

RALLYPOINT ADVISORS LLC

PRIVACY POLICY – TERMS AND CONDITIONS

Last Updated: June 11, 2026

INTRODUCTION

RallyPoint Advisors LLC ("RallyPoint Advisors," "Company," "we," "our," or "us") respects your privacy and is committed to protecting the personal information you provide to us.

This Privacy Policy explains how we collect, use, disclose, store, and protect information obtained through our website, www.rallypointbenefits.com, our mobile communications, our customer service channels, and any related products or services we provide.

By using our website or services, you acknowledge that you have read and understood this Privacy Policy and agree to the collection and use of your information as described herein.

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SECTION 1 – INFORMATION WE COLLECT

Information You Provide Directly

We collect information that you voluntarily provide when you:

- Contact us through our website
- Complete an intake form

- Request a consultation
- Schedule an appointment
- Communicate with us by phone, email, text message, or chat
- Create an account
- Submit documentation for review
- Request assistance with veterans benefits or related services

Depending on your interaction with us, we may collect:

- Full name
- Email address
- Telephone number
- Mailing address
- Date of birth
- Username and password
- Payment information
- Billing information
- Social Security number
- Government-issued identification numbers
- Military service information
- VA claim information
- Medical documentation
- Financial information
- Supporting records and evidence

Veterans Benefits Information

To provide veterans benefits consulting and related services, we may collect information including:

- Military service records
- DD-214 documentation
- Disability records
- Medical records
- VA correspondence
- VA rating decisions
- Compensation records
- Claims documentation
- Appeal documentation
- Nexus letters
- Independent medical opinions
- Financial records relevant to services provided

Sensitive Information

Certain information we collect may be considered sensitive under applicable privacy laws.

Such information may include:

- Social Security numbers
- Medical information
- Disability information
- Veterans-related records
- Military service records
- Financial account information
- Government-issued identification information

Sensitive information is collected only when necessary to provide requested services or as otherwise permitted by law.

Information Automatically Collected

When you visit our website, we may automatically collect:

- IP address
- Browser type
- Device type
- Operating system
- Internet service provider
- Pages viewed
- Referring website
- Date and time of access
- Usage activity
- Device identifiers

Location Information

We may collect general geographic information derived from:

- IP addresses
- Browser settings
- Device settings
- GPS-enabled devices when permission is granted

Information from Third Parties

We may receive information from:

- Public databases
- Marketing partners
- Analytics providers
- Social media platforms
- Advertising networks
- Government agencies

- Veterans Affairs records provided by clients
- Other sources legally authorized to share information

SECTION 2 – HOW WE USE YOUR INFORMATION

We may use collected information for the following purposes:

Providing Services

- Evaluate eligibility for services
- Assist with veterans benefits consulting
- Review submitted information
- Manage customer accounts
- Provide customer support
- Schedule consultations
- Deliver requested services

Communications

- Respond to inquiries
- Send service updates
- Provide appointment reminders
- Send account notifications
- Request additional documentation
- Deliver customer support communications

Business Operations

- Improve our website
- Improve customer experience
- Analyze website usage
- Develop new services
- Conduct internal reporting
- Prevent fraud and abuse

Marketing

Where permitted by law, we may:

- Send promotional emails
- Deliver newsletters
- Share educational content
- Provide updates about services

You may opt out of marketing communications at any time.

Legal Compliance

We may process information to:

- Comply with legal obligations
- Respond to government requests
- Enforce contracts
- Protect legal rights
- Investigate potential misconduct
- Prevent fraud

SECTION 3 – WHEN WE SHARE INFORMATION

We do not sell personal information.

We may share information with:

Service Providers

We may share information with vendors that assist us with:

- Website hosting
- Cloud storage
- Payment processing
- CRM systems
- Analytics
- Customer support
- Communications platforms
- SMS/MMS delivery services

Professional Advisors

We may disclose information to:

- Attorneys
- Accountants
- Auditors
- Consultants

Business Transfers

If RallyPoint Advisors is involved in a merger, acquisition, financing transaction, reorganization, or sale of assets, information may be transferred as part of that transaction.

Legal Requirements

We may disclose information when required by law or when we reasonably believe disclosure is necessary to:

- Comply with legal obligations
- Respond to subpoenas
- Protect safety

- Prevent fraud
- Protect our legal rights

Affiliated Entities

We may share information with affiliated entities operating under common ownership or control, provided they maintain confidentiality protections consistent with this Privacy Policy.

SMS/MMS consent, phone numbers, and mobile opt-in information will not be shared, sold, rented, or disclosed to third parties or affiliates for marketing or promotional purposes.

SECTION 4 – COOKIES AND TRACKING TECHNOLOGIES

Our website may use:

- Cookies
- Pixels
- Web beacons
- Analytics tools
- Session identifiers

These technologies help us:

- Improve website performance
- Remember user preferences
- Analyze traffic
- Measure advertising effectiveness
- Enhance user experience

Google Analytics

We may utilize Google Analytics and related advertising features, including:

- Demographics Reporting
- Interest Reporting
- Advertising Reporting Features

Google may collect information regarding website usage consistent with its own privacy policies.

Managing Cookies

Most web browsers allow users to:

- Disable cookies
- Delete cookies
- Limit tracking technologies

Disabling cookies may affect website functionality.

SECTION 5 – SOCIAL MEDIA AND THIRD-PARTY LOGINS

We may permit users to register or log in using third-party social media accounts, including but not limited to:

- Facebook
- X (formerly Twitter)
- Google
- LinkedIn

If you choose to connect a social media account, we may receive information associated with that account, subject to the privacy settings you establish with the applicable provider.

Information received may include:

- Name
- Email address
- Profile image
- Public profile information
- Account identifiers

We use this information solely to facilitate account access, provide requested services, and improve user experience.

We are not responsible for the privacy practices of third-party platforms.

SECTION 6 – DATA RETENTION

How Long We Retain Information

RallyPoint Advisors retains personal information only for as long as necessary to fulfill the purposes described in this Privacy Policy, comply with legal obligations, resolve disputes, enforce agreements, and maintain business records.

Retention periods may vary depending on:

- The nature of the information collected
- Applicable legal requirements
- Regulatory requirements
- Business needs
- Contractual obligations

Client Records

Information relating to consultations, veterans benefits assistance, claims support, and related services may be retained for extended periods to:

- Maintain client files
- Respond to future inquiries
- Comply with legal requirements

- Support ongoing services
- Maintain historical business records

Account Information

Account information may be retained for as long as an account remains active and for a reasonable period thereafter.

Marketing Information

Marketing preferences and communication records may be retained until a user unsubscribes or requests deletion, subject to legal retention requirements.

Deletion of Information

When personal information is no longer required, we will take commercially reasonable measures to:

- Delete the information
- Anonymize the information
- Securely destroy the information

In some circumstances, information may be retained in backup systems, archives, or records required by law.

SECTION 7 – INFORMATION SECURITY

Our Commitment to Security

RallyPoint Advisors takes reasonable administrative, technical, and physical measures designed to protect personal information against unauthorized access, disclosure, alteration, or destruction.

Security Measures May Include:

- Encrypted data transmission
- Secure cloud storage
- Access controls
- Multi-factor authentication
- Password protection
- Employee training
- Vendor security reviews
- Network monitoring

Sensitive Information

Because our services may involve Social Security numbers, medical records, military records, financial information, and veterans-related documentation, we employ additional safeguards where appropriate.

No Guarantee of Absolute Security

While we strive to protect personal information, no method of electronic transmission or storage is completely secure.

Accordingly, RallyPoint Advisors cannot guarantee that unauthorized third parties will never be able to defeat our security measures.

Users provide information at their own risk.

User Responsibilities

Users are responsible for:

- Protecting passwords
- Maintaining account security
- Promptly reporting suspected unauthorized access
- Using secure internet connections when transmitting sensitive information

SECTION 8 – CHILDREN'S PRIVACY

Our Services Are Not Intended for Children

Our Services are intended for individuals who are at least eighteen (18) years of age.

We do not knowingly collect personal information from children under eighteen years of age.

No Knowing Collection

If we learn that personal information has been collected from a child under eighteen years of age without appropriate authorization, we will take reasonable steps to delete such information.

Parents and Guardians

If you believe a child has provided information to us, please contact us immediately using the contact information provided in this Privacy Policy.

SECTION 9 – YOUR PRIVACY RIGHTS

Depending upon your state of residence and applicable law, you may have certain rights regarding your personal information.

These rights may include:

Right to Access

You may request information regarding:

- What personal information we collect
- How we use personal information
- Categories of information collected
- Categories of third parties receiving information

Right to Correct

You may request correction of inaccurate personal information maintained by RallyPoint Advisors.

Right to Delete

You may request deletion of personal information, subject to legal and operational exceptions.

Right to Data Portability

Where applicable, you may request a copy of certain personal information in a portable format.

Right to Withdraw Consent

Where processing is based on consent, you may withdraw consent at any time.

Right to Opt-Out of Marketing

You may opt out of marketing emails by:

- Clicking unsubscribe links
- Contacting us directly
- Updating communication preferences

Even after opting out of marketing communications, we may continue sending:

- Service-related notices
- Account communications
- Legal notices
- Transactional messages

Verification of Requests

Before responding to certain privacy requests, we may require verification of identity to protect personal information from unauthorized disclosure.

Authorized Agents

Where permitted by law, users may designate authorized agents to submit requests on their behalf.

We may require proof of authorization before processing such requests.

Non-Discrimination

RallyPoint Advisors will not discriminate against individuals for exercising privacy rights provided by applicable law.

SECTION 10 – SMS/MMS TERMS AND CONDITIONS

SMS/MMS Consent

By providing your mobile phone number, you expressly consent to receive text messages from RallyPoint Advisors regarding:

- Service updates
- Appointment reminders
- Case status updates
- Account notifications
- Document requests
- Customer service communications
- Billing information
- Operational communications related to services requested

Message Frequency

Message frequency may vary depending on your interaction with our Services.

Message and Data Rates

Message and data rates may apply according to your wireless carrier plan.

Opting Out

You may opt out of receiving SMS/MMS messages at any time by replying:

STOP

to any message received from us.

After opting out, you may receive a confirmation message verifying your request.

Help Requests

For assistance regarding SMS/MMS communications, reply:

HELP for help or contact philipdiciero@rallypointbenefits.com

Consent Not Required

Providing consent to receive text messages is not a condition of purchasing any service from RallyPoint Advisors.

Mobile Information Privacy

SMS/MMS consent, phone numbers, and mobile opt-in information will not be shared, sold, rented, or disclosed to third parties or affiliates for marketing or promotional purposes.

Information may be shared with vendors solely to facilitate the delivery of text messaging services and operational support functions.

All other uses exclude SMS/MMS opt-in information and consent data.

Carrier Disclaimer

Wireless carriers are not responsible for delayed or undelivered messages.

Revocation of Consent

Consent may be revoked at any time by following the opt-out procedures described above.

SECTION 11 – STATE PRIVACY RIGHTS

Certain U.S. states provide residents with specific privacy rights concerning personal information. Depending upon your state of residence, you may have additional rights regarding the collection, use, disclosure, and processing of personal information.

Applicable States

These rights may apply to residents of states including, but not limited to:

- California
- Colorado
- Connecticut
- Delaware
- Florida
- Indiana
- Iowa
- Kentucky
- Maryland
- Minnesota
- Montana
- Nebraska
- New Hampshire
- New Jersey
- Oregon
- Rhode Island
- Tennessee
- Texas
- Utah
- Virginia

Rights Available Under Applicable Law

Subject to applicable law and certain exceptions, you may have the right to:

- Confirm whether we process your personal information
- Access personal information we maintain about you
- Correct inaccurate personal information
- Delete personal information
- Obtain a copy of personal information
- Appeal privacy request decisions
- Opt out of certain advertising activities
- Limit the use of sensitive personal information where applicable

Sensitive Information

RallyPoint Advisors may process sensitive information including:

- Social Security numbers
- Government-issued identification numbers
- Medical information
- Military service records
- Veterans benefits records
- Financial information

Such information is processed only for legitimate business purposes, service delivery, legal compliance, and as otherwise permitted by law.

California Privacy Rights

California residents may have additional rights under applicable California privacy laws, including rights related to:

- Access
- Correction
- Deletion
- Data portability
- Disclosure of categories collected
- Disclosure of categories shared
- Limitation of sensitive information use where applicable

California residents may submit requests using the contact information provided below.

Appeals Process

If we deny a privacy rights request, you may submit an appeal by contacting us using the contact information listed in this Privacy Policy.

We will review the request and respond within the timeframe required by applicable law.

SECTION 12 – DO NOT TRACK SIGNALS

Some web browsers include a "Do Not Track" ("DNT") setting that may signal a user's preference regarding online tracking.

At this time, no universally accepted standard exists for recognizing or responding to DNT signals.

Accordingly, RallyPoint Advisors does not currently respond differently to browser-based Do Not Track signals.

If a legally recognized standard is adopted in the future, we may update our practices and this Privacy Policy accordingly.

SECTION 13 – INTERNATIONAL USERS

RallyPoint Advisors operates primarily within the United States.

If you access our website or services from outside the United States, you acknowledge that your information may be transferred to, stored in, and processed within the United States.

Privacy laws in the United States may differ from those in your country of residence.

By using our Services, you consent to such transfers and processing.

SECTION 14 – CHANGES TO THIS PRIVACY POLICY

We reserve the right to update, revise, or modify this Privacy Policy at any time.

When changes are made:

- The "Last Updated" date will be revised.
- Material changes may be posted prominently on our website.
- We may provide additional notice when required by law.

Your continued use of our website or services following publication of an updated Privacy Policy constitutes acceptance of the revised policy.

We encourage users to review this Privacy Policy periodically.

SECTION 15 – CONTACT INFORMATION

If you have questions regarding this Privacy Policy, your privacy rights, or our data practices, please contact:

RallyPoint Advisors LLC

Mailing Address:

PO Box 9003
Cincinnati, Ohio 45209
United States

Email:

philipdiciero@rallypointbenefits.com

Phone:

(513) 440-4338

Business Hours:

Monday – Friday
8:30 AM – 5:00 PM EST

SECTION 16 – REQUESTS TO REVIEW, UPDATE, OR DELETE INFORMATION

Subject to applicable law, you may request to:

- Access information we maintain about you
- Correct inaccurate information
- Update personal information
- Delete personal information
- Obtain information regarding our data practices

To submit a request, please contact us using the information listed above.

Identity Verification

To protect your privacy and security, we may require verification of identity before processing certain requests.

Authorized Representatives

Where permitted by law, authorized representatives may submit requests on behalf of individuals, subject to verification and documentation requirements.

SECTION 17 – WEBSITE FOOTER NOTICE

FREE BENEFITS EVALUATION

RallyPoint Advisors LLC
PO Box 9003
Cincinnati, Ohio 45209

Business Hours:

Monday – Friday

8:30 AM – 5:00 PM EST

Phone:

(513) 440-4338

Email:

philipdiciero@rallypointbenefits.com

Quick Links:

- Privacy Policy
- Contact Us
- Terms & Conditions
- Careers (Optional)

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DISCLAIMER

The information provided through RallyPoint Advisors is for educational, consulting, and support purposes only. RallyPoint Advisors is not a law firm and does not provide legal advice.

No attorney-client relationship is created through the use of our website or services. Users should consult qualified legal counsel regarding legal matters.

The use of our Services does not guarantee any specific outcome, disability rating, claim approval, or benefits determination. Decisions regarding veterans benefits remain solely within the authority of the United States Department of Veterans Affairs and other applicable governmental agencies.