

WHAT DOES CAPITA FINANCIAL NETWORK 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. We collect nonpublic personal information for the purpose of complying with regulatory and custody requirements, as well as Know Your Client rules. This information includes but is not limited to:

- Social Security number and income
- Account balances and transaction history
- Investment experience and risk tolerance

When you are no longer our customer, we continue to retain and safeguard your information for a minimum of five years as required by law.

How?

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

Reasons we can share your personal information	Does Capita share?	Can you limit this sharing?
For our everyday business purposes – We may share nonpublic personal information with nonaffiliates and authorized users (such as custodians, credit bureaus, and other service providers) in order to process your transactions, maintain your account(s), report to credit bureaus, and provide other agreed-upon services	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
Authorized Users – information about your transactions and experiences	Yes	No
For nonaffiliates to market to you	No	Not shared

Who we are

Who is providing this notice?

Capita Financial Network, LLC

What we do

How does Capita Financial Network protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These include physical, electronic, and procedural safeguards, and we limit access to those who need it to provide services to you. We also require third-party service providers and financial institutions to protect the confidentiality of nonpublic personal information and to use the information only for purposes for which it is disclosed to them.

How does Capita Financial Network collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ➤ Complete client profile forms or other questionnaires ➤ Communicate with us via phone, email, or SMS ➤ Schedule or attend advisory meetings <p>We also collect your personal information from other companies (e.g., custodians or service providers).</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 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>We do not have any affiliates.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>We do not share with nonaffiliates for marketing purposes.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>We do not engage in joint marketing.</p>

Other Important Information
<p>Phone numbers collected for SMS communication are used only for account-related messaging (e.g., appointment reminders) and will not be shared for marketing purposes.</p> <p>Capita Financial Network does not share nonpublic personal information with nonaffiliated third parties for marketing purposes. Therefore, no opt-out is necessary.</p>

Questions?
<p>Call Scott Watko, our Chief Compliance Officer, at 801-566-5058 or visit our legal page for more information.</p>