



## Privacy Policy

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An important part of the relationship we have with our clients is the information you share with us. We want you to know how we treat your private information.

As you will read, we keep personal information such as your Social Security Number and account balances confidential. We take steps to safeguard this data from anyone who should not have access to it. We do not sell this information to anyone.

In your dealings with Owl and Ore Wealth Planning, you can expect that we will take the steps outlined below to keep the information we have about our customers confidential and secure.

### Our Privacy Policy

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In providing financial services and products to you, we collect certain nonpublic information about you. Our policy is to keep this information confidential and strictly safeguarded, and to use or disclose it only as needed to provide services to you, or as permitted by law. Protecting your privacy is important to us.

### Information We Collect

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The nonpublic personal information we have about you includes what you give us when you open an account or communicate with us. This could include:

- Your name and address
- Social Security Number
- Investment objectives and experience
- Financial circumstances
- Employment
- Account balance and account transactions.

### Information We Disclose

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We disclose nonpublic personal information about you to third parties that we hire to help us provide products and services to you, or as permitted by law or authorized by you. We do not sell your personal information to anyone.

## How Information Is Used

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We use information about you to provide our asset management services to you, such as managing your investment account. We may disclose this information to third parties as permitted by law, including the outside broker-dealers, custodians, administrators, transfer agents, accountants or attorneys that we need to use to provide our services to you. From time to time, we must give information about our business to regulatory authorities. This may include personal information about you.

We do not sell personal non-public information about our clients to anyone.

## How Information Is Safeguarded

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We have procedures in place that we believe are reasonably designed to protect the security and confidentiality of your information. These include confidentiality agreements with companies we hire to help us provide services to you, password-protected user access to our computer files and strict confidentiality policies that apply to all Owl and Ore personnel.

## Residents of California

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Clients Who Reside in California - California Civil Code 1798.85 prohibit certain uses of social security numbers. IARs shall not do any of the following:

- Publicly post or display in any manner an individual's social security number. "Publicly post" or "publicly display" means to intentionally communicate or otherwise make available to the general public.
- Print an individual's social security number on any card required for the individual to access products or services provided by the IAR.
- Require an individual to transmit his or her social security number over the Internet unless the connection is secure or the social security number is encrypted.
- Require an individual to use his or her social security number to access an Internet Web site, unless a password or unique personal identification number or other authentication device is also required to access the Web site.
- Print an individual's social security number on any materials that are mailed to the individual, unless state or federal law requires the social security number to be on the document to be mailed. Notwithstanding this provision, applications and forms sent by mail may include social security numbers.

## Delivery of Policy

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We will send you notice of our Privacy Policy annually for as long as you maintain an ongoing relationship with us, or at any time you request a copy.

Periodically we may revise our Privacy Policy, and will provide you with a revised policy if changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than described in this notice unless we first notify you and provide you with the opportunity to allow or prevent the sharing of information.