

## Privacy Policy Notice

# INTREPID



## Wealth Partners

### 1. Company's Commitment to Privacy

**Intrepid Wealth Partners** is committed to maintaining the confidentiality, integrity, and security of personal information about our current and prospective customers. We do not sell, rent, loan, or give your email address or other personal information to anybody and will never do so.

Please note that certain details of this policy may depend on whether you deal with us through an investment professional, directly as an individual investor, or whether Intrepid Wealth provides services to your employer or plan sponsor.

The privacy policies of **Intrepid Wealth [and its Funds/Affiliates]** are reviewed no less than annually. Our printed and online notices are then updated to reflect any changes. For material changes to this statement, Intrepid Wealth will notify our users by placing prominent notices on the site.

### 2. Client's Expectation of Privacy

**Intrepid Wealth** considers the protection of personal information to be a foundation of customer trust and a sound business practice. We employ physical, electronic and procedural controls and we regularly adapt these controls to respond to changing requirements and advances in technology.

At **Intrepid Wealth**, we restrict access to personal information to those who require it to develop, support, offer and deliver products and services to you.

As a matter of policy, **Intrepid Wealth** does not disclose any non-public personal information provided by shareholders or gathered by Intrepid Wealth to non-affiliated third parties, except as required or permitted by law or as necessary for such third parties to perform their agreements with respect to Company. As is common in the industry, non-affiliated companies may from time to time be used to provide certain services, such as preparing and mailing prospectuses, reports, account statements and other information, conducting research on

shareholder satisfaction and gathering shareholder proxies. Intrepid Wealth or their affiliates may also retain non-affiliated companies to market Intrepid Wealth shares or products which use Intrepid Wealth shares and enter into joint marketing arrangements with them and other companies. These companies may have access to a shareholder's personal and account information, but are permitted to use this information solely to provide the specific service or as otherwise permitted by law. In most cases, the shareholders will be clients of a third party, but **Intrepid Wealth** may also provide a shareholder's personal and account information to the shareholder's respective brokerage or financial advisory firm and/or financial advisor or consultant.

### **3. Privacy Programs**

[Choose Applicable Options]

#### **California Online Privacy Protection Act Compliance**

Because we value your privacy we have taken the necessary precautions to be in compliance with the California Online Privacy Protection Act. We therefore will not distribute your personal information to outside parties without your consent.

#### **SSL**

When personal information (such as a credit card number) is transmitted to other websites, it is protected through the use of encryption, such as the Secure Sockets Layer (SSL) protocol.

### **4. Use, Collection, and Retention of Client Information**

**Intrepid Wealth** takes great care to protect personal information about you and when we use it, we do so with respect for your privacy. **Intrepid Wealth and Company's** service providers may use personal information about you to service, maintain, and protect your account; process transactions in your account; respond to inquiries from you or your representative; develop, offer, and deliver products and services; or to fulfill legal and regulatory requirements.

The public and non-public personal information may be any of the following and come from any of the following sources:

- You or your representative on applications or forms (for example, name, address, Social Security number, birth date, assets and income).
- You or your employer or plan sponsor if Intrepid Wealth provides them with recordkeeping services (for example, payroll, human resources, or benefits information).
- Transactional activity in your account (for example, trading history and balances).
- Other interactions with Intrepid Wealth (for example, discussions with our customer service staff or information you enter into our websites).
- Information from consumer reporting agencies (for example, to assess your creditworthiness for margin products).
- Information from other third-party data services (for example, to verify your identity and to better understand your product and service needs).
- You or your representative regarding your preferences (for example, your choice of electronic statement delivery, or the screen layout you specify if you use our Internet sites).

- If you purchase Company's products and services, we collect billing and credit card information. This information is used to complete the purchase transaction.
- Intrepid Wealth may also collect anonymous demographic information, which is not unique to you, such as your age, gender, household income, political affiliation, race and religion. We may gather additional personal or non-personal information in the future.
- Information about your computer hardware and software may be automatically collected by Company. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Intrepid Wealth website.
- Other sources with your consent or with the consent of your representative (for example, from other institutions if you transfer positions into Company).

In the course of providing shareholders with products and services, Intrepid Wealth and certain service providers to Intrepid Wealth, such as the Company's investment advisers, may obtain non-public personal information about shareholders, which may come from sources such as account applications and other forms, from other written, electronic or verbal correspondence, from shareholder transactions, from a shareholder's brokerage or financial advisory firm, financial advisor or consultant, and/or from information captured on applicable websites.

Intrepid Wealth encourages you to review the privacy statements of websites you choose to link to from Intrepid Wealth so that you can understand how those websites collect, use and share your information. Intrepid Wealth is not responsible for the privacy statements or other content on websites outside of the **Intrepid Wealth** website.

## **5. Sharing Information with Third Parties**

Intrepid Wealth does not share personal information about our customers with unaffiliated third parties for use in marketing their products and services. We may share personal information with the following entities:

- Unaffiliated service providers (for example, printing and mailing companies, securities clearinghouses, marketing service providers, and other entities who may provide services at Company's direction)
- Government agencies, other regulatory bodies and law enforcement officials (for example, for tax purposes or for reporting suspicious transactions)
- Other organizations, with your consent or as directed by your representative (for example, if you use Intrepid Wealth as a financial reference in applying for credit with another institution), or as permitted or required by law (for example, for fraud prevention)

Our service providers are obligated to keep the personal information we share with them confidential and use it only to provide services specified by Company.

Based on the nature of your relationship with Intrepid Wealth, we may exchange information with other third parties as described below:

- If Intrepid Wealth provides workplace services to your employer or plan sponsor, such as payroll, human resources or benefits recordkeeping services, Intrepid

- Wealth may exchange any information received in connection with such services with your employer or plan sponsor or others they may authorize.
- If you conduct business with Intrepid Wealth through your investment professional, we may exchange information we collect with your investment professional or with others they may authorize.
  - If you transact business through Company's life insurance companies, we may validate and obtain information about you from an insurance support organization. The insurance support organization may further share your information with other insurers, as permitted by law. We may also share medical information about you to learn if you qualify for coverage, to process claims, to prevent fraud, or otherwise at your direction, as permitted by law.

Intrepid Wealth reserves the right to disclose or report personal or account information to non-affiliated third parties in limited circumstances where Intrepid Wealth believes in good faith that disclosure is required under law, to cooperate with regulators or law enforcement authorities, to protect their rights or property, or upon reasonable request by any Fund in which a shareholder has invested. In addition, Intrepid Wealth may disclose information about a shareholder or a shareholder's accounts to a non-affiliated third party at the shareholder's request or with the consent of the shareholder.

Intrepid Wealth may share shareholder information with its affiliates in connection with servicing shareholders' accounts, and subject to applicable law may provide shareholders with information about products and services that Intrepid Wealth or its advisers, distributors or their affiliates believe may be of interest to such shareholders. The information that Intrepid Wealth may share may include, for example, a shareholder's participation in Intrepid Wealth or in other investment programs sponsored by an adviser, distributor, their affiliates, a shareholder's ownership of certain types of accounts (such as IRAs), information about Company's experiences or transactions with a shareholder, information captured on applicable websites, or other data about a shareholder's accounts, subject to applicable law. Company's advisers, distributors, and affiliates, in turn, are not permitted to share shareholder information with non-affiliated entities, except as required or permitted by law.

## **6. Limiting Employee Access to Information**

We restrict access to nonpublic personal information about shareholders to our employees and in some cases to third parties (for example, the service providers described above) as permitted by law. We maintain strict physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Additionally, if you interact with Intrepid Wealth directly as an individual investor (including joint account holders) or if Intrepid Wealth provides services to your employer or plan sponsor, we may exchange certain information about you with Intrepid Wealth financial services affiliates, such as our brokerage and insurance companies, for their use in marketing products and services as allowed by law.

Information collected from investment professionals' customers is not shared with Intrepid Wealth affiliates for marketing purposes, except with your consent and as allowed by law.

## **7. Online Privacy**

Privacy, security, and service in Company's online operations are just as critical as in the rest of our business. We use firewall barriers, encryption techniques and authentication

procedures, among others, to maintain the security of your online session and to protect Intrepid Wealth accounts and systems from unauthorized access.

When you interact with us through online channels (for example, websites and mobile applications) owned and controlled by Intrepid Wealth Investments ("Intrepid Wealth websites"), Intrepid Wealth manages personal information in accordance with all of the practices and safeguards described previously.

When you visit Intrepid Wealth websites, we may collect technical and navigational information, such as device type, browser type, Internet protocol address, pages visited, and average time spent on Intrepid Wealth websites. We use this information for a variety of purposes, such as maintaining the security of your online session, facilitating site navigation, improving Intrepid Wealth website design and functionality, and personalizing your experience on Intrepid Wealth websites. Additionally, the following policies and practices apply when you are online.

This online privacy policy applies only to information collected through our website and not to information collected offline.

## **8. Cookies and Similar Technologies**

Intrepid Wealth and our third-party service providers may use cookies and similar technologies to support the operation of Intrepid Wealth websites. Cookies are small amounts of data that a website exchanges with a web browser or application on a visitor's computer or mobile device. Cookies help us to collect information about visitors to Intrepid Wealth websites, including date and time of visits, pages viewed, amount of time spent on our sites, or general information about the device used to access the site. Intrepid Wealth cookies are also used for security purposes and to personalize your experience, such as customizing your screen layout.

You can refuse or delete cookies. Most browsers and mobile devices offer their own settings to manage cookies. If you refuse a cookie when on a Intrepid Wealth website, or if you delete cookies, you may experience some inconvenience in your use of Intrepid Wealth websites. For example, you may not be able to sign in and access your account, or we may not be able to recognize you, your device, or your online preferences.

Both Intrepid Wealth and third-party service providers we hire may use cookies and other technologies, such as web beacons or pixel tags, in online advertising as described below

## **9. Advertising on Intrepid Wealth Websites**


Intrepid Wealth advertises on its own websites (including our mobile applications), and when we do, we may use information about your relationship with us, such as the types of accounts you have, to tailor advertisements about Intrepid Wealth and third-party products and services that may be of interest to you.

We may also use third-party service providers to help us determine which Intrepid Wealth products and services may be of interest to you. These service providers may collect information about your activity on Intrepid Wealth websites using cookies and other technologies to analyze, for example, pages visited, search engine referrals, browsing patterns, and responses to advertisements and promotions. Such service providers may only collect and use such information for purposes specified by Intrepid Wealth and not for their own purposes.

## **10. Advertising on Non-Intrepid Wealth Websites**

Intrepid Wealth also advertises our products and services on websites not affiliated with Intrepid Wealth and we contract with third-party advertising companies to display these ads. These third-party advertising companies may use cookies and similar technologies to collect technical and web navigational information, such as device type, browser type, Internet protocol address, and pages visited.

Intrepid Wealth and these third-party online advertising companies may use the data collected, along with other information we have about you and your Intrepid Wealth relationships, to serve relevant ads to you. The advertisements may be relevant to your interests, as determined by your activity on Intrepid Wealth and non-Intrepid Wealth websites. These are known as "interest-based advertisements."

You may opt-out of receiving interest-based advertisements from online advertising companies by clicking on the AdChoices icon (which appears on all Intrepid Wealth interest-based ads) and following the opt-out instructions. For more information about interest-based advertising please see [http://www.networkadvertising.org/managing/opt\\_out.asp](http://www.networkadvertising.org/managing/opt_out.asp).

Non-Intrepid Wealth websites and mobile applications are not subject to Company's Privacy Policy. You may visit the individual sites for additional information on their privacy practices.

## **11. Online Privacy**

### **A. Connecting with Intrepid Wealth on Social Media Sites**

Intrepid Wealth provides experiences on social media platforms that enable online sharing and collaboration among users who have registered to use them. We may collect information you provide by interacting with us via social media, such as photographs, opinions, or Twitter handle. Any content you post, such as pictures, information, opinions, or any personal information that you make available to other participants on these social platforms, is also subject to the terms of use and privacy policies of those platforms. Please refer to them to better understand your rights and obligations with regard to such content.

### **B. Intrepid Wealth Mobile® Apps**

NA

### **C. Protecting Children's Privacy Online**

Intrepid Wealth websites are not directed to individuals under the age of thirteen (13). Intrepid Wealth does not intentionally collect information on Intrepid Wealth websites from those we actually know are under 13, and we request that these individuals do not provide personal information through the sites.

## **12. Former Intrepid Wealth Clients**

If you are a former customer, these policies also apply to you; we treat your information with the same care as we do information about current customers.

Specific Internet addresses, mailing addresses and telephone numbers are listed on your statements and other correspondence.

### **13. Unsubscribe**

We respect your privacy and give you an opportunity to opt-out of receiving announcements of certain information. Users may opt-out of receiving any or all communications from Intrepid Wealth by contacting us here:

- Web page: [www.intrepidwealthpartners.com](http://www.intrepidwealthpartners.com)
- Email: [derek@intrepidwealthpartners.com](mailto:derek@intrepidwealthpartners.com)
- Phone: 1-855-497-8737

### **14. Opt-Out**

We do not sell your personal information to anyone. The law allows you to “opt out” of only certain kinds of information sharing with third parties. The firm does not share personal information about you with any third parties that triggers this opt-out right. This means YOU ARE ALREADY OPTED OUT.

### **15. Contact Information**

Intrepid Wealth welcomes your questions or comments regarding this Statement of Privacy. If you believe that Intrepid Wealth has not adhered to this Statement, please contact Intrepid Wealth at:

Address  
6666 Odana Drive, #312  
Madison, WI 53719

Telephone number:  
1-855-497-8737

Email Address:  
[derek@intrepidwealthpartners.com](mailto:derek@intrepidwealthpartners.com)

Effective as of November 18th, 2022