

Privacy Policy – 2025.4

CUBIC Advisors, LLC considers the privacy of its clients to be of fundamental importance and has established a Policy to maintain the confidentiality of the information you share with us.

In providing investment management services to you, we collect certain nonpublic information about you. Our policy is to keep this information confidential and strictly safeguarded, and to use or disclose it only as needed to provide services to you, or as permitted or required by law. This Policy is applicable to information for current and former clients and applies to all employees.

Information we collect

The personal information we collect directly from you includes information required to communicate with you and assist us in effectively addressing your financial needs. This information could include:

- Your name and address
- Investment objectives and experience
- Financial circumstances
- Account balance and account transactions
- Social security number
- Employment information

Mobile Opt-In, SMS consent, and phone numbers collected for SMS communication purposes will not be shared with third parties and affiliates for marketing purposes.

We collect your personal information, for example, from the following sources:

- Information you provide on applications and other forms and questionnaires
- Information you provide during discussions and in meetings
- Information about your transactions with us or others

We may also collect your personal information from others such as custodians, broker-dealers, and other companies. Our partners may use technology such as cookies to collect data and to customize your experience.

How information is used

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All financial companies need to share client personal information to run their everyday business. We use information about you to provide our asset management services to you. We may disclose the information to third parties as permitted by law, including the broker-dealers, custodians or other companies used to provide services to you. From time to time, we may be required to give information about our business to regulatory authorities. This may include personal information about you. We do not sell your personal information to anyone.

How information is safeguarded

We have procedures in place that we believe are reasonably designed to protect the security and confidentiality of your information. These include password-protected user access, via a secure VPN to our computer data files. Our network provider deploys institutional grade virus protection and e-mail scanning / filtering.

SMS Texting

SMS Consent to Communication

If you send an SMS message to one of our employees or advisors, you are consenting to receive SMS messages. The information obtained as part of the SMS consent process (phone numbers) will not be shared with any third parties for marketing purposes.

Types of SMS Communications

If you have consented to receive text messages from CUBIC Advisors, LLC, such messages will be conversational in nature. They will not be promotional or related to billing.

Message Frequency

Messages will be initiated by you (our client), and so message frequency will be determined by you.

Potential Fees for SMS Messaging

Please note that standard message and data rates may apply, and that these fees may be different if the message is sent domestically or internationally.

Opt-In Method:

You opt to receive SMS messages from CUBIC Advisors, LLC when you initiate an SMS conversation with one of our employees or advisors.

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Opt-Out Method:

You may opt out of receiving SMS messages at any time. To do so, simply reply "STOP" to any SMS message you have received. Alternatively, cease messaging with us, or you can contact us directly to request removal from our messaging list.

SMS Help:

If you are experiencing any issues, you can reply with the keyword HELP. Or you can get help calling us at 855-282-4232.

Standard Messaging Disclosures:

- Message and data rates may apply.
- You can opt out at any time by texting "STOP."
- For assistance, text "HELP".
- Message frequency may vary.

Contact information

If you have any questions, concerns, or comments about our Privacy Policy, you may contact us at info@cubicadvisors.com or at 855-282-4232.