

## **NRP Advisors Inc.'s Privacy Policy**

We value the trust our clients have placed in us and are committed to the responsible management, use, and protection of their personal information. Please take a moment to review this Privacy Policy to learn how we protect your information and use it to service your account(s).

As you read this document, please note that federal privacy laws define the term "customer" to include only individuals who have purchased a financial product or service for personal, family, or household purposes. Because this disclosure document has been created to comply with federal law, we utilizing the same definition of "customer" as that found in the Gramm-Leach-Bliley Act. For an explanation of NRPA's policies for protecting the privacy of information provided by organizations, such as retirement plans and corporations, please see the section entitled "Retirement Plans and Other Entities," below.

### **Information We Collect From You**

NRP Advisors ("NRPA") collects personal information about its customers to help it serve their financial needs, process transactions in their account(s), provide customer service, offer new products or services, and fulfill legal and regulatory requirements. NRPA collects information about its customers from the following sources:

- Information provided to us, our affiliated entities, or our advisor representatives by our customers (such as on account applications and related forms, in discussions with our employees and advisor representatives, or through our website).
- Information gathered from our internal files regarding the customer's transaction history with us (such as products or services purchased, account balances, trading history, and payment history), as well as that provided by information service companies and consumer reporting agencies (such as transactions or credit relationships with unaffiliated third parties).
- Information provided by other unaffiliated third parties, including employers, associations, benefit plan sponsors, and other institutions, if the customer transfers positions or funds to us.

This information may include "nonpublic, personal information," which means information that is not readily known or accessible in the public realm, such as the customer's social security number, birth date, net worth, assets, income, and medical information (if applying for insurance), as well as the fact that the customer has an account with us.

### **Sharing Information**

Pursuant to federal law, we may not disclose a customer's nonpublic personal information without his/her prior consent, unless the disclosure is needed to:

- provide the services requested by the customer, including:
  - clearing, transferring, confirming, or reconciling transactions in the customer's account(s); and
  - providing statements or other records regarding the status or value of the customer's account(s);
- provide the customer with marketing materials regarding our products and/or services, as well as those offered pursuant to joint agreements with our affiliates or non-affiliated third parties, so long as all parties offering the products and/or services have agreed, in writing, to protect the confidentiality of the customer's information and to not use it for any other purpose;
- enforce any of our rights, including the collection of any fees or other payments due;
- provide our parent or an affiliated company with information regarding our operations, or as reasonably required pursuant to the proposed or actual sale, merger, transfer, or exchange of all, or a portion of, our business;
- comply with the request or requirements of regulatory and/or law enforcement organizations;
- respond to a subpoena or discovery request; or
- provide disclosures as otherwise permitted or required by law.

We may provide such information to our affiliated companies and/or unaffiliated financial or non-financial services providers (such as insurance companies, mutual fund companies, banks, investment firms, third-party administrators, clearing firms, and other third parties who assist us in providing account maintenance or customer service) as necessary pursuant to the exceptions listed above.

**We do not sell, share, or disclose your nonpublic personal information to unaffiliated third-party marketing companies.**

### **Opting Out**

Customers may request that we not disclose their nonpublic, personal information for any reason other than one of the exceptions listed above.

For example, if an advisor representative who has serviced the customer's account(s) terminates his/her registration with us, we may permit the advisor representative to share the customer's contact information (name, address, phone number, email address, and account titles) with his/her new firm and use it to contact the customer for the purpose of requesting permission to transfer the customer's account(s) to that new firm. In that event, neither the advisor representative nor his/her new firm would be permitted to use the customer's contact information for any other purpose or to obtain any other information regarding the customer's accounts without the customer's express written consent. However, because the disclosure of a customer's contact information to an advisor representative's new firm is not covered by any of the exceptions listed above, customers have a right to request that we not disclose their information for this purpose.

**To request that we not disclose your information for this or any purpose (other than those covered under an exception listed above), please call us at 888-646-4677.** If we do not receive such a request from you within thirty (30) days of you opening an account, contracting for services, or receiving our annual privacy notice, we have the right to assume you do not object to the disclosure of your information for reasons other than the exceptions listed above until you notify us to the contrary. (Please note that the laws of certain states may impose additional restrictions upon the disclosure of customers' confidential information.)

#### **Retirement Plans and Other Entities**

As noted above, the laws restricting the disclosure of nonpublic, personal information only apply to individual clients who are purchasing financial products or services for personal, family, or household purposes. As a result, the legal requirements described above do not apply to retirement plans (including the participants and beneficiaries of such plans) or other entities. However, it is the intent of NRPA to maintain the confidentiality of any nonpublic, personal information provided by such entities and to only disclose such information pursuant to the exceptions set forth above, unless specifically requested by the client.

#### **Safeguarding Information**

NRPA recognizes the need to prevent unauthorized access to the information we collect, including information held in electronic format. NRPA authorizes access to your nonpublic personal information only to personnel who need that information to serve you. We maintain physical, electronic, and procedural safeguards regarding your nonpublic, personal information to ensure that we comply with our own policy, industry practices, and federal and state regulations. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

#### **Questions**

You do not have to contact us to benefit from our privacy protections; they apply automatically to all of our customers and former customers. If you have any questions after reading this privacy policy, we encourage you to contact your advisor or to write to NRP Advisors, Inc., c/o Legal Department, 200 East Main Street, Fort Wayne, Indiana 46802.