

**PRIVACY POLICY NOTICE**  
**ARMOR INVESTMENT ADVISORS, LLC**

Armor Investment Advisors, LLC has adopted this policy with recognition that protecting the privacy and security of the personal information we obtain about our customers is an important responsibility. Clients expect accurate and efficient service. To provide this type of service, we collect and maintain certain personal information about each client. We want clients to know what information we collect and how we use and safeguard that information.

**WHAT INFORMATION WE COLLECT**

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Armor collects certain nonpublic personal identifying information about clients (such as their name, address, social security number, etc.) from information that clients provide on applications or other forms as well as communications (electronic, telephone, written or in person) with clients or their authorized representatives (such as your attorney, accountant, etc.). Armor also collects information about clients' brokerage accounts and transactions (such as purchases, sales, account balances, inquiries, etc.).

**WHAT INFORMATION WE DISCLOSE**

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Armor does not disclose the nonpublic personal information we collect about our customers to anyone except in the following circumstances: (i) in furtherance of our business relationship with these customers and then only to those persons necessary to effect the transactions and provide the services that they authorize (such as broker-dealers, custodians, independent managers etc.); (ii) to persons assessing our compliance with industry standards (e.g., professional licensing authorities, etc.); (iii) our attorneys, accountants, and auditors; or (iv) as otherwise provided by law.

Armor is permitted by law to disclose the nonpublic personal information about our clients to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs). These third parties are prohibited to use or share the information for any other purpose. If a client decides at some point to either terminate our services or become an inactive customer, we will continue to adhere to our privacy policy, as may be amended periodically.

**SECURITY OF YOUR INFORMATION**

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Armor restricts access to clients' nonpublic personal information to those employees who need to know that information to service the client's account. Armor maintains physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect the client's nonpublic personal information. In the event of a breach of client privacy, the client will be informed of the breach and appropriate measures will be taken to rectify the breach. If a breach occurs, we will first notify the client's custodian and freeze the necessary accounts. Further action includes addressing how the breach occurred and changing account access and verification, if necessary.

**CHANGES TO OUR PRIVACY POLICY OR RELATIONSHIP WITH YOU**

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Our policy about obtaining and disclosing information may change from time to time. Armor will provide notice to clients of any material change to this policy before the change is implemented.