

PRIVACY POLICY

FACTS

WHAT DOES ANCORA, WHOSE FAMILY OF COMPANIES INCLUDE ANCORA ADVISORS LLC, ANCORA FAMILY WEALTH ADVISORS, LLC, INVERNESS SECURITIES LLC & ANCORA RETIREMENT PLAN ADVISORS, INC., (“ANCORA”) DO WITH YOUR PERSONAL INFORMATION?

WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information may include, but is not limited to, the following:

- > Social security number
- > Risk tolerance
- > Income
- > Transaction history
- > Assets
- > Account Numbers
- > Wire transfer instructions
- > Contact Information
- > Investment Experience
- > Account Balances

HOW?

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Ancora chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Ancora Share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your accounts(s) or respond to court orders and legal investigations.	Yes	No
For our marketing purposes - to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences.	Yes	Yes
For our affiliates' everyday business purposes – information about your creditworthiness.	No	We don’t share
For our affiliates to market to you.	Yes	Yes
For non-affiliates to market to you.	No	We don’t share

To limit our sharing:

To limit sharing, the Data Protection Officer can be contacted by email at dpo@ancora.net or by mail at: Data Protection Officer, Ancora, 6060 Parkland Boulevard, Suite 200, Cleveland, OH 44124.

Please note: Ancora cannot guarantee the security of your Personal Data while it’s in transit to us. Therefore, if you choose to contact the Data Protection Officer by email, we advise that you keep Personal Data to a minimum, and in particular that you do not include full account information. If you are a new customer, we can begin sharing your information [30] days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call Jason Geers at 216-593-5020 or visit www.ancora.net/privacy_policy

eDelivery

To opt out of eDelivery, call Jason Geers at 216-593-5020.

Privacy Policy

Page 2

Who We Are

Ancora Holdings Inc.	<p>Ancora Holdings, Inc. is an employee owned, Cleveland, Ohio based holding company which wholly owns three separate and distinct SEC Registered Investment Advisers, Ancora Advisors, Inc., Ancora Family Wealth Advisors, LLC and Ancora Retirement Plan Advisors, Inc. and Inverness Securities LLC, a broker dealer.</p> <p>Ancora Advisors LLC specializes in customized portfolio management for individual investors, high net worth investors, investment companies (mutual funds), pooled investments (hedge funds/investment limited partnerships), and institutions such as pension/profit sharing plans, corporations, charitable & "Not-for-Profit" organizations, and unions.</p> <p>Ancora Family Wealth Advisors, LLC is a leading, regional investment and wealth advisor managing assets on behalf families and high net-worth individuals.</p> <p>Ancora Retirement Plan Advisors, Inc. specializes in providing investment guidance and investment management for small and midsize employer sponsored retirement plans.</p> <p>Inverness Securities, LLC is a FINRA registered Broker Dealer.</p>
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What We Do

How does Ancora protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Ancora collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> > Enter into an investment advisory contract > Seek financial advice > Make deposits or withdrawals from your account > Tell us about your investment or retirement portfolio > Give us your employment history
Why can't I limit sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> > sharing for affiliates' everyday business purposes—information about your creditworthiness > affiliates from using your information to market to you > sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>> <i>Ancora does share with our affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>> <i>Ancora does not share with nonaffiliates so they can market to you.</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>> <i>Ancora does not jointly market.</i></p>

Cayman Island Data Protection Law and GDPR EU Privacy Policy visit www.ancora.net/disclosures