

# FOUNDATIONS INVESTMENT ADVISORS, LLC

## ONLINE PRIVACY POLICY

**Effective Date: July 18, 2025**

Foundations Investment Advisors, LLC (“FIA,” “we” or “our”) values your trust and wants you to be familiar with how we collect, use, and disclose information. This Online Privacy Policy (“Privacy Policy”) describes our practices in connection with information that we may collect, maintain, and use in the course of providing our products and services through our website(s).

Persons interested in learning more about becoming a customer of FIA or engaging FIA for any services should contact us (*see* ‘Contact Us’). Additional information about FIA is *available at* <https://adviserinfo.sec.gov/firm/summary/175083>. Prior to entering into a customer business relationship with FIA, you will be provided certain other documents and disclosures, including our Regulation S-P Privacy Notice, which is available by [[Clicking Here](#)].

### **Guiding Principles**

FIA will seek to limit the collection of all actual or prospective consumer or customer (“Customer”) personal information and nonpublic personal information (collectively, “Personal Information”) to that which is reasonably necessary for legitimate business purposes. We will not disclose Personal Information except in accordance with these policies and procedures, as permitted or required by law, or as authorized in writing by a Customer. We do not sell Personal Information.

With respect to all Personal Information, including nonpublic personal information, we will strive to:

- (a) Ensure the security and confidentiality of the information;
- (b) Protect against anticipated threats and hazards to the security and integrity of the information; and
- (c) Protect against unauthorized access to, or improper use of, the information.

### **Personal Information We May Collect**

The term Personal Information as used in this policy means any information that identifies you as an individual or relates to an identifiable person, including nonpublic personal information. The specific kind and type of Personal Information we may collect depends on the nature of the relationship you have with us. This information may include your name and contact details, including your mailing address, phone number, and your email address. We may require additional information from clients as addressed in our privacy notice provided annually to clients.

In addition to the information stated above, we may collect certain information about your use of our online services, for example we may capture your IP address, operating system, or browser, as explained in greater detail below in our “How We Use Cookies” section of this policy.

### **How We May Collect Personal Information**

In most cases, we collect information directly from our Customers, the person or entity with whom we have the relationship (e.g., via account applications, brokerage or custodial, newsletter subscriptions, or general website usage). We may also receive information about you from other persons engaging our services (e.g., if your name, phone number and/or email address is mentioned by or provided as a reference by another Customer); or third-party service providers (e.g., if a joint marketing partner, broker, or other investment adviser engages our services for your account, we will receive your information for onboarding purposes).

### **How We May Use Personal Information**

We require and use this information to understand your needs and provide you with a better service. More particularly, we use information we gather to do the following:

- to provide the services requested;
- to communicate with you (e.g., to deliver any reports or communications, information on new or additional services or offerings, market updates, etc.);
- for security (e.g., to authenticate your identity and authority, verify accounts and activity, monitor suspicious or fraudulent activity, etc.);
- to provide ancillary services and support relating to our services, as applicable;
- to operate and maintain the services being provided;
- to process any requests made by you;
- to protect the Company’s legitimate business interests and legal rights; and
- with your consent (i.e., for any purpose not listed above, we may use your Personal Information where you have provided the appropriate consent).

### **Security**

We are committed to ensuring that your information is secure. In order to prevent unauthorized access or disclosure we have put in place suitable physical, electronic, and managerial procedures to safeguard and secure the information we collect online.

### **How We Use Cookies**

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyze web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyze data about web page traffic and improve our website in order to tailor it to Customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. Our cookies do not give us access to your computer or any information about you, other than the information you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

### **Links to Other Websites**

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this Privacy Policy or any privacy notices we provide to you. You should exercise caution and look at the Privacy Policy applicable to the website in question.

### **Controlling Your Personal Information**

We do not share your Personal Information with third parties for use in marketing their products and services. However, we may share your Personal Information in the following circumstances:

- Where we have your permission to do so or are otherwise authorized to do so under applicable law;
- With unaffiliated service providers (for example, brokers/custodians, insurance providers, printing and mailing companies); and
- With government agencies, other regulatory bodies or law enforcement officials.

Our service providers are obligated to keep the Personal Information we share with them confidential and use it only to provide services specified by FIA.

### **Important Notice to all Non-US Residents**

*FIA's services are intended solely for and limited to residents of the United States of America.* Our servers are located in the U.S. If you are located outside of the U.S., please be aware that any information provided to us, including Personal Information, will be transferred from your country of origin. Your decision to provide such data to us, or allow us to collect such data through our services constitutes your consent to this data transfer.

### **Retention Period**

We will retain your Personal Information for the period necessary to fulfill the purposes outlined in this Online Privacy Policy unless a longer retention period is required or permitted by law.

### **Updates to This Privacy Policy**

We may change this Online Privacy Policy. The "Effective Date" at the top of this page indicates when this Online Privacy Policy was last revised. Any changes will become effective when we post the revised Online Privacy Policy on the website. Your use of the website following these changes means that you accept the revised Online Privacy Policy.

### **Contact Us**

If you have any questions about this Online Privacy Policy, please contact us via email at: [compliance@fiwealth.com](mailto:compliance@fiwealth.com).