

FACTS	WHAT DOES FIDUCIENT 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information may include:</p> <ul style="list-style-type: none"> • Name, Address, Social Security Number • Employment information • Net worth, risk tolerance, income, assets, account transactions and balances <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Fiducient chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fiducient share?	Can you limit this sharing?
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	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies – Pursuant to a written contract pursuant to which Fiducient and one or more financial institutions jointly offer, endorse or sponsor a financial product or service, to include insurance policies.	No	We Don’t Share
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness	No	We Don’t Share
For our affiliates to market to you	No	We Don’t Share
For non-affiliates to market to you	No	We Don’t Share

Questions?	Call your consultant or go to www.fiducient.com . You may also contact our Privacy Office at privacyoffice@nfp.com
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Who we are	
Who is providing this notice?	Fiducient Advisors LLC
What we do	
How does Fiducient protect my personal information?	To protect your personal information from unauthorized access and use, we use administrative, technical and physical safeguards as well as security measures that comply with applicable law. These measures include computer safeguards and secured files and buildings.
How does Fiducient collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Establish an investment advisory relationship • Open an account or deposit money with custodians • Purchase investments with an executing broker-dealer or seek investment advice about your investments • Provide us information on applications, questionnaires, or other forms, websites or through discussions with our customer support staff or your financial consultant <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all 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 non-affiliates 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> <ul style="list-style-type: none"> • Our affiliates include financial companies under common control with our parent company, NFP Corp.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Fiducient does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

	<ul style="list-style-type: none"> • We don't joint market
Other Important Information	<p>To see your Information, contact Privacy Office, 1250 Capital of Texas Highway, Austin, TX 78746 Attn: Data Subject Request. You must state your full name, address, the insurance company, policy number (if relevant) and the Information you want. We will tell you what Information we have. You may see and copy the Information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.</p> <p>Some state laws grant additional privacy rights to their residents. If you live in an “opt-in” state, where we are required to obtain your affirmative consent to share your nonpublic personal information with nonaffiliated third parties who do not currently assist us in servicing your account or conducting our business, your financial professional is required to obtain your consent before they can take your information with him or her should they leave our firm.</p> <p><u>California residents</u>: For California residents, we will not share your personal information with nonaffiliated third parties, except as required or permitted by law. In addition, for California residents, you are afforded certain rights regarding the nonpublic personal information that we collect from you, including the right to know what personal information we have collected from you, what it is being used for, whether it is being disclosed or sold to nonaffiliated third parties, to whom it is being disclosed or sold, and the right to request that we delete certain personal information that we have collected from you.</p> <p><u>Vermont residents</u>: For Vermont residents, we will not share your creditworthiness information with our affiliates, except as required or permitted by law. For joint marketing with nonaffiliated third parties, we will disclose only your name, contact information, and information about your transactions, unless otherwise required or permitted by law. In addition, for Vermont residents, we will not disclose your identity, affairs, or investments unless otherwise required or permitted by law, or you consent to such disclosure.</p>