personal Information” generally means information that identifies, relates to, or describes a particular California resident.

What We Collect

In the past 12 months, we have disclosed (or have enabled you to disclose) and have collected the following categories of Personal Information. Additionally, we do not knowingly “share” or “sell” Personal Information of minors under 18 years of age.

Category	Categories of Parties to Whom Information Is Disclosed	Categories of Third Parties to Whom Information Is Sold and/or Shared
Identifiers and contact information, including first and last name, email address, phone number, home address, driver’s license number, military and/or veteran status.	Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Advisors.	Advertising providers, analytics providers. If you are an advisor, to our product sponsors.
Identifiers such as username, third party service ID, IP address, unique device identifier, advertising identifier, device serial number.	Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Advisors.	Advertising providers, analytics providers.
Internet or other electronic network activity information, such as hardware model, device software platform/OS and firmware, mobile carrier, preferred languages, and in some cases, browser type, Internet service provider, referring/exit pages and URLs, and clickstream data.	Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Advisors.	Advertising providers, analytics providers.
Commercial information, including financial information.	Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Advisors.	Analytics providers, advertising providers, and lead generation providers.
Demographic information, including your gender, age, date of birth, citizenship status.	Service providers, customer service providers, and other providers or partners that support our	Advertising providers, analytics providers.

Privacy Policy Notice

	operational business purposes, such as Advisors.	
Visual information, such as your profile picture	Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Advisors.	Advertising providers, analytics providers.
Inferred information, such as non-precise geolocation information, approximate location as inferred from IP address.	Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Advisors.	Advertising providers, analytics providers.
Other information you may share if you use social features when accessing our Services, including the organizations, links, and other information included on your social profile page.	Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Advisors.	Advertising providers, analytics providers.
Sensitive Personal Information, such as social security number, trade union membership, Advisor's racial or ethnic origin.	Service providers, customer service providers, and other providers or partners that support our operational business purposes, such as Advisors.	Advertising providers, analytics providers

Data Retention

We will retain your Personal Information for the period necessary to fulfill the purposes outlined in this Privacy Policy unless a longer retention period is required or permitted by law.

Purposes

We may use this Personal Information for the following purposes, including commercial purposes:

- To operate, manage, and maintain our business;
- To provide our products and services;
- To accomplish our business purposes and objectives, including:
 - developing, improving, repairing, and maintaining our products and services;
 - personalizing, advertising, and marketing our products and services;
 - conducting research, analytics, and data analysis;
 - maintaining our facilities and infrastructure;
 - quality and safety assurance measures;
 - conducting risk and security controls and monitoring;
 - detecting and preventing fraud;
 - performing identity verification;
 - performing accounting, audit, and other internal functions;
 - complying with the law, legal process, and internal policies;
 - maintaining records; and
 - exercising and defending legal claims.

Sources of Personal Information

We collect this Personal Information directly from California residents themselves, as well as from social media platforms (e.g., if the individual has connected a social media account to our website or apps); joint marketing, co-branding, co-promotional, or advertising partners; Advisors; and sources of demographic and other information. The sources of personal information collected are noted in the “How Does PCM Collect Information” and “What Information does PCM Collect” sections above.

Rights and Choices Available to California Residents

If you are a California resident, you may have the following rights with respect to any information about you that constitutes “Personal Information” under California law:

- **Request to Know and Access Your Personal Information:** You may access the information we maintain about you using the methods provided below. If we grant your request, we will provide you with a copy of the personal information we maintain about you in the ordinary course of business. This may include what personal information we collect, use, or disclose about you. We may not fulfill some or all of your request to access as permitted by applicable law. Please note that, in some instances, we may decline to honor your request or only honor your request in part, where, for example, we are unable to verify your identity or an exception to this right applies.
- **Request to Delete Your Personal Information:** You may request that we delete your personal information. Depending on the scope of your request, we may refrain from granting your request, as permitted by applicable law. For example, as permitted by applicable law, we may retain your information in our business records. You may submit a deletion request using the methods provided below. Please note that, in some instances, we may decline to honor your request or only honor your request in part, where, for example, we are unable to verify your identity or an exception to this right applies.
- **Request to Opt-Out of "Sale" and Certain Sharing Practices:** You have a right to opt-out of the sale or share of your personal information, as defined by California law. In order for you or your authorized agent to exercise this right, please visit pcm-tax.com page. We also honor global opt-out signals when required by applicable law. We process opt-out preference signals in a frictionless manner.
- **Request Correction of Inaccurate Personal Information:** You have a right to request the correction of inaccurate personal information that we may have on file about you. Please note that, in some instances, we may decline to honor your request or only honor your request in part, where, for example, we are unable to verify your identity or an exception to this right applies.
- **Non-Discrimination:** We will not discriminate against you, in terms of price or services that we offer, if you submit one of the requests listed above.
- **Limit the Use of Sensitive Personal Information.** You have a right to limit the use of your sensitive personal information. Please note that, in some instances, we may decline to honor your request or only honor your request in part, where, for example, we are unable to verify your identity or an exception to this right applies.

Authorized Agent

California consumers may use an authorized agent on their behalf to exercise a privacy right discussed above. If you are an authorized agent acting on behalf of a California consumer to communicate with us or to exercise a privacy right discussed above, you must be able to demonstrate that you have the requisite authorization to act on behalf of the resident and have sufficient access to their laptop, desktop, or mobile device to exercise this right digitally. If you are an authorized agent trying to exercise rights on behalf of a

Privacy Policy Notice

PCM consumer, please contact us at the contact information below with supporting verification information, proof that you have access to the consumer's interface, and proof of your own identity.

To Exercise Your Rights

In order to exercise your Right to Opt-Out of the Sale or Sharing of your Personal Information, please visit our www.pcm-tax.com page.

In order to exercise your Right to Opt-Out, please complete this page here. Please note that the information on this page is necessary for us to correctly identify you and process your request.

In order to exercise your other rights described above, please navigate to our online web portal available at www.pcm-tax.com or email at support@pcm-tax.com. We may need to obtain information about you or your specific request in order to verify your identity and respond.

Updating and Correcting Your Personal Information

Keeping your information accurate and up to date is very important. If your personal or account information is incomplete, inaccurate or not current, please feel free to also contact your financial professional or PCM at support@pcm-tax.com.

Shine the Light Disclosure

We do not share personal information as defined by California Civil Code § 1798.83 (the "Shine the Light Law") with third parties, other than our affiliates, for their direct marketing purposes absent your consent. If you are a California resident, you may request information about our compliance with the Shine the Light Law by sending an email to support@pcm-tax.com or by sending a letter to PCM Tax, LLC, Attn: Compliance Officer, Sam Rice. Any such request must include "Request for California Privacy Information" in the subject line and include your name, street address, city, state, and ZIP code. Please note that we are only required to respond to one request per customer each year, and we are not required to respond to requests made by means other than through the email address or mailing address referenced above.

Storage and Protection of Personal Information

We maintain administrative, technical, and physical safeguards that are designed to protect the privacy and security of personal information. Procedurally, PCM employees are bound by, and held accountable to, a code of conduct and policies regarding confidentiality and the treatment of client information. Furthermore, only those PCM employees who require access to your personal information in order to provide customary services (investment, administrative, legal) to your account are granted access to your personal information. Additionally, PCM has a dedicated group that designs, implements and provides oversight of information security. We also monitor our systems infrastructure in order to detect weaknesses and potential intrusions.

Physically, PCM has policies that require our employees to store and destroy documents containing your personally identifiable information in accordance with applicable laws, federal guidelines and industry best practices.

Technologically, PCM uses methods such as encrypting files, utilizing firewalls to prevent unauthorized access to information, restricting access to client information to prevent removal of information from the firm, and masking of data on computer screens to protect your personal information.

In order to help secure personal information collected from you as a PCM online services user, including sensitive financial data, the information is protected by SSL encryption when it is exchanged between your web browser and PCM online services. However, the internet is not a fully secure environment, and we cannot ensure or warranty the security of any information transmitted to or generated by PCM in connection with PCM online services. There is no guarantee that information may not be accessed, disclosed, altered, or destroyed by breach of any of our administrative, technical, and physical, or other operational, safeguards. You play a critical role in protecting your information by maintaining up-to-date computer security protections. Steps you take to ensure the security of your computer, computer passwords, or other personal identifier authentication mechanisms are key components of the protection of your personal information. For more information on protecting your electronic information, please visit our Privacy/Security page. You agree that you are responsible for any additional verification procedures and security you deem necessary.

While we take the aforementioned steps to secure our websites and applications, the confidentiality of information transmitted over the Internet cannot be guaranteed. We urge you to exercise caution when transmitting personal information over the Internet. PCM cannot guarantee that unauthorized third parties will not gain access to your information; therefore, when submitting personal information to PCM Capital Advisors, you do so at your own risk.

By using PCM services, you agree that the procedures provided for in this Privacy Policy and the procedures implemented on PCM services to protect personal information and to verify the identity of users including, but not limited to, those procedures described in the foregoing paragraph, constitute commercially reasonable website security and customer verification procedures.

Notice to Persons Accessing the PCM Site Outside the United States

If you access the PCM online services outside the United States, any information you provide to us through the PCM online services will be transferred out of that jurisdiction and into the United States. If you do not want your personally identifiable information to leave that jurisdiction, do not provide the information to us. By providing personally identifiable information to us, you explicitly consent to the transfer of your information to the United States.

Contacting Us About Privacy Questions

Privacy Policy Notice

If you have questions or concerns regarding this Privacy Policy, you should contact us by email at support@pcm-tax.com.

Changes to the Privacy Policy

We reserve the right to modify or supplement this Online Privacy Policy at any time. Therefore, we recommend that you review this Online Privacy Policy, updated and posted on this Site, regularly for changes. If we make changes to the Privacy Policy, we will revise the "Last Updated" date at the top of this Policy. Any changes to this Privacy Policy will become effective when we post the revised Privacy Policy on the site. Your use of PCM services following these changes means that you accept the revised Privacy Policy.