

## Terms of Use

The website Terms of Use herein apply to use of the Pacific Premier Trust websites as defined below. By visiting or using our websites, or by agreeing to the online Terms of Use agreement, you accept these Terms. Continued use of our websites constitutes your acceptance of any revisions to the website Terms of Use.

## Definitions

"Websites" means [pacificpremiertrust.com](http://pacificpremiertrust.com), [pacificpremiertrust.com/blog](http://pacificpremiertrust.com/blog), and any other Internet sites operated by Pacific Premier Trust. "Pacific Premier Trust", "us" and "our" refers to Pacific Premier Trust Company. "Systems" means the applications and technology upon which our websites operate. "You" or "your" means the user of our websites.

## About Cookies

A cookie is a piece of data sent from a Site that is stored in your browser. The cookie lets the Site or recognize if the computer has been there before and what security requirements and browser preferences the computer requires. Cookies are commonly used on Websites and do not harm your system. To provide better service and a more effective Site, we use "cookies" as part of our interaction with your browser.

We, or our service providers, and other companies we work with may deploy and use cookies, web beacons, local shared objects and other tracking technologies for various purposes, such as fraud prevention and monitoring our advertising and marketing campaign performance. Some of these tracking tools may detect characteristics or settings of the specific device you use to access our online services.

"Cookies" are small amounts of data a website can send to a visitor's web browser. They are often stored on the device you are using to help track your areas of interest. Cookies may also enable us or our service providers and other companies we work with to relate your use of our online services over time to customize your experience. Most web browsers allow you to adjust your browser settings to decline or delete cookies, but doing so may degrade your experience with our online services.

Clear GIFs, pixel tags or web beacons—which are typically one-pixel, transparent images located on a webpage or in an email or other message—or similar technologies may be used on our sites and in some of our digital communications (such as email or other marketing messages). They may also be used when you are served advertisements or you otherwise interact with advertisements outside of our online services. These are principally used to help recognize users, assess traffic patterns and measure site or campaign engagement.

Local Shared Objects, sometimes referred to as "flash cookies" may be stored on your hard drive using a media player or other software installed on your device. Local Shared Objects are

similar to cookies in terms of their operation, but may not be managed in your browser in the same way.

Your choices regarding cookies.

If you'd like to delete cookies or instruct your web browser to delete or refuse cookies, please visit the help pages of your web browser.

Please note, however, that if you delete cookies or refuse to accept them, you might not be able to use all of the features we offer, you may not be able to store your preferences, and some of our pages might not display properly.

Following are links to help pages related to managing cookies for some current commercially available and common browsers:

- Google's [Chrome browser](#)
- Microsoft's [Internet Explorer](#)
- Microsoft's [Edge browser](#)
- Mozilla's [Firefox browser](#)
- Apple's [Safari browser](#)

## Remarketing

Pacific Premier Trust uses the Google AdWords remarketing service to advertise on third party websites (including Google) to previous visitors to our site. It could mean that we advertise to previous visitors who haven't completed a task on our site, for example using the contact form to make an inquiry, or in the form of an advertisement on the Google search results page, or a site in the Google Display Network. Third-party vendors, including Google, use cookies to serve ads based on someone's past visits to the pacificpremiertrust.com website. Any data collected will be used in accordance with other provisions of our privacy policy and Google's privacy policy. You can set preferences for how Google advertises to you using the [Google Ad Preferences page](#), and if you want to, you can [opt out of interest-based advertising entirely by cookie settings or permanently using a browser plugin](#).

## Links

Our websites may contain links to other Internet sites that are not affiliated with or maintained by Pacific Premier Trust. By creating a link to a third party website, Pacific Premier Trust does not evaluate, recommend or endorse any advisory firm or investment. Pacific Premier Trust is not liable for any failure of products or services offered or advertised on third party sites.

## Use of information and materials

These Terms, and information and materials, terms, conditions and descriptions that appear on our websites, are subject to change. Unauthorized use of Pacific Premier Trust's websites and systems, including but not limited to unauthorized entry into Pacific Premier Trust's systems, misuse of passwords, or misuse of any information posted on our websites is prohibited. Your eligibility for products and services on our websites is subject to final determination by Pacific Premier Trust.

### **Electronic Statements**

You may elect to access your account statements, invoices and inserts electronically in lieu of paper copies. If you elect and consent to electronic access, Pacific Premier Trust will send a notification via email to the email address of record notifying you that the electronic documents are available for viewing through your online account, and you will not receive the paper copies by mail. Any notification of availability of electronic statements will be considered personally delivered whether or not you actually view or access these documents. For more information, visit the [Website User Agreement](#) or call us at 800-962-4238 or email [clients@pacificpremiertrust.com](mailto:clients@pacificpremiertrust.com).

### **Warranties and limitation of liability**

The information and materials on our websites, including text, graphics, links or other items are provided "as is" and "as available." Pacific Premier Trust does not warrant the accuracy, adequacy or completeness of this information and materials and disclaims liability for errors or omissions in the information and materials. Pacific Premier Trust does not warrant non-infringement of third party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus.

### **Unsolicited submissions**

Unless otherwise stated, Pacific Premier Trust does not accept unsolicited ideas, suggestions, or materials relating to development, design, or marketing of our services and products. Any such postings to our websites and electronic mail delivered to Pacific Premier Trust will be considered non-confidential and non-proprietary, and will remain the exclusive property of Pacific Premier Trust. Pacific Premier Trust may copy, disclose, distribute, incorporate, and otherwise use the item and any information contained therein for any purpose without compensation.

### **Copyright**

Our websites constitute the copyrighted work of Pacific Premier Trust. Unless indicated otherwise, no person or entity has permission to copy, display, distribute, republish, or create derivative works from such information in any form.

## **Governing law**

Use of our websites is governed by applicable Federal and State laws.

## **Additional terms**

Certain sections on our websites may contain separate terms and conditions, which are in addition to these Terms. In the event of a conflict, the additional terms and conditions will govern for those sections.

Pacific Premier Trust performs the duties of an independent custodian of assets for self-directed individual and business retirement accounts and does not provide investment advice, sell investments or offer any tax or legal advice. Clients or potential clients are advised to perform their own due diligence in choosing any investment opportunity as well as selecting any professional to assist them with an investment opportunity. Alternative investments are not insured by the FDIC; are not deposits or other obligations of, or are guaranteed by the Bank or any of its divisions; and are subject to investment risks, including possible loss of the principal amount invested. Pacific Premier Trust is not affiliated with any financial professional, investment sponsor, or investment, tax or legal advisor.

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