

October 23, 2024

1. PRIVACY POLICY

1.1 Information We May Collect

We collect personal information to offer you products and services. We do not sell your information. We also use it to decide if you qualify for our products and services. We also collect information to service your account. The type of information we collect depends on the products or services you ask for and may include:

- Information we receive from you on applications and related forms (such as name, address, social security number, assets, income or other personal or medical information);
- Information about your transactions and relationships with us and our family of companies (such as products or services purchased, account balances and payment history);
- Information we receive from consumer reporting agencies (such as credit relationships and history);
- Information we receive from outside sources in order to issue and service your policies (such as motor vehicle reports, medical information from your providers and other public information);

1.2 Information We May Disclose and to Whom We May Disclose Information

We may share some or all of your personal information without your permission as permitted by law to persons or companies such as:

- Your agent or broker;
- Banks;
- Reinsurance Companies;
- Firms that assist us in the servicing of your policies;
- Firms that assist in the printing or delivering of statements and notices;
- Affiliates in our family of companies that market our products or services on our behalf; and
- Financial companies with which we have joint marketing agreements.

We may disclose some or all of the personal information about current or former customers, but only as allowed by law, in response to:

- Law enforcement agencies or governmental inquiries;
- Subpoena;
- Legal requirements;
- State or federal regulators; or
- Auditors.

We do not sell any of your personal information to any third party. We will not share personal health information without your permission, except as allowed or required by law.

If the state you live in requires us to provide you with an opportunity to opt out of the sharing of your personal information or to obtain your consent before doing so, such notice will be provided.

1.3 Notice to Nevada Residents

We do not transfer personal information for monetary consideration. If you would like to tell us not to sell your information in the future please email us at info@fidxmarkets.io with your name, postal address, telephone number and email address with "Nevada do not sell" in the subject line.

Or

If you are a resident of Nevada, you have the right to opt-out of the sale of personal information to third parties. You can exercise this right by contacting us at info@fidxmarkets.io with the subject line "Nevada Do Not Sell Request" and providing us with your name and the email address associated with your account.

1.4 Safety and Security of Your Personal Information

We have physical, electronic and procedural safeguards in place to meet state and federal regulations to protect your personal information. We also have procedures in place that limit access to personal information about you to those employees, representatives and service providers who need to know such information in order to assist in issuing, servicing and administering products and services on your behalf. We reserve the right to revise, amend, or modify this policy at any time. If we make any material changes in our privacy policy, we will provide current customers a revised notice and will update the policy available on this website. This statement is provided on behalf of FIDX Markets LLC and our family of companies

- Fiduciary Exchange LLC
- FIDX Group LLC

If you have any questions regarding FIDX Markets LLC privacy policies and practices, you may contact us at 1-267-900-8320.

October 23, 2024

1. PRIVACY POLICY FOR CALIFORNIA RESIDENTS

1.1 Information We May Collect

We collect personal information to offer you products and services. We do not sell your information. We also use it to decide if you qualify for our products and services. We also collect information to service your account. The type of information we collect depends on the products or services you ask for and may include:

- Information we receive from you on applications and related forms (such as name, address, social security number, assets, income or other personal or medical information);
- Information about your transactions and relationships with us and our family of companies (such as products or services purchased, account balances and payment history);
- Information we receive from consumer reporting agencies (such as credit relationships and history);
- Information we receive from outside sources in order to issue and service your policies (such as motor vehicle reports, medical information from your providers and other public information);

1.2 Information We May Disclose and to Whom We May Disclose Information

We may share some or all of your personal information without your permission as permitted by law to persons or companies such as:

- Your agent or broker;
- Banks;
- Reinsurance Companies;
- Firms that assist us in the servicing of your policies;
- Firms that assist in the printing or delivering of statements and notices;
- Affiliates in our family of companies that market our products or services on our behalf; and
- Financial companies with which we have joint marketing agreements.

We may disclose some or all of the personal information about current or former customers, but only as allowed bylaw, in response to:

- Law enforcement agencies or governmental inquiries;
- Subpoena;
- Legal requirements;
- State or federal regulators; or
- Auditors.

We do not sell any of your personal information to any third party. We will not share personal health information without your permission, except as allowed or required by law.

California residents are entitled pursuant to the California Consumer Privacy Act ("CCPA") to request the disclosures of your personal information that we have made within the last year (twelve preceding months) before your request as well as the following information:

- The categories of personal information that has been collected about you
- The categories of sources from which that personal information is collected
- The categories of personal information that the business sold or disclosed for a business purpose about the consumer
- The business or commercial purpose for collecting personal information.
- The categories of third parties with whom the business shares personal information
- The specific personal information that has been collected.

To request the disclosures and information above, you may call 1-267-900-8320 or email your request to CA-DataRequests@fidxmarkets.io. You may not make more than two requests within a twelve month period. Upon receiving such information and disclosures request, we will confirm receipt of the request within 10 days.

Additionally, you may designate an authorized agent to make such a request under the CCPA on your behalf. A designated authorized agent may also use the phone number or the links above to make such a request on your behalf.

To verify such information requests, you will need to provide certain information. We will confirm the information you provide with the information we have on file to verify such requests. For requests made by an authorized agent, the authorized agent will need to provide proof that they have your signed permission to submit the request, and we may require you to verify your identity directly and/or directly confirm that you provided the authorized agent such permission. We cannot fulfill your request to provide personal information if we cannot verify your identity or authority to make the request on another's behalf and confirm that the personal information relates to you. Making a verifiable request does not require you to create an account with us.

To the extent required by law, California residents have the right to request deletion of their personal information collected by FIDX Markets LLC. However, this right to deletion does not apply to personal information that is exempt or subject to an exception under the CCPA. To submit such a request, you may use the toll-free number listed above or email your request to **CA-DataRequests@fidxmarkets.io**. The process for verifying such deletion requests is similar to the process to verify information requests listed above.

FIDX Markets LLC will not discriminate against California residents who exercise their privacy rights conferred by the CCPA.

1.3 Safety and Security of Your Personal Information

We have physical, electronic and procedural safeguards in place to meet state and federal regulations to protect your personal information. We also have procedures in place that limit access to personal information about you to those employees, representatives and service providers who need to know such information in order to assist in issuing, servicing and administering products and services on your behalf. We reserve the right to revise, amend, or modify this policy at any time. If we make any material changes in our privacy policy, we will provide current customers a revised notice and will update the policy on this website.

If you have any questions or concerns regarding FIDX Markets LLC's privacy policies and practices, you may contact us at 1-267-900-8320.

This statement is provided on behalf of FIDX Markets LLC and our family of companies

- Fiduciary Exchange LLC
- FIDX Group LLC

1.4 Privacy Notice Updates

This Privacy Notice is effective October 23, 2024 and shall be reviewed and updated at least annually.

PRIVACY POLICY TO BE LEFT WITH CLIENT.

COPY OF NEW ACCOUNT FORM IS SENT TO CLIENT TO VERIFY INFORMATION.