

Privacy Policy

WaterRock Financial Network, LLC
Effective October 7, 2026

1 Scope

WaterRock Financial Network, LLC (WaterRock, we, us, or our) operates this website and affiliate application funnel. This Privacy Policy explains how we handle information collected through our sites, forms, communications, and affiliate administration. It does not describe the separate practices of Health Compass, healthcare providers, pharmacies, laboratories, or other organizations operating membership checkout, member portals, or clinical services. Review their privacy policies when using their services.

2 Information you provide

We collect information you submit, including your name, email address, phone number, address, inquiry details, and communication preferences. For an affiliate application, we collect individual or company identity, authorized representative details, sponsor or referral information, and the identity of the individual whose household membership satisfies eligibility. We also retain agreement acceptance records, including the submitted agreement version and date and time. Approved affiliate administration may require tax and payout information through designated secure channels; do not put Social Security numbers, tax identification numbers, bank details, or card numbers in general inquiry fields.

3 Membership verification and information from others

We may receive membership identifiers, active or inactive status, relevant enrollment or cancellation dates, referral attribution, and commission or enrollment records from Health Compass, authorized distributors, or program systems. We use this information to verify the required membership, process affiliate enrollment, administer commissions, and determine ongoing affiliate eligibility. We seek eligibility and administrative information rather than clinical records. If you supply another household member's or representative's information, provide only what is requested and ensure you have authority to provide it.

4 Device information cookies and advertising pixels

Our website and its service providers may collect IP address, browser and device information, referring pages, pages visited, approximate location derived from IP address, and interaction or submission events. Cookies and similar technologies support site operation and may measure traffic. We use advertising pixels and related technologies to measure campaigns, identify visits or conversions, and support advertising or remarketing. These tools may disclose identifiers and website interactions to advertising platforms, which may combine them with information from their own services. This includes activity on our website; it does not give WaterRock access to your clinical records or facial-scan results from an external provider.

5 How we use information

We use information to respond to inquiries; process applications; identify the applicant and authorized representative; verify membership eligibility; send affiliate enrollment information to Health Compass; obtain and deliver affiliate links; administer sponsor relationships, commissions, tax reporting, and payments; maintain agreement records; communicate program updates; secure the site; prevent fraud; comply with law; and resolve disputes. We also use permitted website activity and advertising data to assess campaigns and deliver relevant advertising. Promotional communications are subject to your preferences and any consent required by law.

6 Who receives information

We share relevant applicant, representative, qualifying-member, and sponsor information with Health Compass and authorized enrollment or distribution partners as needed to verify membership and process affiliate enrollment. We share information with service providers supporting hosting, forms, customer relationship management, communications, security, analytics, and affiliate administration, including our GoHighLevel platform. Advertising platforms receive information through the tracking technologies described above. Professional advisers and tax or payment providers may receive information necessary for their services. We may disclose information when legally required, to protect lawful rights and security, or in a merger or business transfer subject to applicable privacy obligations. We do not sell application contact lists for money. Advertising disclosures may constitute a sale or sharing of personal information under some state privacy laws; applicable choices are described below.

7 Healthcare and payment information

Vital Direct membership purchases and clinical services take place through external enrollment and provider systems under their own terms and privacy practices. Do not send medical records, diagnoses, prescriptions, facial-scan images or results, or detailed health information through WaterRock's general inquiry or affiliate application forms. Do not send card numbers through those forms. We do not request clinical information to evaluate an affiliate application. Membership eligibility information remains personal information even when it does not include clinical details.

8 Your choices and privacy requests

You may request correction of your contact or application information by emailing support@waterrockfn.com. Unsubscribe from promotional emails using their unsubscribe link; follow text opt-out instructions, including replying STOP where supported. Administrative notices may continue when needed for your application or affiliate relationship. You may restrict or delete cookies through browser settings, although some functions may be affected. To request an opt-out of advertising-related sale or sharing, or targeted advertising, email support@waterrockfn.com with the subject Privacy Opt-Out. Where applicable law requires recognition of a browser-based universal opt-out signal, we honor that signal for the activity it covers. An email request applies to information we can reasonably associate with you; browser-based controls may be needed for identifiers we cannot identify from an email address.

9 Rights under applicable law

Depending on where you live and which laws apply to WaterRock, you may have rights to access, correct, delete, or obtain a copy of information; opt out of certain advertising uses or disclosures; limit certain sensitive-information uses; or appeal a denied request. Send requests to support@waterrockfn.com. We may verify your identity or an authorized agent's authority and will respond as required by applicable law. Legal, security, tax, agreement, and accounting obligations may permit or require retention of some records. We will not unlawfully discriminate against you for exercising an applicable privacy right. Requests concerning provider-held clinical or membership records should also be directed to the provider holding them.

10 Retention and security

We retain information for the time reasonably needed for the purposes described here, including application processing, the affiliate relationship, tax and accounting requirements, agreement evidence, fraud prevention, and legal claims. Retention varies by record type and applicable obligations. We use reasonable administrative, technical, and organizational safeguards appropriate to the information. No internet transmission or storage system can be guaranteed completely secure. Contact us promptly if you believe your application information or account access has been compromised.

11 Children and service location

Our affiliate application funnel is intended for adults age 18 and older and is not directed to children. Children's eligibility for household healthcare services is governed by the membership provider's terms and privacy practices. Do not submit children's clinical information to this funnel. Contact us if you believe a child has submitted personal information directly to our site. WaterRock operates in the United States, and information may be processed in the United States or other locations where our service providers operate, subject to applicable legal requirements.

12 Updates and contact

We may update this policy to reflect changes in our practices or legal requirements. The effective date identifies the current version. We will provide additional notice or obtain consent for material changes when required by law. A policy update does not authorize uses inconsistent with prior commitments without any consent required by law.

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