

Kestra Privacy Policy

Privacy Policy

Kestra Financial strongly believes in protecting the confidentiality and security of information we collect about individuals. Our information practices for this website are described below. This Privacy Policy applies to all of our websites, including any websites owned, operated or sponsored by any of our subsidiaries or affiliates. However, we may add to, or supersede, certain provisions of the following terms and conditions with other provisions located in other parts of all of our websites. You should review this Privacy Policy regularly as it may change at any time at our sole discretion. Kestra Financial may modify, add or remove portions of this Privacy Policy at any time by updating this web page. Please check back to this area of the website to look for changes in this Privacy Policy. If any change to this Privacy Policy is unacceptable to you, your only recourse is to terminate your use of the website.

Scope of Privacy Policy

This Privacy Policy only addresses the use and disclosure by Kestra Financial of information Kestra Financial collects from you. However, this website may contain links to other sites and we may engage third party suppliers or service providers, each of which may adhere to their own privacy customs and policies. Kestra Financial does not control the content or privacy policies of such websites or the privacy policies of such third parties. Kestra Financial accepts no responsibility or liability for privacy or other issues related to the collection or use of your information by such other sites or third parties.

This Privacy Policy does not supersede the terms contained in Legal Notices that govern your use of this website. Any conflict between the two shall be determined in favor of the terms contained in Legal Notices.

Your Personal Information

When you come to the Kestra Financial website, we log your current Internet address (this is usually a temporary address assigned by your Internet service provider when you log in), the type of operating system you are using, and the type of browser software used. In addition, we may keep track of what portions of the website you are visiting. We aggregate this information to help us create a better experience for users of our website. For example: we may upgrade those parts of the website that are heavily visited or optimize the website to work more efficiently with certain operating systems. This is all done without our knowing your name or other personal identifying information. When you visit the Kestra Financial website you are anonymous, unless you chose to identify yourself to us.

You are not required to provide us with personal information to use our website, unless expressly stated. For example, certain features may require you to submit some personal information in order for those features to function as designed. Such information might include, but not limited to, name, address, email address, and phone number. Certain parts of our website may require you to provide identifying information and use individual passwords in order to access personal information.

If you do choose to provide us with personal information, you can be assured that such information is kept in secured databases. Kestra Financial treats this information as confidential. Kestra Financial will use the information you provide solely to satisfy your requests for information regarding Kestra Financial. We do not sell, rent, or exchange any of the personal information collected on our website.



Cookies and Web Bugs

A cookie is a small piece of information that a website sends to your computer, which is stored in a file on your hard drive. The next time you visit our website, we may use the information stored in your cookie file to facilitate your use of our website. For example, we may use your cookie file to store a password so that you do not have to input it every time you move to a different section of a password protected portion of our website. A cookie does not tell us your individual identity unless you have chosen to provide it to us. Most cookies expire after a defined period of time, or you can delete your cookie file at any time you choose. In addition, you can set your browser to notify you when you receive a cookie so that you can decide whether to accept or reject it.

A web bug (or web beacon) is a tiny graphical image that is typically on a web page. Somewhat like a cookie, a web bug can tell us information such as what kind of browser is being used and what time of day this page was accessed. Some web bugs can include information such as your IP address. Some technologies will notify you of the presence of web bugs, but browsers typically do not notify you of them.

Privacy

Kestra Financial uses no encryption (data scrambling) on certain portions of our website, and up to 128-bit encryption on other portions. When you are on any website that asks you for confidential information (your social security number or a bank or credit card account number, for example), you should check to see if the information being transmitted is encrypted in order to increase the security of your information. If you need to send confidential information and are concerned about the security of a website, then you should consider sending it by phone or by regular mail instead.

Minors

Kestra Financial makes no active effort to collect personal information from children under the age of 18. We believe that children who do wish to submit information to Kestra Financial should have permission from their parent or legal guardian.

Additional Rights

Applicable laws may give you additional rights that are not described in this online privacy policy.