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## Demars Financial Group LLC – Privacy Policy

### At a Glance

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A quick overview of how we handle your information. Full detail follows in the sections below.

#### What we collect

- Information your browser shares automatically when you visit, such as IP address, pages viewed, and browser type
- Information you give us directly when you fill out a form, request a guide, or schedule a call, such as name, email, phone, and retirement goals

#### What we do with it

- Respond to your requests and deliver content you have signed up for
- Send newsletters, educational material, and follow-up marketing sequences by email or text if you have subscribed
- Marketing and improving the site
- Meet recordkeeping requirements as a Registered Investment Advisor

#### Who we share it with

- Service providers who help us run the site, send emails, or analyze data, under confidentiality terms
- LPL Financial and affiliates, as required for supervision of registered activities
- Advertising platforms like Google, using anonymized identifiers, to measure ad performance

#### What we don't do

- We do not sell your personal information for money.

*For full details, see the sections below.*

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## General

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Demars Financial Group LLC ("Demars Financial Group," "we," "our," or "us") respects the privacy of consumers and visitors to our website. This Privacy and Cookie Policy sets out how we collect, use, and share personal information through our website at demarsfinancial.com and any related subdomains (the "Site"). This Policy also explains how we use cookies and similar technologies on our Site.

Demars Financial Group is a Registered Investment Advisor and is required to comply with applicable privacy regulations, including SEC Regulation S-P ("Reg. S-P") and the Gramm-Leach-Bliley Act of 1999 (the "GLB Act"). Reg. S-P and the GLB Act require us to have policies and procedures to protect the security and confidentiality of the non-public personal information of consumers and customers.

This Privacy Policy addresses information collected through our Site and other means.

Use of our Site constitutes acceptance of this Policy. Continued use of the Site following any posted changes constitutes acceptance of such changes.

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## Information We Collect

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Demars Financial Group collects the following categories of information through the Site and other means:

**Information you provide directly.** We collect information from individuals who request informational materials, download lead magnets, subscribe to newsletters, submit contact forms, schedule appointments, participate in surveys, or otherwise voluntarily provide information to us. This may include name, email address, phone number, mailing address, ZIP code, age range, retirement goals, investment timeline, approximate asset levels, employment status, and questions, comments, or other content you submit.

**Information collected automatically.** When you visit the Site, we and our service providers may collect information about your visit, including:

- IP address and approximate geographic location derived from it
- Browser type, version, language settings, and similar device or software characteristics
- Operating system and device type
- Screen resolution and similar device attributes
- Date and time of visit
- Referring website or source, including campaign tracking parameters such as UTM codes
- Pages viewed, links clicked, and navigation paths
- Session duration and engagement metrics

- Mouse movements, clicks, scrolling behavior, and other on-page interactions
- Search terms used to find our Site
- Email open and click activity for messages we send

**Information from tracking technologies.** Our Site uses cookies, web beacons, pixel tags, embedded scripts, session replay technologies, browser fingerprinting techniques, and similar technologies to collect the information described above. See the "Cookies and Tracking Technologies" section below for details.

**Inferences and profiles.** We may derive information from the data we collect, such as preferences, interests, and likely service needs, to deliver more relevant content and communications.

**Information from other sources.** We may receive information about you from social media platforms, advertising services, content distribution platforms (such as podcast or webinar hosts), and other marketing service providers.

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## How We Use Information

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We use the information we collect for the following purposes:

- Respond to inquiries and requests for information
- Deliver requested content, including lead magnets, checklists, guides, and educational materials
- Send newsletters, educational content, and marketing communications, with appropriate consent
- Improve our Site, services, and content offerings
- Conduct A/B testing, surveys, and research to improve user experience and content effectiveness
- Analyze Site usage and measure the effectiveness of our marketing
- Understand which content and campaigns drive visitor interest
- Deliver relevant advertising, measure advertising performance, and create lookalike audiences for marketing purposes
- Evaluate prospective client needs before an advisory relationship is formed
- Maintain records required by applicable regulations
- Protect against fraud, unauthorized transactions, and other liabilities
- Comply with legal obligations and respond to lawful requests
- Aggregate and de-identify information for business purposes, including analytics and reporting

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## Cookies and Tracking Technologies

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## What are cookies and similar technologies?

A cookie is a small text file placed on your device when you visit a website. Web beacons, pixel tags, and tracking pixels are small invisible images or code that perform similar tracking functions. Session replay tools record user interactions with a website (such as mouse movements, clicks, and scrolling) for analysis. Browser fingerprinting techniques identify devices based on a combination of attributes without using cookies. Collectively, we refer to these as "cookies" throughout this Policy.

## Categories of cookies we use

We use the following categories of cookies on our Site:

**Strictly Necessary Cookies.** These cookies are essential for the Site to function and cannot be switched off. They are usually set in response to actions such as setting privacy preferences, filling in forms, or logging in.

**Analytics Cookies.** These cookies help us understand how visitors use our Site by collecting aggregated information about traffic, engagement, and behavior. This category includes:

- Website traffic and engagement analytics services, including Google Analytics, that measure Site usage, identify popular content, and analyze visitor behavior. Google Analytics may transfer data to servers in the United States. For more information, see Google's privacy policy at <https://policies.google.com/privacy>. You can opt out of Google Analytics at <https://tools.google.com/dlpage/gaoptout>.
- Session replay and heatmap services that record visitor interactions (such as mouse movements, clicks, and scrolling) to help us identify usability issues and improve our Site. Session replay tools are configured to mask form fields and text inputs to protect sensitive information from being recorded.
- A/B testing and personalization services are used to test variations of our content and improve effectiveness.

**Advertising and Targeting Cookies.** These cookies may be used to build profiles of visitor interests and deliver relevant advertisements on other websites. This category includes:

- Advertising services operated by Google, including Google Ads and YouTube advertising, used to measure advertising performance, build audiences of prior Site visitors, and deliver retargeting advertisements on Google properties and partner sites. For more information, see Google's advertising privacy policy at <https://policies.google.com/technologies/ads>.
- Social media advertising platforms and other advertising services we may use from time to time for similar advertising purposes, including the creation of custom and lookalike audiences.

**Functional Cookies.** These cookies enable enhanced functionality, such as remembering preferences and settings.

### Managing your cookie preferences

We use a cookie consent management tool that appears when you first visit our Site. Non-essential cookies are blocked by default until you provide consent. You can:

- Accept all categories of cookies
- Reject all non-essential cookies
- Customize your preferences by category

The consent tool provides specific information about the individual cookies in use on our Site at any given time, including the names of the services that place them.

You can change your cookie preferences at any time by clicking the cookie preferences link on any page of our Site. You can also manage cookies through your browser settings. Note that disabling cookies may affect the functionality of the Site.

### "Do Not Track" and Global Privacy Control signals

Our Site recognizes Global Privacy Control ("GPC") signals sent by your browser as a request to opt out of the sale or sharing of personal information. We honor GPC signals on a per-device and per-browser basis.

### Third-Party Services

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We use third-party service providers to operate our Site and marketing programs. Categories of service providers we use include:

- Website hosting and content management platforms
- Website analytics and performance measurement services
- Session replay, heatmap, and user experience analytics services
- Consent management platforms
- Form, lead capture, and survey platforms
- Email marketing, newsletter, and SMS communication platforms
- Advertising, retargeting, and audience-building services
- Customer relationship management systems
- Calendar and appointment scheduling tools
- Content distribution platforms, including podcast hosts and video platforms

- Payment processors, when applicable
- Identity verification and fraud prevention services

Each of these providers has its own privacy policy governing its collection and use of information. We share only the information necessary for these providers to deliver their services, and we require them to maintain the confidentiality of information we share. A current list of specific service providers is available upon request by contacting us using the information in the "Contact Us" section below.

### Ad platform data sharing

When you interact with our Site, certain anonymized identifiers (such as advertising IDs and hashed identifiers) may be shared with advertising platforms, including Google, to measure advertising performance and deliver relevant advertisements.

## How We Share Information

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We may share the information we collect in the following ways:

- **Service providers.** With vendors who provide services on our behalf, subject to confidentiality obligations.
- **Broker-dealers and affiliates.** With LPL Financial and other affiliated parties as necessary to supervise registered activities, subject to applicable regulations.
- **Advertising partners.** With advertising platforms, as described above.
- **Legal and regulatory purposes.** In response to lawful requests by public authorities, subpoenas, court orders, or as required or permitted by law.
- **Business transactions.** In connection with a merger, acquisition, financing, or sale of all or part of our business.
- **Aggregated and de-identified data.** With third parties for analytics, research, or marketing purposes, in a form that does not identify any individual.
- **With your consent.** When you have given us permission to share information for other purposes.

We do not sell personal information in exchange for monetary consideration.

## Your Rights

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Where applicable under law, you may have certain rights regarding personal information we hold about you. These may include the right to request access to information we hold, request correction of inaccurate information, request deletion of information (subject to exceptions including information we

are required to retain for regulatory purposes), opt out of certain types of data sharing or targeted advertising, and not be discriminated against for exercising your rights.

To exercise any rights you may have, contact us using the information in the "Contact Us" section below. We will verify your identity before responding and respond within timeframes required by applicable law.

You may also opt out of advertising-related data sharing by:

- Clicking the cookie preferences link on any page of our Site and selecting "Reject All" for advertising categories
- Enabling the Global Privacy Control signal in your browser
- Visiting <https://optout.aboutads.info/> or <https://optout.networkadvertising.org/> to opt out of interest-based advertising across multiple ad networks

## Data Retention

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We retain personal information for as long as necessary to fulfill the purposes described in this Policy, comply with legal and regulatory obligations (including recordkeeping requirements applicable to investment advisers and broker-dealer representatives), resolve disputes, and enforce our agreements. When information is no longer needed for these purposes, we delete or anonymize it.

## Security

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We maintain administrative, technical, and physical safeguards designed to protect personal information from unauthorized access, use, or disclosure. However, no method of transmission over the internet or electronic storage is completely secure, and we cannot guarantee absolute security.

## Children's Privacy

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Our Site is not directed to children under 18, and we do not knowingly collect personal information from individuals under 18. If you believe we have collected information from a child under 18, please contact us using the information below.

## Geographic Scope

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Our Site and services are intended for users located in the United States. We do not target users in other countries. If you access the Site from outside the United States, you do so at your own initiative and are responsible for compliance with local laws.

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## Links to Other Websites

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Our Site may contain links to third-party websites. We are not responsible for the privacy practices of those sites. We encourage you to review the privacy policies of any third-party sites you visit.

## Changes to This Policy

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We may update this Policy from time to time. Material changes will be communicated through the Site or by other means where appropriate.

## Contact Us

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If you have questions about this Policy or wish to exercise your privacy rights, contact us at:

Demars Financial Group LLC  
Attn: Privacy Officer  
420 N Evergreen Rd. Ste 300  
Spokane Valley, WA 99216

Phone: 509-536-9556

Email: [support@demarsfinancial.com](mailto:support@demarsfinancial.com)

## Important Notices

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Investment Advisory Services are offered through Demars Financial Group LLC, a Registered Investment Advisor and separate entity from LPL Financial.

Demars Financial Group LLC is not registered as a broker-dealer.

Securities offered through LPL Financial. Member FINRA/SIPC.