

# Dividend Vision Privacy Policy

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Last updated: May 3, 2026

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## 1. Privacy Policy

Last updated: May 3, 2026

Dividend Vision LLC respects your privacy. This policy explains what data we collect, how we use it, and the choices available to you.

## 2. Data Collection

Dividend Vision LLC collects data in two contexts:

**Anonymous visitors.** If you browse the site without an account, we do not collect or store personal information beyond the analytics data described in Section 3.

**Registered users.** If you create an account, we collect and store the information needed to provide the Service, including your email address, authentication credentials (managed through secure third-party providers), and any portfolio data you choose to save to your account. This data is stored in secure cloud infrastructure and is used solely to provide and improve the Service.

In addition, we record a limited set of operational metadata tied to your account:

- **Signup source attribution.** When you arrive from one of our marketing links, we record a short tag identifying which call-to-action or page led to your signup (for example, `home_hero_see_income` or `blog_post_name_link`). This is stored once, at signup, and is used only to measure which parts of the site drive conversions.
- **Visit metrics.** We store the timestamp of your most recent visit, a count of total visits, the set of unique calendar days you've visited, and the name of the last section of the site you used. These metrics are used to show activity in your account and in aggregate admin dashboards.
- **Rate-limiting metadata.** For anti-abuse on unauthenticated forms (e.g., contact form), we briefly check your IP address to enforce rate limits. IP addresses are not written to your user profile and are not retained beyond the rate-limit window.

## 3. Cookies and Analytics

Dividend Vision LLC does not use cookies for its core functionality.

However, we do use Google Analytics to understand site usage and improve the user experience. Google Analytics may set cookies in your browser and collect information such as:

- Your IP address (with anonymization where possible)
- Browser type and version
- Operating system
- Referring/exit pages and navigation paths

- Approximate geolocation

This information is aggregated and not linked to your personal portfolio data.

You can learn more about how Google Analytics handles data in Google's Privacy Policy. You may opt out of Google Analytics tracking using Google's opt-out tool.

#### **4. Third-Party Links**

Dividend Vision LLC may contain links to third-party sites (e.g., X, YouTube). These sites may collect their own data and have separate privacy practices. We encourage you to review their privacy policies.

#### **5. Data Retention and Deletion**

Dividend Vision LLC retains your account data only as long as necessary to provide the Service and related functionality. If you close your account or request data deletion, we remove your personal data and portfolio information from active production systems promptly, except where retention is required by law. However, copies of deleted data may persist temporarily in encrypted Firestore backups for up to 35 days before being overwritten or deleted through our normal backup retention cycle. After that cycle completes, the backup copies are permanently purged.

You may disconnect linked financial accounts or request deletion of your data at any time by contacting us at [support@dividendvision.com](mailto:support@dividendvision.com). For more detail on how specific data types are retained, see our Information Security Policy.

#### **6. Your Rights**

Depending on your location, you may have the right to access, correct, delete, or export the personal data we hold about you. To exercise any of these rights, contact us at [support@dividendvision.com](mailto:support@dividendvision.com). We will respond to requests within a reasonable timeframe and in accordance with applicable law.

#### **7. Changes**

If we update this policy, the changes will appear on this page. Please check the "Last updated" date above for the current version.

#### **8. Contact**

For questions about this Privacy Policy or your data, contact us at:

Dividend Vision LLC

2386 Delray Ln, Avon, OH 44011

support@dividendvision.com

## 9. Addendum: Search Logging & AI Chat Assistant

### Effective Date: March 26, 2026

This addendum supplements the Dividend Vision Privacy Policy with information about search term logging and the AI-powered chat assistant (“DividendVision AI”).

### Search Term Logging

When you use the site search bar, we record the search term and a UTC timestamp. This data is fully anonymous — we do not store your user ID, account information, IP address, or any other identifier alongside the search term. Search logs are stored in Google Cloud Storage and are accessible only to site administrators. We use this data solely to understand which tickers and topics are most popular so we can prioritize improvements to the site.

Search terms are limited to 256 characters and are sanitized before storage.

No personal information is linked to search logs.

Recent searches are also stored locally in your browser’s localStorage (dv.search.recent) for your convenience. You can clear this at any time through your browser settings.

### AI Chat Assistant (DividendVision AI)

DividendVision offers an AI-powered chat assistant as part of the Pro plan. The following sections describe how data is handled when you use this feature.

#### 9.1 Data We Collect When You Use AI Chat

**Chat messages.** The text you type or dictate into the chat panel is sent to our servers for processing. Messages are transmitted over encrypted connections.

**Voice input.** If you use the microphone feature, your browser’s Web Speech API converts speech to text locally on your device. Only the resulting text transcript is sent to our servers — raw audio is not transmitted or stored.

**Conversation history.** The chat panel retains your conversation for the duration of your browser session (up to the most recent 10 messages for context). Conversation history is cleared when you close or reload the page and is not persisted to any database.

**Rate-limiting metadata.** We store a timestamp counter in your user account to enforce usage limits (currently 30 messages per hour). This counter resets hourly and contains no message content.

User context. To provide relevant answers, the chat system accesses your existing DividendVision data (active portfolio name, holdings count, watchlist tickers, current page) on a read-only basis. No additional personal data is collected for this purpose.

## 9.2 Third-Party AI Processing (Anthropic)

Your chat messages and relevant account context are sent to Anthropic, PBC (“Anthropic”) via the Claude API for processing. Anthropic acts as a data processor on our behalf.

Anthropic processes your messages solely to generate responses and does not use your inputs to train its AI models.

Anthropic’s data handling practices are governed by their Privacy Policy (<https://www.anthropic.com/privacy>) and API Data Usage Policy (<https://www.anthropic.com/api-data-usage>).

Message content may be temporarily retained by Anthropic for up to 30 days for trust and safety purposes, after which it is deleted.

## 9.3 Data We Do Not Collect

We do not store or log the content of your chat messages on our servers beyond the duration of the API request.

We do not record, transmit, or store raw audio from voice input.

We do not use chat data for advertising, profiling, or selling to third parties.

## 9.4 Data Retention

Chat conversations are ephemeral and session-scoped. Once your browser session ends, all conversation data is discarded. Rate-limit counters are retained for one hour and contain no message content.

## 9.5 Your Rights

The rights described in the main Privacy Policy (access, correction, deletion, portability) apply equally to any data processed through the AI chat feature. Because conversations are not persisted, there is typically no stored chat data to retrieve or delete.

## 9.6 Contact

If you have questions about search logging, DividendVision AI, or how your data is handled, contact us at [support@dividendvision.com](mailto:support@dividendvision.com).