



PRIVACY POLICY

Red Reef Advisors does not disclose or use non-public personal information (NPI) about our clients, and/or former clients, other than to carry out the purpose for which the information is disclosed, or as permitted by law. Red Reef Advisors has security measures and procedures to safeguard records and information, consistent with Regulation S-P, and that information will not be disclosed to an unaffiliated third party for any reason, without your prior written consent.

Investment advisers are required by law to inform their clients of their policies regarding privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives the customer the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information, Financial Account Numbers and/or Balances, Sources of Income, and Credit Card Numbers or Information. When you are no longer our customer, we may continue to use your information only as described in this notice.

PARTIES TO WHOM WE MAY SHARE INFORMATION ONLY FOR PURPOSE IT'S DISCLOSED

Investment Advisers may need to share personal information to run their everyday business. In the section below, we list the reasons that we may share your personal information for business only:

- For everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, regulatory inquiries, or report to credit bureaus;
- For our marketing – to offer our investment services to accomplish your objectives;
- For our affiliates' business purposes in accomplishing your objects – information about your transactions and experiences for performance reporting etc.

PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENT'S INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including electronic safeguards and secured files and document storage.

FEDERAL LAW GIVES YOU THE RIGHT TO LIMIT SHARING – OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by “opting-out” of the following: sharing for non-affiliates' everyday business purposes – information about your creditworthiness; sharing with affiliates who use your information to market to you; or sharing with non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. Our intention is to protect your information and limit sharing NPI for any of this, please notify us immediately if you have any concerns or want to opt out of these types of sharing altogether.

DEFINITIONS: Affiliates – companies related by common ownership or control. They can be financial and non-financial companies; Non-affiliates – companies not related by common ownership or control. They can be financial and non-financial companies; Joint marketing – a formal agreement between non-affiliated financial companies that together market financial products or services to you.

Please contact us if you have any questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.

Support@RedReefAdvisors.com