

Our Commitment to Privacy

Tax Advantage Advisors, Inc. has always been committed to maintaining the confidentiality, integrity and security of personal information about our current and prospective customers. We are proud of our privacy practices and want you to know how we protect this information and use it to service your account. You do not have to contact us to benefit from Tax Advantage Advisors, Inc. privacy protections; they apply automatically to all of our customers.

We hope you will take a moment to review the full privacy policy of the Tax Advantage Advisors, Inc. The privacy policies of Tax Advantage Advisors, Inc. are reviewed annually. Our printed and online notices are then updated to reflect any material changes.

Tax Advantage Advisors, Inc. Privacy Policy

How and Why We Obtain Personal Information

Tax Advantage Advisors, Inc. takes great care to protect your personal information and when we use it, we do so with respect for your privacy. We may use personal information about you to service and maintain 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. Tax Advantage Advisors, Inc. may collect public and non-public personal information about you 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 Tax Advantage Advisors, Inc. provides them with recordkeeping services (for example, payroll, human resource, or benefits information)
- Transactional activity in your account (for example, trading history and balances)
- Other interactions with Tax Advantage Advisors, Inc. (for example, discussions with our customer service staff or information you enter into our Web sites)
- Information services and consumer reporting agencies (for example, to verify your identity, to assess your credit-worthiness or 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)
- Other sources with your consent or with the consent of your representative

How We Protect Your Information

Tax Advantage Advisors, Inc. has always considered the protection of sensitive 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.

Within Tax Advantage Advisors, Inc. and among our service providers, we restrict access to personal information to those who require it to provide products and services to you. We may share the personal information that we collect with the following entities:

- Corporate affiliates, including internal service providers (for example, our data processing company and printing operation)
- Unaffiliated service providers (for example, printing and mailing companies, securities clearinghouses, and other entities who may provide services at Tax Advantage Advisors, Inc. 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 Tax Advantage Advisors, Inc. as a financial reference in applying for credit with another institution), or as permitted or required by law (for example, for fraud prevention)
- As described below, in circumstances that apply only to certain subsets of Tax Advantage Advisors, Inc. customers

Tax Advantage Advisors, Inc. does not share personal information about our customers with unaffiliated third parties for use in marketing their products and services.

Privacy Online

Privacy, security and service in our online operations are just as critical as in the rest of our business. Tax Advantage Advisors, Inc. employs all of the safeguards described previously, along with the following Internet-specific practices.

We use firewall barriers, encryption techniques and authentication procedures, among others, to maintain the security of your online session and to protect Tax Advantage Advisors, Inc. accounts and systems from unauthorized access. We may also place cookies and similar files on your hard drive for purposes such as security, to facilitate site navigation, and to personalize your experience on our site. Our cookies do not identify you by name as an individual or by account number.

When you visit Tax Advantage Advisors, Inc. Internet sites, we may collect technical and navigational information, such as computer browser type, Internet protocol address, pages visited, and average time spent on our Web sites. This information may be used, for example, to alert you to software compatibility issues, or it may be analyzed to improve our Web design and functionality.

We may use third party service providers to help us analyze certain online activities. For example, these service providers may help us measure the performance of our online advertising campaigns or analyze visitor activity on our Web sites. We may permit these service providers to use cookies and other technologies, such as Web beacons or pixel tags, to perform these services for Tax Advantage Advisors, Inc. We do not share personally identifiable information about our customers with these third party service providers, and these service providers do not collect such information on our behalf.

Your Connection to Tax Advantage Advisors, Inc.

You may interact with us in various ways, and when you do, we may exchange information with other parties in addition to those described above. For example, if you conduct business with Tax Advantage Advisors, Inc. through your employer or investment professional, we may exchange the information we collect with them, or with others at their direction. If we provide services to you on behalf of your employer, we may also collect and exchange information such as human resource, payroll, banking and insurance data, in addition to the information listed above.

Information collected from investment professionals' customers is not shared with Tax Advantage Advisors, Inc. affiliates for marketing purposes, except with the consent of the investment professional or the customer.

If you interact with Tax Advantage Advisors, Inc. directly as an individual investor (including joint account holders), we may exchange information about you with our affiliates to offer Tax Advantage Advisors, Inc. products and services, only as permitted by law.

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.

For your convenience, Tax Advantage Advisors, Inc. offers several options for accessing and, if necessary, correcting your account information. You can review your information independently using your statements. You may also e-mail, write or call us with your request for information. If we serve you through an investment professional, please contact them directly. Specific Internet addresses, mailing addresses and telephone numbers are listed on your statements and other correspondence.

Effective January 2024