

## **Tandem Investment Advisors, Inc. Website Privacy Policy**

This Tandem Privacy Policy (“Privacy Policy”) describes how Tandem Investment Advisors, Inc. (“Tandem,” “We,” “Us,” or “Our”) collects, uses, shares, and protects personal information you share with us on our website at <https://tandemadvisors.com/> (the “Website”). This Privacy Policy applies only to the Websites, or other points of collection upon which it is posted or noticed “collectively with the Website, the “Services”). Please read this Privacy Policy carefully before accessing the Website or other Services, as by doing so you agree to the terms and conditions of this Privacy Policy.

Tandem may update this Privacy Policy from time to time at its sole discretion. Any revisions to the Privacy Policy will be effective upon posting to the Website. You should review this Privacy Policy each time you visit the Website to inform yourself of any revisions. Your continued use of the Website and Services will constitute your acceptance of the Privacy Policy as revised.

### **Types of Information Collected**

**Personally Identifiable Information:** You may voluntarily provide Tandem with certain information that identifies you (“Personally Identifiable Information” or “PII”), including without limitation your name, phone number, address, and email address. In some cases, if you decline to share such information with us, we may not be able to respond to you or provide you with certain Services. Other than as provided in this Privacy Policy, we will not use, disclose or share your PII with any third parties without your consent.

**Non-Personally Identifiable Information:** Tandem may also collect information from which your identity is not readily ascertainable, such as your internet protocol (or “IP”) address, browser, operating system, and information about your internet activity and how you interact with our Website (“Non-PII”). You may voluntarily provide Non-PII when visiting the Website, or it may be automatically collected through the Website (“Non-PII”).

**Cookies and Tracking Technologies:** We may collect information through the Website by way of cookies or other tracking technologies. Cookies and other tracking technologies are script files that facilitate the collection of certain types of Non-PII, such as the number of visitors to the Website, and how each visitor arrived at the Website. You may be able to reject or block cookies or tracking technologies on the Website by adjusting your browser settings. Most browsers offer instructions on how to reset the browser to reject cookies in the "Help" section of the toolbar. If you elect to reject cookies and other tracking technologies, we may not be able to deliver certain information or services to you.

### **How We Use the Information We Collect**

**Usage:** Tandem only uses your information as permitted by law. We may combine PII, Non-PII, and other information from external sources. We may use your information to:

1. Communicate with you;
2. Carry out our obligations and enforce our rights, including for billing and collection purposes;
3. Provide services purchased or requested by you;
4. Obtain your feedback on our Website and services;
5. Statistically analyze user behavior and activity;

6. Improve the Website or our marketing program;
7. Provide you and other consumers with more relevant content;
8. Evaluate candidates for employment; and
9. Fulfill legal duties such as cooperating with governmental entities and regulatory requirements.

Google Analytics: Google Analytics is a web analysis service provided by Google that utilizes cookies to monitor web-traffic on the Website. We use Google Analytics to collect, track and examine data about the Website's usage. We may run reports based on the data we collect and we may share the data with other Google services. Google may use the data to personalize and customize the advertisements that are served to you from its advertising network. The Website does not respond to Do Not Track Signals from your browser.

### **Sharing of Personal Information**

Tandem understands the importance of safeguarding your PII and maintaining the privacy of our clients. Tandem does not sell PII to anyone for monetary value.

Tandem may share personal information with third parties under the following circumstances:

1. Service providers and vendors that provide Tandem with necessary services to operate its business and to provide you with certain services, including but not limited to internet service providers, cloud storage vendors, etc.;
2. To comply with a legal obligation;
3. To protect and defend the rights or property of Tandem; and
4. To protect against legal liability.

At times, your personal information may be reviewed by Tandem's outside service providers, such as accountants, lawyers, or consultants. Certain service providers Tandem may share your personal information with may be located outside the country where you are located. Although these countries do not always have the same data protection or privacy laws in place as your country, Tandem takes measures to ensure that clients' personal information is not misappropriated or used by third parties in a manner that is contrary to the Privacy Policy.

We may also share or transfer information you provide to us or that we collect on the Website with other businesses that we acquire, are acquired by, or with which we merge or partner. We may also determine we need to share your information with law enforcement to (a) comply with the law or with legal process, (b) protect and defend our rights and property, (c) protect against misuse or unauthorized use of the Website, (d) protect the personal safety or property of our users or the public, or (e) in the event of bankruptcy proceedings.

### **Storage & Security**

Access to PII is restricted to individuals within Tandem that require the information in the ordinary course of servicing clients' accounts. Tandem utilizes reasonable physical, electronic and procedural safeguards to protect personal information. However, because no security measures are perfect or impenetrable, we cannot guarantee the security of information you submit to us.

### **Third Party Privacy Practices**

The Website may contain links to websites owned by third parties and third-party advertisements. This Privacy Policy applies only to the Website and the content thereon, and our collection and use of information provided through the Website. Your use of third-party sites and content may be governed by such third party's terms of use or privacy policies. Please review any third-party privacy policies before providing your information on any third-party site. Tandem is not liable for or responsible for your use of third-party sites or content.

### **Children's Privacy**

Because protecting the privacy of children is especially important, we do not knowingly collect or maintain information from or about persons under 13 years of age. No part of our Website is structured to attract anyone under 13. If you are under 13, do not use or access the Website at any time or in any manner. If we learn that PII of persons under 13 has been collected on the Website without verified parental consent, we will take appropriate steps to delete this information.

### **International Users**

The Website is hosted in the United States and is intended for users in the United States. If you are a consumer accessing the Website from the European Union, Asia, or any other region with laws or regulations governing personal data collection, use and disclosure that differ from U.S. laws, your continued use of the Website, which is governed by U.S. law and these terms, indicates your consent to transfer of your personal information to the United States.

### **Contact Information**

If you have any questions regarding the information we collect or how we treat the information we collect pursuant to this Privacy Policy, we encourage you to contact us at [information@tandemadvisors.com](mailto:information@tandemadvisors.com).