

## Privacy Policy

### To Our Clients and Prospective Clients

At Forem Investments LLC, we are proud of our privacy practices and want you to know how to protect and use your personal information to establish and maintain your account. First, we are committed to maintaining confidentiality, integrity, and security for your personal information. You benefit from this privacy protection automatically, whether you are an existing, prospective, or former client. We are committed to providing you with superior service and, in doing so, protecting the nonpublic information we have collected. Please be aware that you do not have to contact us to benefit from our privacy protections; they apply automatically to all our clients.

Should you have any questions regarding the privacy of your personal information, please contact us at 305 777-0235.

Thank you for the trust you are placing in us.

## Privacy Notice

At Forem Investments, LLC ("Forem," "us" and "we"), our relationship with you is our most important asset. We are privileged that you have entrusted us with your financial affairs and are committed to safeguarding the privacy of the information we collect. As a regulated financial institution, Forem must obtain certain personal, nonpublic information about you. The following Privacy Policy demonstrates our commitment to protecting your personal information.

### How and Why We Obtain Personal Information

Forem may collect non-public, personal information about you in any of the following ways:

- New Account Application (i.e., Social Security number, date of birth, income, and assets)
- Transaction activity (types of transactions, balances)
- Information about your transactions and account experience with us

Forem limits the collection, use, and retention of your personal information to the extent of assisting us in administering our business correctly, servicing your account, and improving our services.

### How Forem Protects the Collection of Your Information

Forem recognizes the importance of protecting your personal information, and we take the responsibility of handling both your trust and personal information extremely seriously. We do not sell client information to anyone. We also do not disclose any non-public personal information about you to anyone, whether you are a current or former client, except as



permitted by law or as authorized by you. We may share your personal information that we collect on a strictly limited, confidential basis" with the following entities:

- Affiliates, such as service providers
- Unaffiliated third parties, such as the custodian and other entities that need to know that information to assist us in providing services to you
- Regulatory agencies such as the SEC, along with federal and state law enforcement agencies
- Governmental agencies, such as the IRS
- In connection with a subpoena or similar legal process, a fraud investigation, or an audit

Forem restricts access to your personal and account information to those employees who need to know that information to provide products or services to you or to assist you with ongoing maintenance of your account. We maintain physical, electronic, contractual, and procedural safeguards to guard your nonpublic personal information.

Forem will keep you current on its privacy policy. We will provide you with a copy of our privacy policy annually if you maintain an account with us. We reserve the right to make changes to this policy, and in doing so, we will notify you in writing before we make changes that affect how we collect or share your information.

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If you are a former client of Forem, your information will be treated like that of our current clients.

Our current Privacy Policy is available on our website at:

[www.foreminvestments.com](http://www.foreminvestments.com)

Additionally, you can obtain a written copy by emailing us at [info@foreminvestments.com](mailto:info@foreminvestments.com) or by calling us at 1.305.777.0235.

## **Website Privacy**

Protecting your personal information online is critical in today's Internet environment.

Therefore, along with all of the security measures described above, we employ the following online security measures:

We protect your personal account information by utilizing state-of-the-art security measures whereby all your personal account information is stored on a secure website maintained by the custodian of your assets. Access to view your account online is protected by a unique User ID and Personal Identification Number (PIN).



A cookie may be transmitted to your computer when you visit our website. A cookie is simply an electronically sent file that holds pieces of information and enhances the performance of your experience at Forem. Furthermore, it enables us to determine which areas of our website are more popular than others and which of our advertisements on other sites have been visited, allowing us to improve our site. You need to know that your privacy is never compromised when you accept a cookie from our website. You can set your browser to notify you when you receive a cookie, allowing you to decide whether or not to get it.

You signify your acceptance of the Forem LLC Privacy Policy terms by using our website. If you disagree with this policy, please do not use our site. We reserve the right, at our discretion, to change, modify, add, or remove portions of this policy at any time. Please check our website periodically to remain informed of any changes. Your continued use of the Forem website after posting changes to these terms will signify your acceptance of those changes. To learn more about Forem and our services, read our ADV Brochure.