

PAVLIC INVESTMENT ADVISORS, INC.
PRIVACY POLICY

Last Reviewed: March, 2026

We understand and appreciate our clients' concern about their privacy and the confidentiality and security of information that we obtain from them. This policy describes the steps we have taken to safeguard that information and explains the conditions under which we disclose it.

When you become a client of Pavlic Investment Advisors, Inc., you give us certain personal information that is necessary to open your account. We pledge our commitment to maintain the confidentiality of that information. This Privacy Policy applies to our current and former clients.

A. TYPES OF INFORMATION THAT WE COLLECT

- Information on your account application or other forms, including your name, address, social security number, marital status, assets and income.
- Information about your investments and transactions with us and other financial institutions. This may include specific investments, account balances, and cash deposits and withdrawals; and
- Information we receive from consumer reporting agencies.

B. DISCLOSURE OF INFORMATION

We do not disclose any nonpublic personal information about our clients or former clients to anyone except as permitted by law.

C. INFORMATION WE DO DISCLOSE TO NON-AFFILIATES

We may share nonpublic personal information, as defined in A. above:

- to non-affiliated companies that provide services in connection with your investments or other transactions handled by us and otherwise only to the extent necessary or appropriate in order to carry out our investment advisory services; and
- to non-affiliated companies and government agencies only to the extent permitted or required by law, for legal, regulatory or other purposes.

D. HOW DO WE PROTECT YOUR PERSONAL INFORMATION

We maintain the confidentiality, security and integrity of your personal information by:

- restricting access to your nonpublic personal information to those employees with a legitimate need for the information; and
- maintaining physical, electronic and procedural safeguards that meet or exceed federal and industry standards governing how nonpublic personal information should be stored and retained.

E. PRIVACY POLICY UPDATE

From time to time, we may amend our privacy policy. You will receive an appropriate notice when our privacy policy changes.

F. HOW TO CONTACT US WITH PRIVACY QUESTIONS

If you have questions regarding this policy, please contact us by telephone or in writing:

Mr. Richard C Schiller, CFA, CPA
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