



Form S-P – Privacy Form

March 2026

Facts: What Does Meliora Capital 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 can include, among other things: Social Security number, account balances and contact information. When you are no longer our customer, we continue to share your information as described in this notice.

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 Meliora Capital chooses to share; and whether you can limit this sharing.

- (1) **For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.** Meliora Capital does share information for everyday business purposes, and you can't limit this sharing. For example, we must share your personal information with a qualified custodian (e.g., Charles Schwab & Co. Inc.) to open an investment account for you.
- (2) **For our marketing purposes – to offer our products and services to you.** Meliora Capital does not share your information for this purpose, and if we did, you would have the ability to limit this sharing.
- (3) **For joint marketing with other financial companies.** Meliora Capital has no joint marketing arrangements and, therefore, does not share your information for this purpose. If we did, you would have the ability to limit this sharing.
- (4) **For our affiliates' everyday business purposes – information about your transactions and experiences.** Meliora Capital does sometimes share your information for this purpose. If we did, you would have the ability to limit this sharing.
- (5) **For our affiliates' everyday business purposes – information about your creditworthiness.** Meliora Capital does not share your information for this purpose. If we did, you would have the ability to limit this sharing.
- (6) **For our affiliates to market to you.** Meliora Capital does not share your information for this purpose. If we did, you would have the ability to limit this sharing.
- (7) **For nonaffiliates to market to you.** Meliora Capital does not share your information for this purpose, and if we did, you would have the ability to limit this sharing.

Who we are: Meliora Capital, LLC is an independent registered investment advisory firm founded in June 2014. The firm provides asset management services and financial advice to individual and institutions.

What we do: 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 Meliora Capital collect my personal information? We collect your personal information, for example, when you open an account or deposit money.

Why can't I limit all sharing? Federal law gives you the right to limit only: (1) Sharing for affiliates' everyday business purposes – information about your creditworthiness, (2) Affiliates from using your information to market to you and (3) Sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.

Your Rights:

- Right to Access Information/Correct Inaccurate Information
 - You have the right to request access to information collected about you and information regarding the purposes for which we collect it and the third parties and service providers with which we share it. Additionally, you have the right to correct inaccurate or incomplete information. You may submit such a request as described below.
- Right to Deletion of Information
 - You have the right to request in certain circumstances that we delete any information that we have collected directly from you. You may submit such a request as described below. We may have a reason under the law why we do not have to comply with your request or why we may comply in a more limited way than you anticipated. If we do, we will explain that to you in our response.
- Right to Opt Out of Sale of Information to Third Parties
 - You have the right to opt out of any sale of your information by us to third parties by submitting a request. **We do not, however, sell information to third parties for their own direct marketing purposes.**
- Right to Opt Out of Targeted Advertising
 - You have the right to opt out of [targeted advertising](#) based on your information obtained from your activities over time and across websites or applications. **We do not, however, utilize targeted advertising.**
- Right to Opt Out of Profiling
 - You have the right to opt out of having your information processed for the purpose of profiling in the furtherance of decisions that produce legal or similarly significant effects concerning you. **We do not, however, utilize profiling for these reasons.**
- Right to Appeal
 - If we decline to take action in any request that you submit in connection with the rights described in the above sections, you may ask that we reconsider our response by sending an email to the same email box (referenced in section below) from which you receive the decision. You must ask us to reconsider our decision within 45 days after we send you our decision.

Questions? Call 918-619-6710 or go to www.melcapital.com