

Disclaimers, Terms of Use, and Privacy Policy

Thank you for your interest in Pin Oak Investment Advisors and for visiting this website. By accessing the website you accept and agree to be bound by these terms of use.

Pin Oak Investment Advisors, Inc. (“Pin Oak”) is an SEC registered investment adviser located in Houston, Texas. A copy of Pin Oak’s current written disclosure statement discussing Pin Oak’s business operation, services and fees is available from Pin Oak upon written request or from www.sec.gov.

Pin Oak’s web site is limited to the dissemination of general information pertaining to its advisory services. Nothing herein should be construed as a solicitation to effect, or attempt to effect transactions in securities, or a solicitation of any offer to buy or sell, any securities or investment product, and should not be relied upon for such purpose nor for the rendering of personalized investment advice. If the Website contains forward-looking statements, these are subject to risks and uncertainties and speak only as of the date on which they are made. Pin Oak undertakes no obligation to update publicly or revise any forward-looking statements. No portion of the web site content should be interpreted as legal, accounting, or tax advice.

While Pin Oak believes that the information on the website is reliable, Pin Oak does not make any warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information provided therein. Due to various factors, including changing market conditions, the information provided may no longer be current or relevant.

Please remember that different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment strategy (including those undertaken or recommended by Pin Oak), will be profitable or equal any historical performance level(s).

Rankings and/or recognition by unaffiliated rating services and/or publications should not be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if Pin Oak is engaged to provide investment advisory services, nor should it be construed as a current or past endorsement of Pin Oak by any of its clients. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized adviser.

The Kingdom Advisors qualification process identifies competent, capable Christian financial professionals who have completed the Kingdom Advisors Core Training and have committed to be people of character who, from a biblical worldview, serve clients with biblical financial advice in order to properly steward the resources entrusted to them. For more information on the Kingdom Advisors qualification and selection methodology, go to www.kingdomadvisors.com.

Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. The Five Star award is not indicative of the wealth manager’s future performance. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional or Texas Monthly. Working

with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future. For more information on the Five Star award and the research/selection methodology, go to www.fivestarpromotional.com.

CFP® CERTIFIED FINANCIAL PLANNER™ - Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S.

CFA® Chartered Financial Analyst® - CFA® and Chartered Financial Analyst® are trademarks owned by the CFA Institute.

Each client and prospective client agrees, as a condition precedent to his/her/its access to Pin Oak's web site, to release and hold harmless Pin Oak, its officers, directors, owners, employees, and agents from any and all adverse consequences resulting from any of his/her/its actions and/or omissions which are independent of his/her/its receipt of personalized individual advice from Pin Oak.

PRIVACY POLICY

Pursuant to applicable federal and/or state privacy regulations Pin Oak Investment Advisors, Inc. (referred to as "Pin Oak") is a financial institution that has determined keeping confidential nonpublic personal information about each Pin Oak client is essential to serving our clients.

Nonpublic personal information is defined to mean personally identifiable financial information that is i) provided by a consumer to a financial institution, ii) results from any transaction with the consumer or from any service performed for the consumer, iii) or is otherwise obtained by the financial institution.

The purpose of Pin Oak's privacy policy and related procedures is to protect the confidentiality and security of its clients' nonpublic personal information. The categories of nonpublic personal information that Pin Oak collects from a client depend upon the scope of the client engagement. It may include information about the client's personal finances, information about the client's health to the extent that it is needed for the planning process, information about transactions between the client and third parties, and information from consumer reporting agencies. Pin Oak has instituted certain technical, administrative and physical safeguards through which Pin Oak seeks to protect this nonpublic personal information about current and former clients from unauthorized use and access. First, technical safeguards are used to limit the accessibility and exposure of client information contained in electronic form. Second, administrative procedures are used to control the number and type of employees, affiliated and nonaffiliated persons, to whom customer information is accessible. Third, physical safeguards have been established to prevent access to client information contained in hard-copy form. As illustrated above, Pin Oak realized the importance of information confidentiality and security, and emphasizes practices which are aimed at achieving those goals.