

KilterHowling LLC
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Boulder, CO 80301
720-443-2076

Customer Privacy Policy Notice

In November of 1999, Congress enacted the Gramm-Leach-Bliley Act (GLBA). The GLBA requires certain financial institutions, such as investment advisor firms, to protect the privacy of customer information. In situations where a financial institution does disclose customer information to nonaffiliated third parties, other than permitted or required by law, customers must be given the opportunity to opt out or prevent such disclosure. KilterHowling (“KilterHowling”) does not share or disclose customer information to nonaffiliated third parties except as permitted or required by law.

KilterHowling is committed to safeguarding the confidential information of its clients. KilterHowling holds all personal information provided by clients in the strictest confidence and it is the objective of KilterHowling to protect the privacy of all clients. Except as permitted or required by law, KilterHowling does not share confidential information about clients with nonaffiliated parties. In the event that there were to be a change in this policy, KilterHowling will provide clients with written notice and clients will be provided an opportunity to direct KilterHowling as to whether such disclosure is permissible.

To conduct regular business, KilterHowling may collect personal information from sources such as:

- Information reported by the client on applications or other forms the client provides to KilterHowling
- Information about the client’s transactions implemented by KilterHowling or others
- Information developed as part of financial plans, analyses or investment advisory services

To administer, manage, service, and provide related services for client accounts, it is necessary for KilterHowling to provide access to customer information within the firm and to nonaffiliated companies with whom KilterHowling has entered into agreements with. To provide the utmost service, KilterHowling may disclose the information below regarding customers and former customers, as necessary, to companies to perform certain services on KilterHowling’s behalf.

- Information KilterHowling receives from the client on applications (name, social security number, address, assets, etc.)
- Information about the client’s transactions with KilterHowling or others (account information, payment history, parties to transactions, etc.)
- Information concerning investment advisory account transactions
- Information about a client’s financial products and services transaction with KilterHowling

Since KilterHowling shares nonpublic information solely to service client accounts, KilterHowling does not disclose any nonpublic personal information about KilterHowling’s customers or former customers to anyone, except as permitted by law. However, KilterHowling may also provide customer information outside of the firm as required by law, such as to government entities, consumer reporting agencies or other third parties in response to subpoenas. In the event that KilterHowling has a change to its customer privacy policy that would allow it to disclose non-public information not covered under applicable law, KilterHowling will allow its clients the opportunity to opt out of such disclosure.

Acknowledgement of Receipt of Disclosure Documents and Privacy Policy Notice.

Client acknowledges receipt of the Privacy Policy Notice of KilterHowling as required by the Gramm-Leach-Bliley Act of 1999.

Client Name: _____

Client Signature: _____ Date: _____

Client Name: _____

Client Signature: _____ Date: _____

ACCEPTED BY KilterHowling, LLC

By: _____ Date: _____

Name: _____

Title: _____