



Last Updated: September 2, 2025

Privacy Policy

INTRODUCTION.

Welcome to Luminary Assets LLC, ("we," "us," or "our"). This Privacy Policy governs the collection, use, and protection of information obtained from individuals ("users" or "you") who visit our access, interact, and use of the features, functionalities, services, content, and offerings presented, facilitated, or offered through our official website, application, sub-domains, and affiliated platforms, (the "Platform"). This Privacy Policy outlines the types of information we collect, how we use and store that information, and your rights regarding your personal data. By accessing or using our Platform, you acknowledge that you have read and understood this Privacy Policy and agree to its terms.

We are committed to respecting your privacy and protecting your personal information. We understand the importance of maintaining the confidentiality and security of your data. We comply with applicable privacy laws and regulations to ensure that your information is handled in a responsible and lawful manner. Please review this Privacy Policy carefully. If you do not agree with the practices outlined in this Privacy Policy, please do not access or use our Platform.

By continuing to use our Platform, you signify your acceptance of this Privacy Policy and your consent to the collection, use, storage, and disclosure of your information in accordance with this Privacy Policy and applicable laws and regulations. If you have any questions or concerns about this Privacy Policy, please contact us using the information provided in the "Contact Us" section below.

We may modify or update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. Any changes will be effective upon posting of the updated Privacy Policy on our Platform. We encourage you to review this Privacy Policy periodically to stay informed about how we collect, use, and protect your information.

WHO WE ARE & SCOPE.

[Jobs](#)[BuildrWealth](#)[Metrix Finance](#)

products.

BuildrWealth (education/coaching): may process audio/video, call notes customers provide.

Metrix Finance (software/tooling/tracking): read-only financial/account data via aggregator; no credentials stored; no performance guarantees (reference Terms for that); accuracy depends on third-party sources.

Crypto Correlation (market pulse): uses market-data feeds; generally no personal data besides usage/telemetry.

Portfolio Vision AI (workbook/modeling): user-generated financial notes/models; treat as customer content; you can state we don't use this for advertising.

TYPES OF DATA WE COLLECT.

In our commitment to providing a personalized and secure user experience, we collect and process various categories of data. This comprehensive approach ensures we can deliver, maintain, and enhance the functionalities of our Platform. The types of data we collect include:

Personal Identification Information: We collect information that you voluntarily provide when creating an account, subscribing to our services, or engaging with features on the Platform. This includes:some text

Full name

Date of birth

Email address

Phone number

Mailing address

Cryptocurrency wallet address

IP Address

Social media profile information (where applicable)



Financial and Payment Information: We use third-party payment processors to handle payments and do not store full credit-card numbers. For account connections (e.g., read-only brokerage or exchange data) we use a regulated data-aggregation provider; we do not receive or keep your login credentials. We receive only tokens and read-only data needed to provide features like portfolio tracking, backtests, and performance dashboards.

Personal Information: This encompasses any other personal data that you voluntarily provide, including but not limited to your education status, bio, and other details relevant to your profile or use of the Platform.

Education Status: Information related to your educational background, including degree status, school or university attended, and qualifications obtained, may be collected if relevant to your interactions with the Platform.

Timezone Information: To optimize your user experience, we collect your timezone information to adjust settings and communication based on your geographic location.

We ensure that the collection, processing, and storage of your data are conducted with the utmost regard for your privacy, in strict adherence to applicable data protection laws and regulations. Our primary goal is to maintain the confidentiality and integrity of your data while delivering a secure and user-friendly experience.

HOW WE COLLECT DATA.

Our Platform employs a multifaceted approach to data collection, ensuring comprehensive coverage that enhances user experience while upholding our commitment to data privacy and security. The methodologies employed in the acquisition of data are as follows:

Direct User Submission: We primarily collect data when you voluntarily provide information through various interactions on our Platform. This includes during the account creation process, through customer support inquiries, and when submitting feedback.

Contact Pages: We collect data through contact forms on our website, where you may provide information such as your name, email address, and phone number to request information or assistance.

Account Creation: Information is collected when you create an account on our Platform, which may include your name, email address, and other personal details required for registration.

Product Purchases: When you purchase a product through our Platform, we collect additional data necessary to process your transaction. This may include payment



Our data collection practices are designed to provide a comprehensive understanding of user needs and preferences, enabling us to deliver a more personalized and efficient service. We adhere to the highest standards of data protection and privacy, ensuring that all data collection methods are compliant with applicable laws and regulations.

NOTICE AT COLLECTION.

The following table summarizes the categories of personal information we collect, their sources, purposes, sharing practices, and retention periods:

Category	Sources	Purposes	Sold/Shared	Retention
Identifiers (name, email, phone, address, IP)	Direct submission, account creation	Service delivery, communication, support	No	Account lifetime + 3 years
Financial Data (payment tokens, wallet addresses)	Payment processors, data aggregators	Transaction processing, portfolio tracking	No	7 years (billing); tokens as needed
Usage Data (site activity, preferences)	Automatic collection, cookies	Analytics, personalization, improvement	No	12-24 months
Professional Information (employment, education)	Direct submission	Service customization, compliance	No	Account lifetime + 3 years
Communications (support, feedback)	Direct submission, customer service	Support resolution, improvement	No	3 years after resolution

HOW WE USE DATA.

The information collected through our Platform is utilized in a variety of ways, each aimed at delivering an enhanced user experience, ensuring the smooth operation of our services, and maintaining a high standard of security and compliance. The specific uses of your data include:

Service Delivery and Management: We use your data to operate, maintain, and provide the features and functionality of the Platform. This includes using your information to create and manage your account, provide customer support, and ensure seamless user interaction with our Platform.

Personalization of User Experience: By understanding your preferences and usage patterns, we tailor your experience on our Platform.



service-related notices, and responding to your queries and feedback. This ensures an open line of communication and effective resolution of any issues.

Targeted Advertisements and Advertising Analytics: We use your data to optimize advertisements and tailor them to your interests and preferences. This helps us serve more relevant ads to you and better manage our advertising strategy. Data is also used to measure the effectiveness of these ads.

Third-Party Advertising Platforms: We occasionally run advertisements on platforms such as Facebook, Twitter (X), Instagram, and YouTube. Please note that we are not affiliated with these platforms, and our use of their advertising services does not imply any endorsement or partnership.

Email Marketing: We may use your contact information to send promotional emails, newsletters, or marketing communications about our services or related products. You can opt out of receiving these communications at any time by following the unsubscribe link included in our emails or by contacting us directly.

Enhancement and Development of New Features: Your data aids in our ongoing effort to improve existing Platform and develop new features and functionalities. This includes conducting research, analysis, and performing statistical studies to better understand how our services are used and how we can innovate.

Security and Fraud Prevention: To ensure the integrity and security of our Platform, we use your data to detect, investigate, and prevent fraudulent transactions and other illegal activities. This includes monitoring for suspicious activity and enforcing our terms and conditions.

Legal Compliance and Enforcement: We process your data as necessary to comply with legal obligations, resolve disputes, and enforce our agreements. This includes using information to protect the rights, property, or safety of Luminary Assets LLC and our users.

Analytics and Performance Monitoring: To understand the effectiveness of our services and marketing campaigns, and to make improvements, we use data analytics. This helps us measure platform performance and user engagement, guiding strategic decisions.

Aggregate Insights: We may use your information to generate aggregate insights. These insights are derived from a collective analysis of user data and are used for business analysis, operational improvement, and strategic planning.



We handle your data with the utmost care and responsibility, ensuring that its use aligns with this privacy policy, and adheres to applicable data protection laws and regulations. The data is processed with a clear purpose in mind, respecting the trust you place in us when you share your personal information.

NO SALE OR SHARING OF DATA.

Commitment to Data Privacy: We uphold the highest standards of data privacy and are committed to protecting the personal information of our users. In line with this commitment, we firmly assert that we do not engage in the sale of any user's personal data. This stance is a core element of our privacy practices and reflects our dedication to maintaining the trust and confidence of our users.

We do not sell personal information, and we do not 'share' it for cross-context behavioral advertising unless permitted by law. You may opt out of any sale or sharing at any time by using our Do Not Sell or Share My Personal Information link and via supported browser signals (see 'Global Privacy Control'). We do not sell or share the personal information of users we know are under 16 without the required opt-in.

Definition of Data Sale: For clarity, the term "sale" of data, as used in this Privacy Policy, refers to the exchanging, transferring, or otherwise making available of a user's personal data to third parties for monetary or other valuable consideration. We understand the importance of this distinction and assure our users that their personal data will not be treated as a commodity in any business transactions.

Exceptions and Permitted Disclosures: It is important to note that this Privacy Policy does not preclude us from sharing data in ways that do not constitute a "sale" as defined above. This includes sharing information with service providers who assist us in operating our Platform, conducting our business, or serving our users, so long as these parties agree to keep this information confidential and use it solely for the purposes we have directed. Moreover, we may disclose personal data when legally required to do so, to comply with a subpoena, bankruptcy proceedings, or similar legal process, or when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request.

Transparency and User Control: We prioritize transparency in all our data practices and aim to provide our users with control over their personal data. In line with this, we ensure that users are informed about the types of data we collect, the purposes for which we collect it, and the circumstances under which it might be shared, as detailed in other sections of this Privacy Policy.



users to review this policy periodically to stay informed about how we protect their personal information.

LAWFUL BASIS FOR COLLECTION.

Our Platform is committed to ensuring the lawful and transparent collection of data, adhering to the highest standards of privacy and data protection laws. The basis for collecting, processing, and using your personal data are as follows:

Consent: A primary legal basis for the collection of your data is your explicit consent. When you register for our Platform, use our services, or voluntarily provide information, you are giving us your consent to process your personal data for specified purposes. This consent is freely given, specific, informed, and unambiguous, as per data protection regulations. You have the right to withdraw your consent at any time, although this will not affect the lawfulness of processing based on consent before its withdrawal.

Contractual Necessity: We collect and process personal data as necessary to enter into or perform a contract with you. When you agree to our Terms and Conditions, you enter into a contractual relationship with us. The processing of your data is essential for the performance of this contract, enabling us to provide you with the services you request and manage our contractual obligations.

Legal Obligation: In certain instances, we are legally required to collect and process your data. This includes compliance with tax laws, anti-fraud regulations, and other legal requirements. Processing of your personal data in these cases is necessary for compliance with a legal obligation to which we are subject.

Legitimate Interests: We may process your data when it is necessary for the purposes of the legitimate interests pursued by us or by a third party, except where such interests are overridden by your interests or fundamental rights and freedoms. These legitimate interests include but are not limited to: some text

Enhancing, modifying, personalizing, or otherwise improving our services and communications for the benefit of our users.

Identifying and preventing fraud.

Ensuring the security and integrity of our services.

Understanding how our users interact with our services.

Management and operation of our business and services.



practices are continually reviewed and updated to maintain compliance with these laws.

HOW WE SHARE DATA.

In the course of providing our services and operating our Platform, there are circumstances under which we may share the personal data we collect with certain third parties. Our approach to data sharing is governed by a commitment to user privacy and compliance with applicable data protection laws. The following outlines the scenarios in which data sharing may occur:

Service Providers and Partners: We engage with various third-party service providers and partners who perform functions on our behalf. These may include hosting, payment processing, customer service, and other similar services. Access to your personal data by these service providers is limited to the information reasonably necessary for them to perform their functions and they are contractually bound to maintain the confidentiality and security of the data.

Legal Compliance and Protection of Rights: We may disclose your personal data if required by law, such as to comply with a subpoena or other legal process, when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request.

Business Transfers: In the event of a merger, acquisition, reorganization, bankruptcy, or other similar event, your personal data may be transferred to our successor or affiliate or other relevant third party as part of the transaction.

Analytics and Research: We share data with third parties for analytics purposes to understand the usage patterns, preferences, and demographics of our users for enhancing our services and for market research.

Consent-Based Sharing: In specific instances, we may share your personal data with third parties based on your explicit consent. You will be notified about such potential sharing and your consent will be sought prior to any data being shared.

We implement strict contractual and technical measures to ensure that your data is handled securely and in accordance with this Privacy Policy when shared with third parties. We regularly review our data sharing practices to ensure they align with legal obligations and best practices.

DATA SECURITY.



unauthorized access, alteration, disclosure, or destruction.

We utilize industry-standard encryption methods to protect your data during transmission and maintain encryption for sensitive data at rest. Access to your personal data is restricted through least-privilege access controls, limiting access to authorized personnel, contractors, and agents who need the information to perform necessary tasks related to our services. These individuals are bound by strict confidentiality obligations.

We conduct appropriate due diligence on our vendors and service providers to ensure they maintain adequate security standards. Our incident response procedures are designed to quickly identify, contain, and remediate any security events.

While we continuously monitor and enhance our security measures to adapt to evolving threats and technologies, no method of electronic transmission or storage is completely secure. Therefore, we cannot guarantee absolute security of your data. We encourage you to use caution when sharing personal information and to take proactive steps, such as using secure passwords and networks.

By using our Platform, you acknowledge and agree that you are aware of the inherent risks associated with the transmission of personal data over the internet, and that we have taken reasonable efforts to mitigate those risks to the best of our ability.

DATA BREACH NOTIFICATION.

In the unlikely event of a data breach, we are fully committed to acting swiftly and responsibly to mitigate any potential harm. Our Data Breach Notification protocol is designed to address such situations with the utmost urgency and transparency, in full compliance with applicable data protection laws. The key components of our Data Breach Notification process are as follows:

Immediate Response and Investigation: Upon discovering a data breach, we will promptly initiate an investigation to determine the scope and impact of the incident. This involves identifying the nature of the breach, the type of data affected, the number of individuals impacted, and the potential risks associated with the breach.

Containment and Remediation: Our immediate priority is to contain the breach and prevent any further unauthorized access or dissemination of personal data. We will take all necessary steps to secure our systems, including but not limited to, temporary shutdowns, isolating affected systems, and enhancing security measures.



and freedoms of individuals.

Notification to Affected Individuals: If the breach poses a high risk to the rights and freedoms of individuals, we will notify the affected users directly. This notification will be clear, concise, and will provide details of the nature of the breach, the likely consequences, the measures taken to address it, and advice on steps they can take to protect themselves. Notifications will be made without undue delay, in accordance with the timeframe stipulated by applicable laws.

Detailed Documentation: Every data breach incident will be thoroughly documented, detailing the facts relating to the breach, its effects, and the remedial actions taken. This documentation will be made available to the relevant regulatory authorities as required.

Continuous Improvement and Review: Following a breach, we will conduct a thorough review of our data protection policies and practices and implement improvements to prevent future occurrences. This includes updating our security infrastructure, enhancing employee training, and revising our incident response strategies.

Communication and Transparency: Throughout the process, we are committed to maintaining clear and open communication with all affected parties and stakeholders. We will provide updates as more information becomes available and offer guidance on protective measures and support.

We understand the importance of your personal data and are committed to upholding the highest standards of data protection and breach response. Our Data Breach Notification protocol is a testament to our dedication to data security and our responsibility towards our users.

DATA RETENTION.

Our data retention policies are crafted with the utmost respect for user privacy and in strict adherence to applicable data protection laws. We are committed to retaining personal data only for as long as necessary to fulfill the purposes for which it was collected, as outlined in our Privacy Policy, and as required by law. The following principles and specific timeframes guide our data retention practices:

Purpose-Limited Retention: We retain personal data in a manner consistent with the purposes for which it was originally collected, as detailed in the 'How We Use Data' section of this Privacy Policy. This includes retaining data for the duration necessary to provide our Platform's services, maintain our business relationships, and comply with legal obligations.



System logs and analytics: 12–24 months

Marketing communications data: 24 months from last activity

Billing and payment records: 7 years for tax and regulatory compliance

Customer support records: 3 years after resolution

Legal and Regulatory Requirements: In some instances, we may be legally required to retain certain data for a specified period due to regulatory requirements. In such cases, the data will be retained in accordance with the applicable legal or regulatory retention period.

User Account Information: Personal data associated with your account will be retained for as long as your account remains active. In the event of account deactivation or deletion, we will retain your data for a limited period as necessary to protect our legal interests, comply with regulatory requirements, resolve disputes, enforce our agreements, and carry out any other necessary business functions.

Data Minimization and Review: We regularly review our data retention practices to ensure that we do not retain personal data beyond the necessary period. Our aim is to minimize data retention and securely delete or anonymize personal data that is no longer required for the stated purposes.

Secure Deletion: Upon reaching the end of the retention period, personal data is securely deleted or anonymized, so it can no longer be associated with an individual. We employ industry-standard techniques to safely dispose of personal data to prevent unauthorized access or use.

Special Circumstances: In certain circumstances, we may retain data for longer periods, particularly if required by law, in the context of an ongoing legal proceeding, or as necessary to support business operations, such as fraud prevention, IT backup systems, and safeguarding the stability and security of our operations.

Retention for Research and Analysis: We may retain anonymized or aggregated data for research and analytical purposes. This data is stripped of personal identifiers and is used to gain insights that can drive improvements in our services.

CHILDREN'S PRIVACY.

Our Services are not directed to children under 13 and we do not knowingly collect personal information from them. If we learn we have, we will delete it.



Age Restriction: Our services are not directed to children under the specified age. We do not knowingly engage in transactions or communications with children under this age. Our Terms and Conditions prohibit users under this age from accessing our Platform and services.

Parental Consent and Involvement: If we learn that we have collected personal information from a child under the specified age without parental consent, we will take steps to delete the information as soon as possible. We strongly encourage parents and guardians to take an active role in their children's online activities and to inform us if they believe their child has provided personal information to us without their consent.

Information Collection Practices Regarding Children: In the rare event that we collect personal information from children under the specified age with parental consent, such information will be used solely for the purpose for which it was collected, and in accordance with this Privacy Policy.

Access and Deletion Requests by Parents or Guardians: Parents or guardians who believe that their child under the specified age has submitted personal information to our Platform can contact us to request access to, correction of, or deletion of their child's personal data.

Commitment to Data Security: We understand the importance of safeguarding children's privacy and security online. We implement stringent security measures to protect children's personal information and comply with relevant legal requirements pertaining to data protection and privacy.

Updates to our Children's Privacy Policy: This policy may be updated periodically to reflect changes in our practices or legal requirements. We encourage parents and guardians to review this policy regularly.

Reporting Concerns: We take concerns about children's privacy seriously. If you have any questions or concerns about our Children's Privacy Policy or our practices concerning children's personal data, please contact us using the information provided in the "Contact Us" section.

CALIFORNIA CONSUMER PRIVACY ACT (CCPA) RIGHTS.

If you are a California resident, you are entitled to certain rights under the California Consumer Privacy Act (CCPA) regarding your personal information. This section outlines your rights and how to exercise them:



Personal information we have collected about you

Sources from which the personal information is collected

Business or commercial purposes for collecting your personal information

Third parties with whom we share your personal information

Right to Delete: You have the right to request the deletion of your personal information that we have collected, subject to certain exceptions. We may retain certain information as required by law or for legitimate business purposes.

Right to Opt-Out: You have the right to opt-out of the sale of your personal information. Please note, however, that we do not sell personal information to third parties. If this changes, we will provide an updated mechanism for you to opt-out.

Right to Non-Discrimination: You have the right not to receive discriminatory treatment for exercising any of your CCPA rights, including being denied goods or services or being charged different prices or rates.

Exercising Your CCPA Rights: To exercise any of your rights under the CCPA, please contact us using the information provided in the "Contact Us" section of this Privacy Policy. You may be required to verify your identity before we can process your request.

Authorized Agents: You may designate an authorized agent to make a request under the CCPA on your behalf. To do so, please provide written permission or other documentation verifying the agent's authority to act on your behalf.

GENERAL DATA PROTECTION REGULATION (GDPR) RIGHTS.

If you are a resident of the European Economic Area (EEA), you have specific rights regarding your personal data under the General Data Protection Regulation (GDPR). This section explains your rights and how you can exercise them:

Right to Access: You have the right to request access to the personal data we hold about you, including information about how we use and share your data. You may request a copy of this information in a commonly used electronic format.

Right to Rectification: You have the right to request that we correct any inaccuracies or incomplete information regarding your personal data.



Right to Restrict Processing: You have the right to request that we restrict the processing of your personal data in certain situations, such as when you contest the accuracy of the data or object to the processing.

Right to Data Portability: You have the right to receive your personal data in a structured, commonly used, and machine-readable format, and you may request that we transfer this data to another data controller where technically feasible.

Right to Object: You have the right to object to the processing of your personal data based on our legitimate interests, including for direct marketing purposes. We will stop processing your data unless we have compelling legitimate grounds to continue the processing.

Right to Withdraw Consent: If we are processing your personal data based on your consent, you have the right to withdraw that consent at any time without affecting the lawfulness of processing based on consent before its withdrawal.

Exercising Your GDPR Rights: To exercise any of your rights under the GDPR, please contact us using the information provided in the "Contact Us" section of this Privacy Policy. We may need to verify your identity before processing your request.

Right to Lodge a Complaint: If you believe that our processing of your personal data violates your rights under GDPR, you have the right to lodge a complaint with your local data protection authority.

USER RIGHTS.

In alignment with our commitment to data privacy and in compliance with applicable data protection laws, we acknowledge and support the following rights of our users regarding their personal data. These rights are integral to our privacy practices and provide users with control and transparency over their personal information.

Right to Access: You have the right to request access to the personal data we hold about you. This includes the right to be informed of the nature, processing, and disclosure of your personal data.

Right to Rectification: If your personal data is inaccurate or incomplete, you have the right to request that we correct or complete it.

Right to Erasure ('Right to be Forgotten'): You may request the deletion or removal of your personal data when there is no compelling reason for its continued processing.



Right to Data Portability: Where applicable, you have the right to receive, in a structured, commonly used, and machine-readable format, the personal data you have provided to us, and the right to transmit that data to another controller.

Right to Object: You have the right to object, on grounds relating to your particular situation, at any time to the processing of your personal data, including profiling, especially in the case where data processing is based on the grounds of legitimate interests.

Right to Withdraw Consent: If the processing of your personal data is based on consent, you have the right to withdraw that consent at any time. The withdrawal of consent shall not affect the lawfulness of processing based on consent before its withdrawal.

Right to Non-Discrimination: We will not discriminate against you for exercising any of your privacy rights. Exercising these rights will not result in any negative consequences or a lower quality of service.

Process for Exercising Rights: To exercise any of these rights, please contact us using the contact information provided. We will respond to your request in accordance with applicable law and within any legally required time frame.

Verification of Requests: To protect your privacy and security, we may take steps to verify your identity before complying with the request.

We are dedicated to upholding these rights and ensuring that you have full control over your personal data. Our practices are continually reviewed and updated to comply with evolving data protection laws and regulations.

THIRD-PARTY LINKS.

Our Platform may contain links to third-party websites or services that are not operated or controlled by us. These third-party links are provided for your convenience and reference only. Please note that we have no control over the content, policies, or practices of these third-party websites or services.

By clicking on these third-party links, you acknowledge and agree that we are not responsible for the privacy practices or the content of such websites or services. This Privacy Policy applies solely to the information collected by our Platform. We encourage you to read the privacy policies of any third-party websites you visit to understand their data collection, use, and disclosure practices.

While we strive to include only reputable and trusted third-party links on our Platform, we cannot guarantee the accuracy, completeness, or quality of the information, products, or



Please be aware that when you leave our Platform and access a third-party website, your interactions and any information you provide are subject to the terms and policies of that website. We encourage you to exercise caution and review the privacy policies of any website you visit.

THIRD PARTY SERVICES.

Scope: Luminary Assets LLC may share your data with third-party service providers to help us deliver and improve our Platform and services. These third-party service providers include, but are not limited to, advertising platforms, analytic services, payment processors, and other vendors that assist us with various operational tasks. The information shared with these providers may include personal data, usage data, and payment information, among other types of data necessary for their services.

Limitation: We only share data with these third parties to the extent necessary for them to perform their services on our behalf. Each third-party service provider is required to use your data in compliance with applicable privacy laws and is prohibited from using your information for any other purposes beyond those related to Luminary Assets LLC.

Processor Contracts: Our agreements with data processors include contractual restrictions that prohibit them from using your personal data for their own business purposes, advertising, or any use outside of providing services to us.

HOW TO EXERCISE YOUR RIGHTS.

Submitting Requests: To exercise any of your rights, you are invited to submit a formal request via email to our designated Privacy Rights email address, which is jake@luminaryassets.com. This dedicated channel ensures that your inquiries are handled promptly and efficiently by our Privacy Compliance team.

Identity Verification: Upon receipt of your request, we may need to verify your identity to protect your data from unauthorized access. This verification may require you to provide additional information, such as a copy of a government-issued identification or answering security questions related to your account.

Timely Response: We are committed to responding to your request within the time frame required by applicable law, typically within one month of receiving a verifiable request. If we require more time, we will inform you of the reason and extension period in writing.



data.

Cost-Free Process: You will not be required to pay a fee to access your personal data or to exercise any of your rights. However, we may charge a reasonable fee if your request is clearly unfounded, repetitive, or excessive. Alternatively, we may refuse to comply with your request in these circumstances.

Legal Limitations: There may be situations where we are legally permitted or required to deny your request or where exceptions to your rights apply. If we cannot comply with your request, we will explain the reasons to you.

Ongoing Support: Our commitment to your privacy does not end with the submission of a request. We will continue to provide assistance and support as you exercise your rights and will ensure ongoing compliance with all data protection laws and regulations.

Appeals: If we deny your request, you may appeal by emailing jake@luminaryassets.com with 'Appeal' in the subject within 45 days of our response. We'll explain our decision and how you can contact your state attorney general if you disagree.

GLOBAL PRIVACY CONTROL AND DO NOT TRACK SIGNALS.

Our Platform currently does not respond to "Do Not Track" (DNT) signals from web browsers. DNT is a privacy preference that you can set in your web browser to indicate your preference regarding the tracking of your online activities.

While we do not respond to legacy 'Do Not Track' signals, we honor Global Privacy Control (GPC) and similar legally recognized universal opt-out signals where required. When we detect a valid GPC signal, we process it as a request to opt out of sale/sharing for that browser.

While many web browsers support the DNT feature, there is no standard interpretation or industry consensus regarding the meaning of DNT signals. As a result, our Platform does not currently recognize or respond to DNT signals.

Please note that even if you have enabled the DNT feature in your web browser, certain third-party services integrated into our Platform may still collect and track your online activities in accordance with their own privacy policies. We encourage you to review the privacy policies of these third-party services for more information on their tracking practices.

COOKIES & SIMILAR TECHNOLOGIES.



Analytics, and Advertising. Some cookies persist; others expire when you close your browser.

INTERNATIONAL TRANSFERS.

When we transfer personal data from the EEA/UK to the U.S. or other countries, we rely on adequacy decisions or Standard Contractual Clauses and apply supplementary safeguards as needed.

AI FEATURES.

When you use features powered by artificial intelligence, your inputs and outputs may be processed by vetted service providers to deliver the feature. We restrict providers' use to our instructions and prohibit use for their own advertising. We do not use automated decision-making that produces legal or similarly significant effects without human review or your consent.

USER CONTENT & PUBLIC AREAS.

If you post content in any community features, forums, or public areas of our Platform, such content may become publicly visible and may not be subject to the same deletion rights as other personal data. Once published, community content may remain accessible even after account deletion.

BLOCKCHAIN & CRYPTOCURRENCY ADDRESSES.

If you provide cryptocurrency wallet addresses or engage with blockchain-based features, please note that blockchain addresses and transactions are inherently public and permanent. We cannot delete or modify information that has been recorded on public blockchains, and such information may remain accessible even after you delete your account with us.

MODIFICATION.

We reserve the right to modify or update this Privacy Policy at any time. Any changes we make will be effective immediately upon posting the revised Privacy Policy on our Platform. We encourage you to review this Privacy Policy periodically to stay informed about how we collect, use, and protect your information.

By continuing to use our Platform after any changes to this Privacy Policy, you acknowledge and agree to the updated terms. It is your responsibility to review this Privacy Policy periodically and ensure that you are aware of any modifications. If you disagree with any



Please note that any provision of this Privacy Policy that imposes an obligation on you or grants us a right will survive the termination or expiration of this Privacy Policy or your use of our Platform.

WEB BEACONS.

What are Web Beacons: Web beacons are small graphic images or other web programming code that can be included in our web pages and e-mail messages. Invisible to the user, these beacons are typically as small as a single pixel and function in a similar manner to cookies.

How They Work: Web beacons are used to track online movements of web users or to access cookies. They help us understand how users interact with our Platform by transmitting information back to us or our partners.

User Engagement Tracking: Web beacons track user behavior on our Platform, such as page views and email interaction. This information helps us understand user preferences and improve the content and functionality of our Platform.

Email Communications: In our email communications, web beacons allow us to determine whether our emails are opened and if the links within them are clicked. This data assists us in making our communications more relevant and informative for our users.

Advertising and Marketing Analysis: We use web beacons to gauge the effectiveness of our advertising campaigns. By understanding user interactions and responses to our marketing efforts, we can tailor our strategies to better meet user interests and needs.

Site Performance and Analytics: Web beacons contribute to our analytics by gathering aggregate data. This includes analyzing trends, administering the site, and gathering demographic information about our user base as a whole.

Opting Out: While web beacons are inherently anonymous, you have the option to control their use through various browser settings and third-party tools. Disabling cookies in your browser will also limit the functionality of web beacons associated with those cookies.

CONTACT US.

We value open communication with our users and welcome any questions, concerns, or feedback regarding this Privacy Policy or our data handling practices. Our dedicated team is committed to addressing your inquiries and providing timely and clear responses. Please find below the various channels through which you can reach us:



[Jobs](#)

[BuildrWealth](#)

[Metrix Finance](#)

Contact Form: We also offer a contact form on our Platform. This form is a quick way to reach out to us with any questions or feedback. The form is accessible through the 'Contact Us' section on our website.

Accessibility: We are committed to ensuring that our communication channels are accessible to all our users, including those with disabilities. If you require any special accommodations, please let us know, and we will do our best to assist you.

Language Support: Our customer service team is capable of handling inquiries in multiple languages. If you require assistance in a language other than English, please indicate this in your communication, and we will endeavor to accommodate your needs.

We are dedicated to providing a prompt response to all inquiries. If your issue requires more in-depth investigation, we will keep you informed about the status of your query and provide a timeframe for resolution.



Democratizing DeFi by equipping everyday investors with institutional-grade tools and knowledge.

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