



# ALPHAMINT

## Financial

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*This brochure provides information about the qualifications and business practices of Typher Financial Services, LLC. Typher Financial Services, LLC conducts its business under the name Alphamint Financial (hereafter referred to as "Alphamint"). If you have any questions about the contents of this brochure, please contact us at 303-346-0515, or [rob@alphamint.com](mailto:rob@alphamint.com). The information in this brochure has not yet been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.*

*Additional information about Alphamint Financial is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. Alphamint's CRD number is 109703.*

**Dated: 06/10/2026**

# FORM ADV: PART 2A

## ITEM 1 - COVER PAGE

## ITEM 2- MATERIAL CHANGES

Only material changes from the last annual update are provided below. The last update for this brochure was on 1/1/2022, representing the Year 2022 Brochure.

1. Hiring of an employee (see page 20).

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## ITEM 4 - ADVISORY BUSINESS

Typher Financial Services, LLC, (DBA as Alhamint Financial) is a Registered Investment Adviser with the state of Colorado with its principal place of business located in Douglas county. Alhamint Financial began conducting business in 1996. Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company):

**Robert Typher, Jr., CFP®**, having 100% control of Alhamint Financial.

### **Alhamint Financial offers the following two levels of fiduciary advisory services to our clients:**

#### **Full Wealth Management:**

- Advanced Investment Management
- Development of a Comprehensive Financial Plan, based on the client's personal financial goals.
- Annual "Fiscal Fitness" Review; Ongoing Financial Consultation.
- Tax Preparation and Tax Management

To qualify for the Full Wealth Management Services level, the client must have at least \$500,000 under the management of Alhamint.

#### **Genesis Financial "Quick-Start":**

- "Quick-Start" service, in which automated investing that is supplemented by investment counsel from a Certified Financial Planner™

The Genesis Financial "Quick-Start" is for clients with less than \$500,000 under the management of Alhamint.

### **Alhamint operates as a "Fiduciary" to you, and why you should care:**

**Alhamint acts as a Fiduciary at all times. A fiduciary is legally required to place their client's financial interests above their own. In other words, your interests are placed where they should be: first.**

Many investment advisors, financial planners, and insurance agents are not fiduciaries. Rather, they take the lower level of responsibility called the "Suitability Standard". The suitability standard does not require that the advisor place a client's financial interests above their own, nor does it require the advisor to try to select the best investment or product for a client. It only requires that the investment or product be "suitable," i.e. reasonable.

Also, the suitability standard does not require the advisor to notify the client when there is a potential conflict of interest, e.g. where they may get paid a higher commission for one product over another. Note: Alhamint does not accept any commissions related to investment management or tax preparation. The only commissions received are from the insurance products we recommend for the purpose of protecting our clients. Please be aware that all insurance companies compensate through a commission.

## ***Full Wealth Management (Includes the following four service categories)***

### **1. Advanced Investment Management**

Alphamint provides rigorous investment management of client's assets on a discretionary basis. The first step is that Alphamint develops the client's personal Investment Policy Statement (IPS). The IPS is created through Alphamint's "get-to-know-you" process. It is during this time that the client's investment goals are determined, the time horizon the money will be invested for (meaning how long will it be until withdrawals are to begin), and the client's risk tolerance with downward volatility. The most important part of this process is to establish the appropriate percentage of Stock/Fixed Income investment mix, known as the "Asset Allocation".

Critical for developing the investment policy is for the client to complete (with the assistance of Alphamint) the "Investment Management Questionnaire." This questionnaire is designed to both educate and guide the client to the type of risk and potential reward that best suits their goals and tolerance for risk.

Once the investment policy is determined, the next step is to discuss which types of accounts are necessary for holding the client's money, e.g. type of IRAs, Individual, Joint, Personal Trust, Business account, etc. Following that, these accounts are created at Charles Schwab & Co. Inc., (the Custodian for the client's money). These accounts are set up in the Client's name (or the Client's Trust or Business name). Never is there co-mingling of client's money with other clients, or with Alphamint. In other words, the accounts are created in our client's name, and the money is directly transferred into the Client's personal and business account(s).

Once the appropriate accounts are established at Charles Schwab & Co. Inc., money is transferred from the client's old accounts into their Charles Schwab & Co. accounts. The client is kept apprised of the transfer(s) every step of the way, and will be able to view their new accounts and the transactions through Charles Schwab & Co. Inc., at [www.schwaballiance.com](http://www.schwaballiance.com). Additionally, automated contributions and/or account withdrawals are established when desired.

Finally, once each account is funded, the money will be invested in accordance with the Investment Policy Statement, so that it is in alignment with the client's objectives. Special care will be taken as to dedicating which types of investments are assigned to each type of account, primarily for the purpose of tax-sensitivity. After all, we pay enough taxes, so there is no sense to paying any more than we legally have to!

The holdings in the Client's portfolio are reviewed each week. Alphamint will select specific investments, utilizing Alphamint's Advanced Model Portfolios. This may result in overweighting of particular sectors, industries, domestic vs. international company stocks, and a company's size. However, the Client's portfolio will be widely diversified so as not to "put too many eggs in one basket." If desired, the Client may also impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Below are the investment vehicles used to carry out an investment strategy:

- Exchange-Traded Funds (ETFs). ETFs are the primary type of investment vehicle we utilize, due to its tax efficiency, low cost, diversification and transparency.
- Mutual Fund Shares, often at the lowest cost share class, and with no front-end expense (known as a "load").
- Individual stocks
- Individual bonds
- United States governmental securities
- Bank Certificate of Deposits

No Market-Timing: It is important that the Client understands that Alphamint does not jump in and out of stocks in hopes of catching the stock market on an upswing, and then selling out when a downturn returns. This is known as “market-timing.” Successful market-timing is virtually impossible to do on a consistent basis, and attempting to do so often causes unintended consequences.

Client Flexibility: The Client always has the option of changing the amount of risk of their investment portfolio. Of course there is no guarantee that increasing the risk of the investment portfolio will result in a higher rate of return.

Reviews: Clients are typically offered investment and financial planning reviews every year; in some cases reviews are conducted every other year if the client desires less frequent reviews.

Custodian: Client assets are held at Charles Schwab & Co., Inc., the custodian. All assets are held in the client’s name, in the client’s accounts; there is no co-mingling of client’s money with anyone else or Alphamint.

## 2. Ongoing Financial Planning (centered on each client's personal financial goals)

**The Financial Planning Services rendered by Alphamint.** Financial planning is an “ongoing process,” not a one-time event. The first step in this process is to develop a comprehensive financial plan in writing (online). It is at this time Client provides financial data, as well as establish the financial goals the Client wishes to achieve, e.g. retirement, educational funding, purchase of a home, create an Emergency fund, pay-down/off debt, etc. In general, the financial plan can address any or all of the following areas:

**FINANCIAL GOALS** - What are your financial goals? Which of them are most important? What will they cost? Have you addressed all the critical goals, or are you overlooking something? Will you be able to achieve all your goals?

Strategizing as to how to reach your personal financial goals, as well as mitigate factors that may have catastrophic consequences, are the centerpiece of developing and maintaining your financial plan.

**RETIREMENT** - Alphamint starts by analyzing the client’s current situation. The questions, “Can I retire?” and “At what age can I retire?” will be included in every plan. Projections are made as to how close to achieving their goals the Client will achieve based on what the Client is currently doing, and then a “proposed” retirement strategy will be presented.

**RETIREMENT INCOME STRATEGY** - Depending on the Client’s financial situation, there are a number of strategies that may need to be implemented to replace the loss of employment income when the client plans to retire.

For example, one area that almost everyone needs guidance with is how best to maximize their Social Security. Did you know there are hundreds of different claiming methods? There is no one strategy that is right for everyone. Alphamint will perform an analysis for the Client to determine the best Social Security claiming strategy.

**INVESTMENT EVALUATION** - An evaluation of a Client’s current investments will be made, as well as what type of risk the portfolio is taking. It is not surprising for clients to come to Alphamint and find out that they are taking much more risk than they thought they were. Often this is because a proper investment policy has never been performed. Alphamint and the Client work together to determine the appropriate risk profile to fit their goals, time horizon, and tolerance for downward volatility. While sometimes this process might take more time and effort than you would think, Alphamint feels it is well worth it since it is one of the most important financial decisions the Client will ever make.

As a Client gets older, their risk tolerance and needs often change. This is one reason we believe regular interaction with Alphamint is necessary, i.e. to make sure investment and risk tolerance remain aligned. Of course a Client is free to change their mind as to what type of risk they wish to take with their portfolio, but regularly changing the level of risk of an investment portfolio can lead to selling low and buying high. This is why we provide a great deal of education when

we work with clients, so that they have a good understanding of what to expect in terms of downward volatility and investment return.

**RISK MANAGEMENT (INSURANCE EVALUATION)** - In life, and death, we all face certain unknown risks. Insurance is about transferring financial risk to another party, i.e. to the insurance companies. Alphamint will help determine the appropriate methods for handling these risks, which include, but are not limited to: appropriate health insurance; the loss of income due to a death; the loss of income due to an accident or disability; liability protection; longevity risk, and the large financial risk of long term (elder) care.

As an independent life and health insurance agent, Alphamint is not tied to any one insurance company (known as a “captive agent”). This independence allows us to “shop the market” among hundreds of insurance companies to find the most appropriate and affordable insurance policies for the Client. It is not unusual to use different insurance companies for each risk because certain companies specialize in different types of risks. These risks are namely managed through Life insurance, Disability insurance, Longevity insurance, and Long Term Care insurance.

**DEVELOP A SPENDING AND SAVINGS PLAN** - There are a variety of methods available to keep track of income, expenses, and savings. If necessary, Alphamint will evaluate and recommend the appropriate budgeting strategy for you. Our online client financial planning software includes an automated budgeting program, which allows for the convenience of automatically importing data from credit cards and banks.

And it is also important to have a well thought out savings strategy. How much should you contribute to reach your goals? Should you contribute to your 401(k) plan first, or to an IRA? Which type of IRA, e.g. Roth or Traditional? Are Health Savings Accounts (HSAs) suited for long term savings? What about a college savings account?

**DEBT MANAGEMENT** - Do you pay down debt first before contributing to investments? What is the best way to pay-down debt? Should you refinance? How should I pay-off my student loans?

**EDUCATION** - Planning for the funding of a child’s education is a big expense. Alphamint helps the Client understand various funding options, e.g. student loans, grants, scholarships and tax credits. We also cover how to best save and invest for college. Considering the ever rising costs of a college education, the development of a savings and investment strategy early on is a crucial step.

**MEDICARE PLANNING** - Medicare is a more complex subject that you might think. Do you know what plans A, B, C and D are? What is a Medicare Supplemental plan? Do you even need one? Also, did you know there are lifetime penalties if a person does not file for benefits on time? Alphamint will help you understand the “Medicare Maze,” and also provide resources for you.

**ESTATE PLANNING** - Estate planning is not exactly a pleasant topic, but it is certainly necessary. Alphamint will evaluate the client’s current estate plan, and if appropriate recommend an estate planning attorney to develop the documents that are aligned with a client’s wishes and also provide protection from unnecessary taxes and expenses. The bare minimum estate planning documents that will be recommended are: will(s); power of attorney; medical directive and a living will.

We have trusted relationships with attorneys that specialize in estate planning which we can refer to you. The estate attorney may also recommend other strategies, such as a living trust. Note that Alphamint receives no referral fee from the attorney for this. Our goal is simply to find you a very competent attorney, that we trust, at a reasonable price. This is not always easy to do on your own, since most people don’t work with attorneys enough to know which ones are trustworthy, and which ones are not.

Another area of estate planning that we assist clients with is the proper account titling and beneficiary information. Life changes, and sometimes these types of items are overlooked and misunderstood, resulting in unintended consequences. Alphamint will assist the Client to ensure that the appropriate steps to help prevent unwanted results.

### 3. Annual “Fiscal” Fitness Review; and Ongoing Financial Consultation

One of the main benefits of working with Alphamint on a regular basis is that we work together to implement the necessary financial planning strategies uncovered by the Custom Financial Plan. After all, what is the point of doing a financial plan if there is no follow through?

One thing that never changes is “change”. People get married, people get divorced, people have children, kids move out (hopefully), goals change, health changes, tax laws change, jobs change, etc. There is no avoiding change, whether you want to or not. But the best remedy to navigating life’s inevitable financial surprises is to have someone with financial expertise available to help you navigate life’s inevitable surprises.

Additionally, *you’ll want to partner with someone who really cares about the success of your life.* This cannot be overstated. We do what we do for more than the compensation. We love the satisfaction of helping others reach their goals. We love being there for someone else when life throws them curveballs. And we just love the world of finances, and all the choices we have available to help clients tackle life, and have the life they want. Does that sound corny and nerdy? Maybe, but it is the truth.

### 4. Tax Management, including tax preparation and filing

What is the biggest expense you have? Your mortgage? College education? No, the correct answer is almost always paying taxes. Why? Think of all the taxes you might pay:

- Federal income tax
- State income tax
- Local Income tax
- Social Security and Medicare tax (FICA) paid on your earned income
- Medicare Part B premiums can escalate since they are based on your income (this is not actually called a “tax,” but if it walks, talks, and looks like one...)
- Capital gains taxes
- Estate taxes
- Additional Medicare Tax (based on income)
- Property tax
- Sales tax
- Alternative Minimum Tax
- Excise taxes. Yep, you pay it. For example, the federal government imposes an excise tax on every gallon of gas purchased, regardless of the price charged by the seller. States often add an additional excise tax on each gallon of fuel. And excise taxes are also imposed on cigarettes and alcohol.
- Net Investment Income Tax
- Luxury taxes. Imposed on certain items, such as expensive cars or jewelry.

Admittedly, some taxes are unavoidable. However, Alphamint seeks to help you only pay taxes on what you are legally required to pay, and nothing more. As an IRS Certified Tax Preparer, Alphamint will prepare and file your personal federal and state tax returns, and sometimes your small business tax return (Schedule C).

**Tax Management also includes how we manage your investments.** Tax management does not stop April 15th. It is a 365 day job. For example, as we manage our clients' investments, we seek to take advantage of the lower Long Term Capital Gains tax rate (as opposed to the higher Ordinary Income tax rate). But to do so means holding the correct type of investment in the correct type of account (Joint, Individual, IRA, Roth IRA, etc.). This is known as “Asset Location”. Additionally, the income investment income (interest, dividends) is often taxed differently. All this is to say, when managing investments, it is important to take taxes into account. After all, it is the after-tax return that counts, not before-taxes!

## ***Genesis Financial “Quick-Start” Service***

For individuals and couples that are in the early stages of building up their investments (including children of our clients), and thus don't qualify for our “Full Wealth Management” services, we have created a separate financial service called our *Genesis Financial “Quick-Start”* program. We have an agreement with “Betterment Institutional,” which provides our younger clients with access to state-of-the-art automated investment and financial services. Much of the financial services in this program are provided through Betterment's automated process. However, clients utilizing this program will receive personal consultation from Alphamint as it relates to their investments, e.g. appropriate Asset Allocation, understanding the different types of investments, etc.

Our goal is for our younger clients to eventually qualify for the Full Wealth Management service, once they reach the investment minimum requirement (\$500,000).

The cost for the Genesis Financial “Quick-Start” service is very affordable. The cost is only 0.50% per year based on the value of the investments held at Betterment Institutional. The billing process is quite simple. It is deducted from the account(s) quarterly in arrears.

## ITEM 5 - FEES AND COMPENSATION

### FULL WEALTH MANAGEMENT SERVICES

The all-inclusive cost for all four of the Full Wealth Management services is based on a small percentage of the total value of the investments that are managed, known as Assets Under Management (AUM). The cost is assessed quarterly and collected in arrears based upon the AUM on the last business day of the quarter. As AUM grows, the incremental cost percentage decreases. This cost also varies depending on the Stock/Fixed Income allocations, i.e. the “Asset Allocation”. Often this cost decreases (as a percentage of AUM) as our clients get older, and move into less aggressive portfolios. The type of portfolio will be determined by working with the Advisor, which includes completing an *Investment Management Questionnaire*. More aggressive portfolios will allocate more to Stocks, and less to Fixed Income, e.g. bonds, while more conservative portfolios will allocate more to Fixed Income, and less to Stocks.

Fee Example: A 1.0% annual asset-based fee, assessed in arrears (at the end) of each quarter. For simplification, the calculation below assumes the balance at the end of each quarter is the same, at \$500,000.

Example Calculation:  $0.25\% \times \$500,000 = \$1,250$  per quarter, or total annual cost of \$5,000 ( $\$1,250 \times 4$  quarters)

The term “Asset Allocation” (AA) refers to the percentage of Stocks and Fixed Income in the portfolio. The Client always has the option of changing the type of portfolio.

#### **Aggressive Growth Portfolio**

**Target Asset Allocation (AA): 80-100% Stocks/20%-0% Fixed Income**

##### Annual Investment Management Fee Schedule

1.20% on the first \$1,000,000 under management (minimum account size: \$500,000)

1.10% on the next \$1,000,000 under management

1.00% on amount above \$2,000,000 under management

#### **Growth Portfolio**

**Target AA: 50-70% Stocks/50-30% Fixed Income**

##### Annual Investment Management Fee Schedule

1.00% on the first \$1,000,000 under management (minimum account size: \$500,000)

0.90% on the next \$1,000,000 under management

0.80% on amount above \$2,000,000 under management

#### **Conservative Growth Portfolio**

**Target AA: 20-40% Stocks/80-60% Fixed Income**

##### Annual Investment Management Fee Schedule

0.80% on the first \$1,000,000 under management (minimum account size: \$750,000)

0.70% on the next \$1,000,000 under management

0.60% on amount above \$2,000,000 under management

#### **Conservative Portfolio**

**Target AA: 0-20% Stocks/100-80% Fixed Income**

##### Annual Investment Management Fee Schedule

0.60% on the first \$1,000,000 under management (minimum account size: \$1,000,000)

0.50% on the next 1,000,000 under management

0.40% on amount above \$2,000,000 under management

#### **Management fee for “held-away assets”, e.g. clients’ employer savings plans, e.g. 401(k), 403(b), MPP, HSA**

A flat annual fee of 0.50% is charged.

**Processing Fees via Deduction:** Alphamint requests payment be made via account deduction on a quarterly basis. Fees are then deducted by the Custodian. All fees are listed on the monthly or quarterly statements provided by the Custodian. Clients will be provided an invoice in the same manner in which they receive their recurring statements from the custodian. This fee invoice will be provided to Client from Alphamint no later than 10 business days from the time the fee is withdrawn.

Clients who terminate the Client Service Agreement prior to the end of the quarter will be billed at a prorated amount for the number of days the Client agreement was in force.

## GENERAL INFORMATION

Termination of the Advisory Relationship: The client agreement may be canceled at any time, by either party, for any reason upon receipt of 30 days written notice.

**Exchange Traded Fund (ETF) and Mutual Fund costs.** The fee paid to Alphamint for the Full Wealth Management services is separate and distinct from the fees and expenses charged by the financial institutions for the management of their ETFs or Mutual Funds to their shareholders. The primary cost, known as an "Expense Ratio", is expressed as a small percentage. To determine the cost, the Expense Ratio is multiplied with the amount of money in a particular ETF and/or Mutual Fund. This cost (as well as any other costs) are described in each fund's prospectus. Costs are paid directly to the fund company via a deduction from the fund balance. Alphamint pays strict attention to each of the fees charged by the funds, because these costs directly reduce a fund's investment returns, i.e. *Alphamint has a financial incentive to keep fund costs as low as possible.* ETFs generally have a lower expense ratio than Mutual Funds, which is part of the reason our investment portfolios typically utilize ETFs over Mutual Funds.

Alphamint is not paid a commission by any ETF or Mutual Fund companies. A commission could lead to a conflict of interest. In fact when selecting which ETF or Mutual Fund to implement the investment strategy, Alphamint definitely considers the cost of each fund in the selection process. All things being equal, it is in both the clients' and Alphamint's best financial interests to use the lower cost fund(s).

The majority of the investments that are utilized in the investment portfolios are of course available through brokers of other investment firms, and they may charge a commission for their services. Alphamint does not accept any commission related to its Advanced Investment Management service.

The only commission Alphamint accepts is with life, annuity and long term care insurance policies. Note that all insurance products pay a commission, either to the insurance company and/or agent. This means that whether the client purchases an insurance product through Alphamint, another agent, or directly from the insurance company, the cost of the product is the same. In other words, paying a commission on an insurance product is unavoidable.

**Additional Investment Fees and Expenses.** Clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager affects transactions for the client's account(s). These charges are rare. Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

**ERISA Accounts.** Alphamint complies with all Employee Retirement Income Security Act (ERISA) guidelines on Pension and Retirement Plans we administer for clients.

## ITEM 6 - PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Alphamint does not charge performance-based fees. Alphamint does not engage in side by side management.

## ITEM 7 - TYPES OF CLIENTS

Alphamint provides advisory services to the following types of clients:

- Moderately-High and High Net Worth Individuals/Families: For those with managed assets greater than \$500,000, no additional fees are assessed for the Custom Financial Plan, the Annual “Fiscal Fitness” Review and Ongoing Financial Consultation, and the Tax Preparation and Tax Management.
- Moderate to Moderately-Low Net Worth Individuals/Families: For those with managed assets less than \$500,000, only the Genesis Service is available.

## ITEM 8 - METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

### METHODS OF ANALYSIS

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

**Fundamental Analysis:** Fundamental analysis uses public data to evaluate the value of a stock or any other type of security. For example, an investor can perform fundamental analysis on a bond's value by looking at economic factors such as interest rates and the overall state of the economy, then studying information about the bond issuer, such as potential changes in its credit rating.

Fundamental analysis uses revenues, earnings, future growth, return on equity, profit margins, and other data to determine a company's underlying value and potential for future growth.

Fundamental Analysis is considered to be the opposite of “Technical Analysis”. Technical Analysis seeks to forecast the direction of prices through an analysis of historical market data such as price and volume. Alphamint does not utilize Technical Analysis.

The various fundamental factors can be grouped into two categories: quantitative and qualitative. The financial meaning of these terms are as follows:

- Quantitative – capable of being measured or expressed in numerical terms.
- Qualitative – related to or based on the quality or character of something, often as opposed to its size or quantity.

In this context, quantitative fundamentals are hard numbers. They are the measurable characteristics of a business. That's why the biggest source of quantitative data is financial statements. Revenue, profit, assets, and more can be measured with great precision.

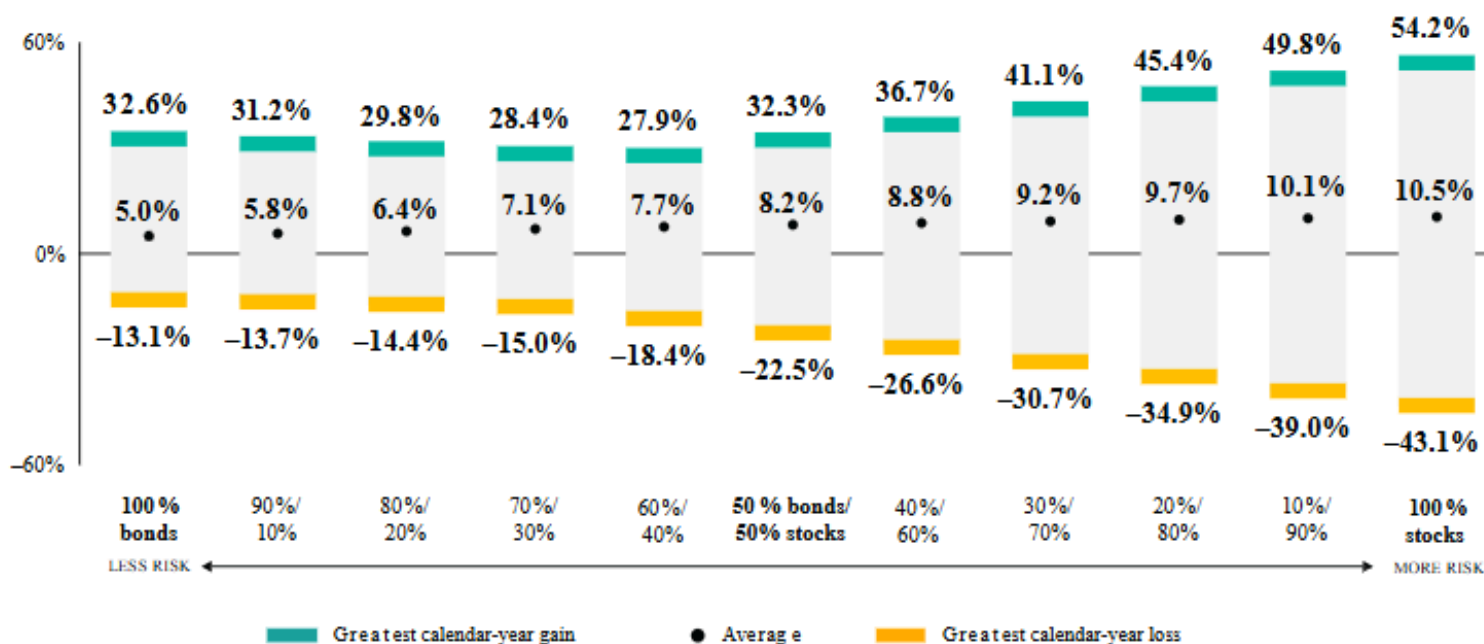
Again, the qualitative fundamentals are less tangible. They might include the quality of a company's key executives, its brand-name recognition, patents, and proprietary technology.

Neither qualitative nor quantitative analysis is inherently better, which is why Alhamint considers both of these fundamentals when evaluating investments.

**Risk of Loss and Asset Allocation:** Most types of investments have some degree of volatility. “Volatility” is often used as the term for “Risk” when discussing investments. In general (but not always), the higher the expected risk (volatility), the higher the potential return an investment has.

To help manage the risk of loss, Alhamint utilizes an investment strategy known as “Asset Allocation”. In the broadest terms, Asset Allocation refers to the percentage of an investment portfolio that is devoted to “Stocks”, and the percentage of the portfolio that is dedicated to “Bonds”. Stocks usually have significantly more potential upside than bonds, but they are often more volatile than bonds. To manage volatility, many investors divided their portfolio to have a percentage in stocks, and a percentage in bonds. See below for the historical ranges of volatility, and the average return, for each stock/bond asset allocation (in 10% increments):

## Range of calendar-year returns (1926-2024)



Sources: Vanguard Investment Advisory Research Center calculations through December 31, 2024, using data from FactSet.

Notes: Stocks are represented by the Standard & Poor's 90 Index from 1926 through March 3, 1957; the S&P 500 Index from March 4, 1957, through 1974; the Wilshire 5000 Index from 1975 through April 22, 2005; the MSCI US Broad Market Index from April 23, 2005, through June 2, 2013; and the CRSP US Total Market Index thereafter. Bonds are represented by the S&P High Grade Corporate Index from 1926 through 1968, the Citigroup High Grade Index from 1969 through 1972, the Lehman Brothers US Long Credit AA Index from 1973 through 1975, the Bloomberg US Aggregate Bond Index from 1976 through 2009, and the Bloomberg US Aggregate Float Adjusted Bond Index thereafter. When determining which index to use and for what

(continued) period, we selected the index that we deemed to fairly represent the characteristics of the referenced market, given the available choices. **Past performance is no guarantee of future returns. The performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index.**

**Advanced Asset Allocation:** Within each of the broad asset classes (stocks and bonds), Alphamint identifies various categories, such as domestic vs. international stocks, growth vs. value stocks, large-cap vs. small-cap stocks, long-term vs. short-term bond maturities, corporate vs. government vs. municipal bonds, etc. Taken a step further, these categories can further be divided into subcategories such as stock sector funds e.g. technology, health, real estate, energy, etc.

“Diversification” is often mentioned when describing Asset Allocation. It is helpful to think of “Asset Allocation” being an “macro-view” of the different types of asset in your portfolio, i.e. stocks, bonds, and cash, while “diversification” involves investing in subset categories within each of these broad assets within your portfolio. Another definition of diversification is investing in *numerous* stocks, bonds or cash within each of those subsets, as opposed to only buying a few. While holding many positions could mean not participating in sharp increases in just holding a few securities, the opposite can be true too, i.e. the risk of large losses is reduced when holding many stocks or bonds, as opposed to just a few. Alphamint believes that successfully managing our clients’ portfolios requires managing (but not eliminating) the downside risk from huge losses that can occur when holding a minimal number of positions.

In a nutshell, diversification can be summed up in one phrase: “Don’t put all your eggs into one basket.” This is a tried and true investment strategy implemented by many financial analysts and advisors. But unfortunately it is not widely understood by some individual investors, who think investing is all about buying the right stock at the right time, and then selling the right stock at the right time.

**Rebalancing:** Rebalancing is the process of realigning the weightings of a portfolio of assets. Rebalancing involves periodically buying or selling assets in a portfolio to maintain an original or desired level of asset allocation. Not only does rebalancing reduce risk, rebalancing gives investors the opportunity to “sell high, buy low”, i.e. taking the gains from high-performing investments and reinvesting them in areas that have not yet experienced such notable growth.

Many investors do not rebalance. And those that do implement it do so on a calendar basis, e.g. monthly, quarterly, annually. We disagree with this method because it often minimizes the advantages of rebalancing. We rebalance our clients’ portfolios when a major advance or decline occurs, i.e. it is more responsive to the investment environment.

A more responsive approach to rebalancing focuses on the allowable percentage composition of an asset in a portfolio. This is known as a “constant-mix” rebalancing strategy with bands or corridors. Every broad asset class, and every subset category, is given a target weight and a corresponding tolerance range. Rebalances only occur when the asset class or subset category varies outside the tolerance range.

For example, an allocation strategy might include the requirement to hold 30% in emerging market equities, 30% in domestic blue chips and 40% in government bonds, with a corridor of +/- 5% for each asset class. This means emerging market and domestic blue chip holdings can both fluctuate between 25% and 35%, while the government bonds can range from 35% to 45% of the portfolio. When the weight of any category holding moves outside of the allowable band, the entire portfolio is rebalanced to reflect the initial target composition.

**Exchange Traded Funds (ETFs) or Mutual Fund analysis.** It is helpful to look at ETFs and mutual funds as subset categories (or baskets), of certain types of stocks, bonds or cash. Alphamint primarily uses ETFs to accomplish our investment objectives, and not Mutual Funds, since ETFs typically have lower costs, lower taxes, and greater transparency. When we select an ETF (or occasionally a mutual fund), many different variables are evaluated. Key among these are: the cost; the experience and track record of the manager; and the effectiveness of the strategy, meaning whether the fund management has demonstrated an ability to invest successfully over a period of time, and in different economic conditions. We also look at the underlying assets in an ETF or Mutual Fund, in an attempt to determine if there is significant overlap in the underlying investments held in another fund(s) in the client’s portfolio. We

also monitor each investment fund, in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of ETF or mutual fund analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, we do not control the underlying investments within the fund or the management personnel. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the holding(s) less suitable for the client's portfolio.

**Risks for all forms of analysis.** Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

## INVESTMENT STRATEGIES

We use the following strategies in managing client accounts, provided that such strategies are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

**Long-term purchases.** We purchase securities with the idea of holding them in the client's account for a year or longer, which can be a tax-advantage. Typically we employ this strategy when:

We believe the securities to be currently undervalued, and/or

We want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that could be profitable to a client. Moreover, if our analysis is incorrect, a security may decline sharply in value before we make the decision to sell.

**Short-term purchases.** When utilizing this strategy, we purchase securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase.

**Risk of Loss.** Securities investments are not guaranteed and you may lose money on your investments. We ask that you work with us to help us understand your tolerance for risk.

## ITEM 9 - DISCIPLINARY INFORMATION

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management. Alphamint and our management personnel have no reportable disciplinary events to disclose.

## ITEM 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

### **Firm Registrations:**

No other Affiliations

### **Management Personnel Registrations:**

No other Affiliations

### **Alphamint is a licensed independent life and health agent:**

We are not affiliated with just one insurance company (known as a “captive agent”). Alphamint is an “independent life and health agent,” which allows for us to shop among hundreds of insurance companies to find the most appropriate, and often less costly, insurance protection for the Client. Insurance is one of the best forms of risk management, and while we might not like thinking about the risks of death, disability, longevity and eldercare, it is important not to ignore them.

Of course the products that Alphamint recommends are also available through other companies and agents. And as explained in Item 5, all insurance products pay a commission, either to the insurance company and/or agent. It is important to know that whether the client purchases an insurance product through Alphamint, another agent, or directly from the insurance company, the cost of the product is the same.

The Department of Regulatory Agencies for Colorado requires that all Registered Investment Advisors explain the potential for a potential conflict of interest when agents recommend insurance policies. Some agents recommend insurance products that would be better suited using other insurance products, e.g. “Whole Life” vs. “Term Life” insurance. Alphamint strongly favors term life insurance over whole life, even though commissions paid by the insurance company are much higher for whole life insurance. Insurance agents who pitch whole life often tout the savings element with a whole life policy (called “Cash Value”), but when it comes to life insurance, Alphamint strongly feels that the client would be much better off by having term life insurance to protect against the loss of an income (and potentially other reasons) and then using the money saved (as a result of not purchasing whole life) and investing that in what Alphamint feels are more productive and less costly investment vehicles, e.g. ETFs and Mutual Funds. In other words, “Buy Term and invest the rest”. Of course there are occasions when whole life may be beneficial, but this is not typical.

# ITEM 11 - CODE OF ETHICS

*Typher Financial Services, LLC (DBA Alphamint Financial) is a Registered Investment Adviser with the State of Colorado.*

## 1. Statement of Fiduciary Principles

This Code of Ethics is established in accordance with Colorado Division of Securities Rule 51-4.12(IA). Alphamint operates under a strict statutory **fiduciary duty** to its clients.

2. Absolute Loyalty: Place the financial interests of clients ahead of the firm, its management, and any Access Persons at all times.
3. Due Care: Act with the prudence, diligence, and skill of a competent professional operating under Colorado law.
4. Honesty & Fair Dealing: Avoid misleading or deceptive statements in all client communications and filings.

## 2. Compliance with Colorado State Regulations

All supervised persons must maintain an in-depth working knowledge of, and strictly adhere to, the Colorado Securities Act (C.R.S. § 11-51-101 et seq.) and its accompanying regulations.

5. Prohibited Practices: Engaging in any dishonest, manipulative, or unethical business practices as outlined by the Colorado Securities Commissioner is grounds for immediate termination.
6. Investment Adviser Representative (IAR) Continuing Education:
  - A. Every registered IAR must complete 6 credits of IAR Regulatory and Ethics (offered by an Authorized Provider), including at least 3 credits focused specifically on ethics and professional responsibility.
  - B. Every registered IAR must complete 6 credits of IAR Products and Practice Content (offered by an Authorized Provider).

## 3. Access Persons & Personal Securities Reporting

Under Colorado rules, an "Access Person" is any supervised individual who has access to non-public information regarding client transactions, or who makes securities recommendations to clients. All Access Persons must report personal holdings and transactions to the Chief Compliance Officer (CCO):

7. Initial Holdings Report: Due no later than 10 calendar days after becoming an Access Person. Information must be current within 45 days of submission.
8. Annual Holdings Report: Due at least once every 12 months on a date specified by the CCO.
9. Quarterly Transaction Reports: Due no later than 30 calendar days after the end of each calendar quarter. Reports must contain trade dates, security identifiers (Ticker/CUSIP), transaction types, price, and broker-dealer names.
10. Exceptions: Reporting is not required for securities held in fully discretionary, independent third-party managed accounts, or for transactions executed via an automatic investment plan.
11. *(Note: If the firm has only one Access Person, quarterly and annual personal trading reports are not required to be filed internally.)*

## 4. Mandatory Pre-Clearance

Access Persons must obtain express, written pre-approval from the CCO before purchasing or acquiring direct or indirect beneficial ownership in:

12. Initial Public Offerings (IPOs)
13. Limited offerings or private placements

## 5. Material Non-Public Information (MNPI)

Alphamint maintains a zero-tolerance policy for insider trading. Access Persons are forbidden from trading, either for themselves or on behalf of clients, based on material non-public information. Access Persons may not communicate MNPI to any unauthorized person.

## 6. Colorado Privacy & Information Security

To satisfy state data regulations, the firm restricts non-public personal information (NPI) to authorized personnel only.

14. Physical documents must be shredded or stored in locked cabinets.
15. Client data will not be shared with outside vendors without prior client consent.

## 7. Acknowledgment & Enforcement

16. Prompt Reporting: Supervised persons must promptly report any known or suspected violations of this Code to the CCO.
17. Annual Receipt: The firm will distribute this Code (and any amendments) to all staff. Every supervised person must return a signed, written acknowledgment of receipt and compliance annually.

# ITEM 12 - BROKERAGE PRACTICES

Custodians provide Alhamint with a trading platform, training and research information at no cost. While this is a common practice among custodians, Alhamint wants to make you aware that it does open the issue of a conflict of interests. As your trusted Advisor, Alhamint feels complete transparency on this issue is necessary. In the Alhamint situation, these benefits allow Alhamint to better serve you and operate more efficiently, which allows Alhamint to provide you investing and financial planning services at a lower cost. All of Alhamint clients benefit from the tools and resources of Charles Schwab & Co. and Betterment Institutional provided to Alhamint.

More importantly, if Alhamint did not feel Charles Schwab & Co., or Betterment Institutional, were the best alternatives for Alhamint clients, Alhamint would not hesitate to find another custodian that better fits Alhamint clients' needs.

In terms of costs associated with buying and selling investments, because of Alhamint's relationship with Charles Schwab & Co., Inc., and Betterment Institutional, nearly all of the investments chosen by Alhamint do not have any sales and/or transaction costs for purchasing ETFs or Mutual Funds. In the rare case a sales or transaction cost is applicable, Alhamint will implement this if we can make a quantitative case that one fund will outperform another. Additionally, there are funds that have upfront fees, called "loads", which are charged to retail investors. However, often these loads are waived for investment advisors, meaning there is no upfront fee charged by the fund to the client.

Alhamint will execute block trades where possible and when advantageous to clients. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts at an average share price, so long as transaction costs are shared equally and on a prorated basis between all accounts included in any such block.

Alhamint receives zero referrals, revenue sharing or kickbacks from either custodian, Charles Schwab & Co., Inc. or Betterment Institutional. Clients may opt out of money market funds in exchange for bank deposits with FDIC protection, however the interest rate on bank deposits is usually lower.

Charles Schwab & Co. Inc. and Betterment Institutional are not affiliated with Alhamint.

# ITEM 13 - REVIEW OF ACCOUNTS

## PORTFOLIO MANAGEMENT SERVICES

**REVIEWS:** The underlying securities within Advanced Investment Management accounts are continually reviewed and monitored. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

**REPORTS:** Clients may access their accounts online at any time through an exclusive portal only for clients of investment advisors who use Charles Schwab & Co. as their custodian. This portal is [www.schwaballiance.com](http://www.schwaballiance.com). Clients also receive monthly statements and confirmation of transactions through Charles Schwab & Co. Separately, Alphamint will provide a Performance Report to the client each quarter.

Reporting for Genesis Financial Clients: Monthly statements, Activity Reports, Performance and Tax documents are available online at <https://clients.betterment.com/typher-financial-services/app/login>

## FINANCIAL PLANNING SERVICES

**REVIEWS:** While reviews may occur at different stages depending on the nature and terms of the specific engagement, typically formal reviews will be conducted annually for all discretionary clients.

**REPORTS:** Full Wealth Management clients will receive a completed financial plan available online at [www.rightcapital.com](http://www.rightcapital.com). Additional reports will be generated and provided at the annual review or as needed due to changing factors.

## ITEM 14 - CLIENT REFERRALS AND OTHER COMPENSATION

No compensation is provided to clients for referring prospective clients.

## ITEM 15 - CUSTODY

The "Fees and Compensation" are documented in Item 5 of this Brochure that Alphamint directly debits advisory fees from client accounts. Each applicable account requires prior Client approval in order to debit for the management cost.

As part of this billing process, the client's custodian is advised of the amount of the fee to be deducted from that client's account. The custodian is required to send a monthly account statement to the client which details all activity, including the management fee deduction.

Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

## ITEM 16 - INVESTMENT DISCRETION

Alphamint provides discretionary asset management services, in which case we place trades in a client's account without contacting the client prior to each trade to obtain the client's permission.

Our discretionary authority includes the ability to do the following without contacting the client:

- Determine the security to buy or sell; and/or
- Determine the time to buy or sell; and/or
- Determine the price to buy or sell; and/or

- Determine the amount of the security to buy or sell

Clients give discretionary authority when they sign a discretionary agreement with Alhamint. According to the Client Service Agreement, clients authorize limited discretionary authority, e.g. trading authority and fee deduction, in order to conduct business with Alhamint.

## ITEM 17 - VOTING CLIENT SECURITIES

As a matter of firm policy, we encourage, but do not require, clients to delegate all Proxy voting to Alhamint when possible (certain types of voting require the client to do the voting), since we likely are more familiar with the voting issues. But clients can always choose to maintain responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets.

Alhamint can provide clients with consulting assistance regarding proxy issues if they contact us with questions at our principal place of business.

## ITEM 18 - FINANCIAL INFORMATION

As an advisory firm that maintains discretionary authority for client accounts, we are also required to disclose any financial condition that is reasonably likely to impair our ability to meet our contractual obligations. Alhamint has no additional financial circumstances to report and no impairments to report.

Alhamint has never been the subject of a bankruptcy petition.

## ITEM 19 - STATE REGISTERED ADVISER

Principal executive officer is:

**Robert Typher, Jr.**

Business Background

- 27 years of professional investment experience
- Financial Planner, Alhamint.

Education

- B.S. in Business Administration - Regis University
- B.A in Communications - Regis University
- Individual Income Tax Preparer course work through the College for Financial Planning

Certifications

- Certified Financial Planner™ - CFP Board (attained May 1999)
- Licensed Life and Health agent

Other

- Engages in no other outside business activities
- No convictions, lawsuits or arbitrations to report.

Additional information regarding Principal is provided in form ADV Part 2B

*Form ADV Part 2A and 2B*



# Financial

## FORM ADV: PART 2B

### ITEM 1 - COVER PAGE

Rob Typher  
Certified Financial Planner™  
3242 Chandler Bay Ct.  
Loveland, CO 80538

Phone: (303) 346-0515

Email: [rob@alphamint.com](mailto:rob@alphamint.com)

Website: [www.alphamint.com](http://www.alphamint.com)

*This brochure supplement provides information about Robert R. Typher Jr. that supplements the Alphamint Financial brochure, i.e. Part A (precedes this part). Please contact me if you have any questions about the contents of this supplement.*

*Registration with the State of Colorado does not imply a certain level of skill or training.*

*Additional information about [name of supervised person] is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### Principal executive officer is:

**Robert Typher, Jr.** (Age 64)

#### Business Background

- 31 years of professional investment experience
- Certified Financial Planner™, Alphamint Financial. Please see Certified Financial Planner™ requirements below.

#### Education

- B.S. in Business Administration - Regis University
- B.A in Communications - Regis University
- Individual Income Tax Preparer course work through the College for Financial Planning

#### Certifications

- Certified Financial Planner™ - CFP Board (attained May 1999)
- Licensed Life and Health agent

#### Other

- Engages in no other outside business activities
- No convictions, lawsuits or arbitrations to report.

### Supervised Apprentice:

**Kyle Typher** (Age 31)

#### Business Background and Education

- Currently working towards attaining his Certified Financial Planner™ designation.
- Will complete his B.S. degree in "Finance, with An Emphasis In Financial Planning," at CSU Global.
- Apprenticeship began on October 1st, 2025.
- His previous experience centered around providing advice, counsel and client service in the automotive industry.

#### Detailed Explanation of Certified Financial Planner™ Requirements:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, just 107,500 individuals in the financial industry have obtained CFP® certification in the United States, as of February 2026.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- (continued) Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered over a six hour, one-day period, with approximately 170 questions, is difficult to pass. Despite many educational resources to prepare for the exam, the pass-rate is only 60-65%. The exam includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Code of Ethics and Standards of Conduct - Adhere to CFP Board’s Code of Ethics and Standards of Conduct, which reflects the commitment that all CFP® professionals make to high standards of competency and ethics. CFP Board’s Code and Standards benefits and protects the public, provides standards for delivering financial planning, and advances financial planning as a distinct and valuable profession. Compliance with the Code and Standards is a requirement of CFP® certification that is critical to the integrity of the CFP® marks. Violations of the Code and Standards may subject a CFP® professional to discipline.

### **ITEM 3 - DISCIPLINARY ACTION**

No disciplinary action to report.

### **ITEM 4 - OTHER BUSINESS ACTIVITY**

No outside activities to report

### **ITEM 5 - ADDITIONAL COMPENSATION**

No other Compensation to report.

### **ITEM 6 - SUPERVISION**

CFP Board.

### **ITEM 7 - REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

As a state-registered adviser in Colorado, we are committed to full transparency regarding disclosure of any involvement in harmful (a) investment-related businesses or activities; (b) instances of fraud, false statements, or material omissions; (c) theft, embezzlement, or the wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; and (e) any practices deemed dishonest, unfair, or unethical under state law.

No employee of Alphamint Financial has ever been involved in any of these activities. In fact part of our fiduciary duty is to protect clients from these types of activities. It is unfortunate that fraud and scams are on the rise, and they continue to get more sophisticated, which is why we, as a fiduciary advisor, remain vigilant in protecting our clients.

## PRIVACY POLICY

Last Revised: 06/2026

At Alhamint Financial your privacy is paramount and we take our responsibility seriously. The privacy policy for Alhamint Financial governs the terms and conditions by which the public as well as our strategic partners utilize our services. We will not sell or distribute your personal information supplied to us to any other company or entity without your permission, except when compelled by a governmental entity with proper authority in accordance with federal and state laws.

The privacy policy is subject to change and you acknowledge that the company reserves the right to amend such policy in the future. Therefore, we encourage you to periodically review our policy statement. The policy describes the information collection, use and dissemination practices of the company, its parent, subsidiaries and registered d/b/a companies and all related websites owned or operated and registered to the company.

Each time you provide the company information via our website, email, fax or by telephone the company may obtain and store any personal information you provide us. This includes but is not limited to names, email addresses as well as questionnaires and financial plans that have been developed. We will collect your personal information as you supplied solely with the objective of fulfilling those purposes specified by us. The information will be stored for only as long as necessary for those purposes. We will protect your personal information by all reasonable methods and safeguards against loss or theft as well as unauthorized access, disclosure, copying, use or modification. We have built security into each level of the programs we utilize to the best of our abilities using the latest in security measures to date.

We currently use cookie technology to associate certain internet-related information about you in our databases. Technology similar to Google Analytics allows us to determine how many pages were viewed and the length of time visitors remained on any particular page. We collect this information to better serve our customers and enhance the client experience both now and in the future. While your IP address does not identify you by name, it may be used to locate you or divulge which part of the country you are in when accessing our company's website. Newer technologies are emerging each year to analyze traffic on websites and we intend to maintain a competitive edge in the identification of patterns to better serve our clients and shareholders.

**Alhamint Financial does not sell your information. Your information is shared amongst various cloud-based services which are utilized to conduct daily business operations. These services are accessed via a secure connection.**

The company may maintain separate email lists for different marketing and communication purposes. If an email subscriber wishes to opt out of future emails, all they need to do is click the link to unsubscribe and the email address will be deactivated within a one-month time frame.

If you have any questions regarding our company's privacy policy, please contact your Financial Advisor.