



Privacy Policy

Effective Date: 10/01/2025

AVOA Financial ("Company," "we," "our," or "us") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our website, interact with us online, or use our services.

1. Information We Collect

We may collect the following types of information:

- **Personal Information:** Name, email address, phone number, mailing address, date of birth, and financial details provided by you when inquiring about or using our services.
- **Non-Personal Information:** Browser type, device information, IP address, and usage data collected automatically through cookies or analytics tools.

2. How We Use Your Information

We use your information to:

- Provide and manage financial services you request.
- Communicate with you about your account, services, and updates.
- Personalize your experience and improve our website.
- Comply with legal, regulatory, and security obligations.



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3. Sharing of Information

We do not sell or rent your personal information. We may share information only in the following circumstances:

- With service providers who help us operate our business (under confidentiality agreements).
- To comply with legal obligations, regulations, or government requests.
- To protect our rights, safety, and the security of our clients.

4. Data Security

We implement reasonable security measures (administrative, technical, and physical) to safeguard your information. While we strive to protect your data, no method of transmission over the Internet is 100% secure.

5. Your Privacy Rights

Depending on your state of residence (California, Nevada, Massachusetts), you may have rights to:

- Request access to the personal data we hold about you.
- Request corrections or updates to your information.
- Request deletion of your data, subject to regulatory retention requirements.

To exercise these rights, please contact us at info@avoafinancial.com or 818-698-9855.



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6. Cookies and Tracking

Our website may use cookies and similar technologies to improve your browsing experience, analyze traffic, and customize content. You can adjust your browser settings to decline cookies if you prefer.

7. Third-Party Links

Our website may contain links to third-party sites. We are not responsible for the privacy practices of those websites. We encourage you to review their policies.

8. Children's Privacy

Our services are not directed to individuals under the age of 18, and we do not knowingly collect personal data from minors.

9. Updates to This Policy

We may update this Privacy Policy from time to time. Changes will be posted on this page with an updated "Effective Date."

10. Contact Us

If you have any questions about this Privacy Policy or our data practices, please contact us:

AVOA Financial

Email: info@avoafinancial.com

Phone: 8186989855

Website: www.avoafinancial.com