

PRIVACY POLICY STATEMENT AND RISK DISCLOSURE

PRIVACY POLICY

User data and contact information obtained by Avidian Wealth Solutions, LLC will never be sold to any third party.

Email

Avidian Wealth Solutions, LLC always likes to hear from our valued clients and prospective clients, and we collect the email addresses of users who communicate with us via email or request information via our website. Avidian Wealth Solutions, LLC collects email addresses and other data collected online from current and prospective clients so that we can provide them with the information they have requested, whether from Avidian Wealth Solutions, LLC or from one of our partners.

In certain instances, Avidian Wealth Solutions, LLC uses the services of partner companies who may help us reach prospective clients by collecting email addresses. Please note that these addresses come from people who specifically request information on Avidian Wealth Solutions, LLC via clearly labeled online advertising.

Avidian Wealth Solutions, LLC collects online data from prospective clients via our website. You can be assured that personal information submitted to us will be held confidential and will not be shared with any third parties.

Avidian Wealth Solutions, LLC also sponsors third party email content. In order to receive Avidian Wealth Solutions, LLC's email content through a third party, you would have had to previously subscribed to a particular service or "opted-in" to receive relevant promotional content from advertising partners. As advertisers, we do not gain access to users' contact information—this information is kept confidential—nor does Avidian Wealth Solutions, LLC supply additional users from our own internal database. Rather, the respective online publisher distributes content on our behalf.

If you have received Avidian Wealth Solutions, LLC's email content through a third party, you must unsubscribe or "opt-out" through the respective publisher. The only way to avoid receiving promotional offers like these in the future (from Avidian Wealth Solutions, LLC, or other companies) is by going directly to the respective publisher and unsubscribing from their list.

Online Advertising

Avidian Wealth Solutions, LLC may elect to use online advertising from time to time. If this occurs such online advertising will be in full compliance with Internet, advertising and finance industry standards and regulations. The advertising content could be integrated and delivered with online publisher's primary content in a variety of different formats; some ads might be embedded on the website (e.g., banner) while others might be delivered by an independent browser window (e.g., pop-up).

The delivery of such pop-up and pop-under ads (and frequency thereof) is ultimately controlled by the respective online publisher. Most likely we would be unable to restrict the delivery of our popup advertisements to individual users. Typically, pop-ups are "frequency capped" so users should only receive one pop-up ad per site session (based on the respective publisher's ad serving policy). However, this functionality will NOT work if you have disabled "cookies" in your browser.

The information that might be collected through online advertising would be anonymous and not personally identifiable. It would not contain your name, address, telephone number, or email address. To best serve users with offers that are of

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relevance, Avidian Wealth Solutions, LLC may form relationships with companies that place ads on third party publishers' websites. In addition, these companies may track advertisements that are placed within certain email newsletters. As a result of users visiting its website, ad server companies may collect information about users such as domain type, IP address, and clickstream data. Please note that this information is not individually identifiable.

Avidian Wealth Solutions, LLC may use pixels, or transparent GIF files, to help manage online advertising. These GIF files would most likely be provided by the ad management partner. These files enable the ad serving system to recognize a unique cookie on your Web browser, which in turn enables us to learn which advertisements bring users to our website. The cookie was placed by us, or by another advertiser who also works with our ad management partner.

With cookies, the information we collect is anonymous and not personally identifiable. It does not contain your name, address, telephone number, or email address.

Cookies

A cookie is a small data file containing information such as a link that a user clicked on, which is written to the user's hard drive by a web server and used to track the pages visited. They do not contain user passwords. The individual information gathered in this manner is used for internal purposes only, such as customizing content. We also use the information on an aggregate basis to track the usage of our website and to analyze traffic patterns.

You can control your browser's settings regarding cookies by selecting "Internet Options" or "Preferences" in the menu bar of your browser. This will allow you to prevent your browser from accepting new cookies, have your browser notify you when you receive a new cookie, or disable cookies altogether. However, because cookies provide benefits like streamlining the website so visitors can find the information, they are looking for more easily, we recommend that you leave them turned on.

Partners

Certain partner organizations review aggregate cookie and email data in order to help Avidian Wealth Solutions, LLC get a better understanding of the users visiting its website. These companies do NOT have access to individual user information. The cumulative data they maintain for Avidian Wealth Solutions, LLC is expressly NOT SHARED with other organizations for commercial purposes. User data and contact information obtained by Avidian Wealth Solutions, LLC will never be sold to any third party.

General Privacy Notice for Clients of Avidian Wealth Solutions, LLC

Avidian Wealth Solutions, LLC collects nonpublic information about users from the following sources:

- Information received on applications or other forms.
- Information provided verbally
- Information about transactions or online behavior with Avidian Wealth Solutions, LLC, or other publishers

Avidian Wealth Solutions, LLC does not disclose any personal information about its clients or non-clients without explicit authorization from the respective party, except as permitted by law or in response to inquiries from governmental authorities.

Avidian Wealth Solutions, LLC restricts access to personal and account information to those personnel who need to know that information to conduct business. Avidian Wealth Solutions, LLC may also disclose that information to unaffiliated

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third parties (such as to brokers or custodians) only as permitted by law and only as needed for Avidian Wealth Solutions, LLC to provide agreed services to clients.

All client records and financial information will be treated with the highest level of confidentiality. Avidian Wealth Solutions and its supervised persons will not under any circumstances disclose confidential information to any third party that has not been granted a right by the client to receive such information.

To protect clients' personal information, Avidian Wealth Solutions has instituted the following safeguards:

- When disposing of old computers, hard drives, and other storage medium are removed and physically destroyed.
- Whenever possible, alternatives are used in place of social security numbers and account numbers.
- Any electronic request for client information or request to change client information must be confirmed via physical writing or through oral communication (in person or via the phone); and
- Client files are kept in a storage room that is locked.

In addition, employees of Avidian Wealth Solutions are required to:

- Put away open client files when leaving their desk.
- Shred documents when disposing of physical files; and
- Set electronic devices to require users to re-login after a period of inactivity.

To limit outside access to confidential client information via the use of smart phones, each employee is required to password protect his or her smart phone and set the auto-lock function for the shortest possible time. The auto-lock function of the smart phone should also be set to clear the smart phone's memory after a set number of failed log-in attempts or to automatically power down the phone.

To further protect the confidentiality of clients' personal information, all visitors to Avidian Wealth Solution's office are restricted to one entry point for each building in which personal information is stored. At no time will visitors be permitted in any area of Avidian Wealth Solution's office where client personal information is stored or accessible unless the visitor is escorted by an employee of Avidian Wealth Solutions.

In the event of termination, an employee must return all records containing any form of client personal information. This includes all information stored on laptops or other portable devices or media, and information stored in files, records, work papers, etc. The terminated employee's physical and electronic access to personal information of clients will be immediately blocked and the terminated employee will be required to surrender all keys, IDs, access codes, or badges that permit access to Avidian Wealth Solution's premises or information. In addition, the terminated employee's remote electronic access to personal information will be disabled and his or her voicemail access, email access, internet access, and passwords will be invalidated.

Privacy Policy Updates

From time to time, Avidian Wealth Solutions, LLC may use data for new, unanticipated uses not previously disclosed in our privacy notice. If its information practices change at some time in the future Avidian Wealth Solutions, LLC will post

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the policy changes to its website to notify users of these changes and provide the ability to "opt-out" or unsubscribe from these new uses. If users are concerned about how information is used, they should check back to this location periodically.

Updating or Correcting Personal Information

Upon request, Avidian Wealth Solutions, LLC will provide site visitors with access to respective contact information (e.g., name, address, phone number) and the ability to have inaccuracies corrected in the database. To access this information, please email info@avidianwealth.com.

Removal from the Avidian Wealth Solutions, LLC Database

If contact information is willingly provided to Avidian Wealth Solutions, LLC by mail, phone, email, online, or otherwise, in response to our marketing activities, individuals may receive subsequent periodic information from Avidian Wealth Solutions, LLC on services or upcoming events. If individuals do not wish to receive such information, please let Avidian Wealth Solutions, LLC know by sending an email to info@avidianwealth.com or by writing to the following address:

Avidian Wealth Solutions, LLC

City Centre One

800 Town & Country Blvd.

Suite 410

Houston, TX 77024

Phone: 281-822-8800

Please provide Avidian Wealth Solutions, LLC with the exact name and address as it was originally provided. We will be happy to remove your name from our database and will do everything possible to honor your request for removal.

To unsubscribe from Avidian Wealth Solutions, LLC email communications, send an email to info@avidianwealth.com. Please put "**UNSUBSCRIBE**" in the subject field and include the email address where you received the content, along with any additional email addresses you would like suppressed. We will do our best to prevent you from receiving our email content in the future.

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All investments have risks so be sure to read all material provided before investing in ANY security or security related product or service.

Types of Risks

Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio. No client or prospective client should assume that any information presented serves as the receipt of, or a substitute for, personalized individual advice from the advisor or any other investment professional. While most people know there is "risk" in investing – they do not often relate it to large losses of their principal which can happen.

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Understand the Various Risks Involved

Barron's *Finance and Investment Handbook* defines risk as the "measurable possibility of losing or not gaining value." The fear of losing money is probably one reason why people may choose conservative investments, even for long-term savings. While investment risk does refer to the general risk of loss, it can be broken down into more specific classifications.

All investments contain some measure of risk, from the high risks attendant to investing in small, unproven companies to the risk of price fluctuations in investments issued by the U.S. Treasury or banks based on interest rate changes.

Market Risk. Also known as systematic risk, market risk is the likelihood that the value of a security will move in tandem with its overall market. For example, if the stock market is experiencing a decline, the stock mutual funds in your portfolio may decline as well. This includes stocks, mutual funds, exchange traded funds, hedge funds or private equity investments.

In addition to the above fundamental factors, equity prices are affected by investors' perceptions of how the company, the industry, and/or the U.S. and world economies will perform. In any short period of time, perceptions can vary materially from reality. As a result, stock prices of companies with excellent results and fundamentals can decrease materially for substantial periods of time, e.g., in a bear market. In short, **investments are subject to the impressions of others**. Some corporate investments that exhibit good long-term economic results may perform well over an extended period of time. However, a company with similar fundamentals may lose 100% of its value due to an economic downturn or some other catastrophic event that cannot be predicted.

Interest-Rate Risk. While this is most often associated with fixed-income investments, this is the risk that the price of a bond or the price of a bond fund will fall with rising interest rates. However, interest rate risk can also affect preferred stocks, real estate, credit markets, private notes, etc. and, if interest rates rise enough can also cause systemic market risk affecting equity investments as well.

Duration Risk. Investment risk also involves the concept of duration. Fixed interest rate obligations vary in price as interest rates change during the period preceding maturity. Longer-term CDs are subject to the same risk. As interest rates rise, fixed income securities' prices generally fall to provide the market rate of return. Conversely, falling interest rates may imply higher prices. While there are generally secondary markets for longer-term bonds and CDs, those markets can be illiquid and involve high spreads between the bid and ask prices, reflecting the infrequency of trading and the attendant risks to a market maker of finding a buyer at the appropriate price. **Because of the infrequent transactions in fixed income securities, many of the valuations on your statements could be the last ("old") trade prices, costs, or former estimates of values – not bid prices – and may not be reflective of what you might receive at the time of sale.** Always consult your Advisor for a current bid or ask quote. Fundamental factors that might influence the issuer's ability to pay also affect prices. If the debt instrument is subject to changes in interest rates by its terms, that can also negatively impact market price.

Credit Risk. Credit Risk comes into play with bonds and bond funds. It refers to a bond issuer's ability to repay its debt to the debt holder as promised when the bond matures. Bonds and bond funds are given credit ratings by such agencies as Moody's and Standard & Poor's. In general, the higher the rating, the lower the credit risk. "Junk bonds", which generally have the lowest ratings, are among the riskiest in terms of credit. People who invest in them therefore typically seek higher yields to compensate for the higher credit risk. Other factors that can cause credit risks are severe economic shocks, inflationary pressures, interest rate increases and declining equity markets.

All but the most sophisticated and experienced investors should avoid purchasing significant amounts of fixed income securities that are unrated or rated below "BBB," including high-yield mutual funds. Although yields are normally higher to reflect the increased risk, issuers may fail to pay interest or be unable to make required principal payments resulting in

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a loss of capital or a delay in the receipt of funds. Generally, you should limit purchases of such securities, if any, to a modest amount of your portfolio and consider them equity alternatives.

Inflation Risk. The risk that the value of your portfolio will be eroded by a decline in the purchasing power of your savings as a result of inflation is known as inflation risk. Inflation risk needs to be considered when evaluating conservative investments, such as bonds, bond funds, and money market funds as long-term investments. While your investment may post gains over time, it may actually be losing value if it does not at least keep pace with the rate of inflation. Inflation risks can also ultimately cause a rise in interest rates causing losses in fixed income investments as well as declines in equity prices.

Liquidation Risk. Investment risk also relates to the type of security and its priority in the order of liquidation. **Equity investments, i.e., common stocks, are most susceptible to the risk of total and complete loss if a company's fortunes deteriorate.**

International Risk. While it is often appropriate for an investor to incorporate foreign securities in a portfolio, these investments can be volatile and are subject to many additional risk factors including currency fluctuations, possible political and economic instability, and different financial accounting standards. Generally, foreign securities are best purchased in a professionally managed mutual fund or asset management portfolio to achieve broader diversification.

Psychological Risk. Market prices are a function of human emotions, as well as rationally determined supply and demand. Thus, even when the fundamental investment characteristics are sound, individual securities or general market prices can decline, often for protracted periods of time due to investors' psychological fear or "panic selling".

Thank You;

Avidian Wealth Solutions, LLC