

## **Privacy Policy**

Your privacy is very important to us. Accordingly, we have developed this policy in order for you to understand how we collect, use, communicate and make use of personal information. The following outlines our privacy policy.

When accessing the <http://onthemarkmoney.com> website, On The Mark Money will learn certain information about you during your visit.

Similar to other commercial websites, our website utilizes a standard technology called "cookies" (see explanation below) and server logs to collect information about how our site is used. Information gathered through cookies and server logs may include the date and time of visits, the pages viewed, time spent at our site, and the websites visited just before and just after our own, as well as your IP address.

### **Use of Cookies**

A cookie is a very small text document, which often includes an anonymous unique identifier. When you visit a website, that site's computer asks your computer for permission to store this file in a part of your hard drive specifically designated for cookies. Each website can send its own cookie to your browser if your browser's preferences allow it, but (to protect your privacy) your browser only permits a website to access the cookies it has already sent to you, not the cookies sent to you by other sites.

### **IP Addresses**

IP addresses are used by your computer every time you are connected to the Internet. Your IP address is a number that is used by computers on the network to identify your computer. IP addresses are automatically collected by our web server as part of demographic and profile data known as "traffic data" so that data (such as the Web pages you request) can be sent to you.

### **Email Information**

If you choose to correspond with us through email, we may retain the content of your email messages together with your email address and our responses. We provide the same protections for these electronic communications that we employ in the maintenance of information received online, mail and telephone. This also applies when you register for our website, sign up through any of our forms using your email address or make a purchase on this site. For further information see the email policies below.

## **How Do We Use the Information That You Provide to Us?**

**Broadly speaking, we use personal information for purposes of administering our business activities, providing customer service and making available other items and services to our customers and prospective customers.**

**On The Mark Money will not obtain personally-identifying information about you when you visit our site, unless you choose to provide such information to us, nor will such information be sold or otherwise transferred to unaffiliated third parties without the approval of the user at the time of collection.**

**We may disclose information when legally compelled to do so, in other words, when we, in good faith, believe that the law requires it or for the protection of our legal rights.**

## **Email Policies**

**We are committed to keeping your e-mail address confidential. We do not sell, rent, or lease our subscription lists to third parties, and we will not provide your personal information to any third party individual, government agency, or company at any time unless strictly compelled to do so by law.**

**We will use your e-mail address solely to provide timely information about On The Mark Money.**

**We will maintain the information you send via e-mail in accordance with applicable federal law.**

## **CAN-SPAM Compliance**

**In compliance with the CAN-SPAM Act, all e-mail sent from our organization will clearly state who the e-mail is from and provide clear information on how to contact the sender. In addition, all e-mail messages will also contain concise information on how to remove yourself from our mailing list so that you receive no further e-mail communication from us.**

## **Choice/Opt-Out**

**Our site provides users the opportunity to opt-out of receiving communications from us and our partners by reading the unsubscribe instructions located at the bottom of any e-mail they receive from us at anytime.**

Users who no longer wish to receive our newsletter or promotional materials may opt-out of receiving these communications by clicking on the unsubscribe link in the e-mail.

#### **Use of External Links**

<http://onthemarkmoney.com> may contain links to many other websites. On The Mark Money cannot guarantee the accuracy of information found at any linked site. Links to or from external sites not owned or controlled by On The Mark Money do not constitute an endorsement by On The Mark Money or any of its employees of the sponsors of these sites or the products or information presented therein.

By accessing this web site, you are agreeing to be bound by these web site Terms and Conditions of Use, all applicable laws and regulations, and agree that you are responsible for compliance with any applicable local laws. If you do not agree with any of these terms, you are prohibited from using or accessing this site. The materials contained in this web site are protected by applicable copyright and trademark law.

#### **Intellectual Property Rights**

All copyrights, trademarks, patents and other intellectual property rights in and on our website and all content and software located on the site shall remain the sole property of On The Mark Money or its licensors. The use of our trademarks, content and intellectual property is forbidden without the express written consent from On The Mark Money.

You must not:

- Republish material from our website without prior written consent.
- Sell or rent material from our website.
- Reproduce, duplicate, create derivative, copy or otherwise exploit material on our website for any purpose.
- Redistribute any content from our website, including onto another website.

#### **Acceptable Use**

You agree to use our website only for lawful purposes, and in a way that does not infringe the rights of, restrict or inhibit anyone else's use and enjoyment of the website. Prohibited behavior includes harassing or causing distress or inconvenience to any other user, transmitting obscene or offensive content or disrupting the normal flow of dialogue within our website.

**You must not use our website to send unsolicited commercial communications. You must not use the content on our website for any marketing related purpose without our express written consent.**

#### **Restricted Access**

**We may in the future need to restrict access to parts (or all) of our website and reserve full rights to do so. If, at any point, we provide you with a username and password for you to access restricted areas of our website, you must ensure that both your username and password are kept confidential.**

#### **Use of Testimonials**

**In accordance to with the FTC guidelines concerning the use of endorsements and testimonials in advertising, please be aware of the following:**

**Testimonials that appear on this site are actually received via text, audio or video submission. They are individual experiences, reflecting real life experiences of those who have used our products and/or services in some way. They are individual results and results do vary. We do not claim that they are typical results. The testimonials are not necessarily representative of all of those who will use our products and/or services.**

**The testimonials displayed in any form on this site (text, audio, video or other) are reproduced verbatim, except for correction of grammatical or typing errors. Some may have been shortened. In other words, not the whole message received by the testimonial writer is displayed when it seems too lengthy or not the whole statement seems relevant for the general public.**

**On The Mark Money is not responsible for any of the opinions or comments posted on <http://onthemarkmoney.com>. On The Mark Money is not a forum for testimonials, however provides testimonials as a means for customers to share their experiences with one another. To protect against abuse, all testimonials appear after they have been reviewed by management of On The Mark Money. On The Mark Money do not share the opinions, views or commentary of any testimonials on <http://onthemarkmoney.com> - the opinions are strictly the views of the testimonial source.**

**The testimonials are never intended to make claims that our products and/or services can be used to diagnose, treat, cure, mitigate or prevent any disease. Any such claims, implicit or explicit, in any shape or form, have not been clinically tested or evaluated.**

## **How Do We Protect Your Information and Secure Information Transmissions?**

Email is not recognized as a secure medium of communication. For this reason, we request that you do not send private information to us by email. However, doing so is allowed, but at your own risk. Some of the information you may enter on our website may be transmitted securely via a secure medium known as Secure Sockets Layer, or SSL. Credit Card information and other sensitive information is never transmitted via email.

On The Mark Money may use software programs to create summary statistics, which are used for such purposes as assessing the number of visitors to the different sections of our site, what information is of most and least interest, determining technical design specifications, and identifying system performance or problem areas.

For site security purposes and to ensure that this service remains available to all users, On The Mark Money uses software programs to monitor network traffic to identify unauthorized attempts to upload or change information, or otherwise cause damage.

## **Disclaimer and Limitation of Liability**

On The Mark Money makes no representations, warranties, or assurances as to the accuracy, currency or completeness of the content contain on this website or any sites linked to this site.

All the materials on this site are provided "as is" without any express or implied warranty of any kind, including warranties of merchantability, noninfringement of intellectual property or fitness for any particular purpose. In no event shall On The Mark Money or its agents or associates be liable for any damages whatsoever (including, without limitation, damages for loss of profits, business interruption, loss of information, injury or death) arising out of the use of or inability to use the materials, even if On The Mark Money has been advised of the possibility of such loss or damages.

## **Policy Changes**

We reserve the right to amend this privacy policy at any time with or without notice. However, please be assured that if the privacy policy changes in the future, we will not use the personal information you have submitted to us under this privacy policy in a manner that is materially inconsistent with this privacy policy, without your prior consent.

**We are committed to conducting our business in accordance with these principles in order to ensure that the confidentiality of personal information is protected and maintained.**

#### **Advisory Operations**

**On The Mark Money, Inc. & Stoecker Financial, LLC are committed to safeguarding your confidential information. We hold all nonpublic personal information provided to our firm in the strictest confidence. We know that you expect us to conduct and process the services for which you have engaged us in an accurate and efficient manner. To do so, we must collect and maintain certain nonpublic personal information about you. For instance, depending on the services that you request, we may obtain information, such as your name, address, tax identification number, birth date, assets and income, beneficiary information and possibly your personal bank account information and/or health status.**

**Transactional information is collected from activity in your account(s), such as investment and insurance history and balances. This category includes your communications to us concerning your investments and accounts.**

**Information may be shared between On The Mark Money, Inc. / Stoecker Financial, LLC and any Solicitor (Agent, or Advisor) who has referred you to Stoecker Financial, LLC.**

**Information may be shared with unaffiliated parties in instances where you have granted us authority to handle your account(s), such as investments or insurance companies, or outside brokerage firms. As permitted or required by law, your nonpublic personal information may be disclosed to regulatory agencies or government personnel acting in an official capacity.**

**At your direction and only to the extent necessary, we may release nonpublic personal information to other professionals for purposes of estate or insurance planning, tax preparation or other financial areas of expertise. These other professionals that we may share information with may include mortgage brokers, attorneys and accountants or other professionals upon verbal client requests to do so, in order to help facilitate the requested additional services that they provide.**

**In order to provide an overall satisfactory client experience, On The Mark Money, Inc. / Stoecker Financial, LLC will share confidential client information in order to provide its Financial Advice, Financial Planning & Investment Analysis Services and Investment Management Services to its mutual clients. This sharing of**

information is acknowledged in the Investment Advisory Agreement between On The Mark Money, Inc. / Stoecker Financial, LLC and the client(s).

If a client or clients are referred to On The Mark Money, Inc. / Stoecker Financial, LLC by a Solicitor (Agent or Advisor), then we will share confidential client information with that Solicitor in order to provide our financial planning services to our mutual clients. This sharing of information is acknowledged in a Client Disclosure Document provided to the client along with a copy of this Form ADV II.

Some of the firms that we share information with are: On The Mark Money, Inc. / Stoecker Financial, LLC Advisor Representatives and Staff, On The Mark Money, Inc. Representatives and Staff, TD Ameritrade Institutional representatives, Formula Folios, Inc. representatives and staff, Retirement Wealth Advisors, Regal Investment Advisors, LLC representatives and staff, Other Registered Investment Advisors (Solicitor Firms & their Staff Personnel) Other Investment Adviser Representatives (Solicitors) and associated agents.

We restrict access to your nonpublic personal information to employees of On The Mark Money, Inc. / Stoecker Financial, LLC and its business affiliated firms who must use that information to provide services to you, such as handling your account, resolving problems or informing you of new services. We maintain physical, electronic and procedural safeguards that comply with applicable laws to guard your personal information.

Opting out of this information sharing terminates our business relationship. You may opt out of this information sharing by submitting a letter, email or fax to our offices listed below. If you have any questions regarding this policy, or your dealings with our website, please contact us here:  
<http://www.onthemarkmoney.com>

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