ROYAL AMERICAN FINANCIAL ADVISORS, LLC
Privacy Statement

Royal American Financial Advisors, LLC is a state of California Licensed Investment Advisory Company committed to safeguarding the confidential information of its clients. We hold all personal information provided to our company in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services provided by Royal American Financial Advisors, LLC or affiliated companies including Royal American Insurance Services, LLC. We only disclose information to nonaffiliated third parties, as permitted by law, and only under the normal course of business (for example, to open a new account at a third party custodian). We do not anticipate a change in this policy. If we were to anticipate such a change in company policy, we would be prohibited under the law from doing so without advising you first. As you know, we use financial and health information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information about you is listed below.

- We limit employees and agent access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law, and necessary for the normal course of business. (For example: Federal regulation permit us to share a limited amount of information with a brokerage firm in order to execute securities transactions on your behalf, or so that we can discuss your financial situation with your accountant or attorney.)

- We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

- The categories of nonpublic personal information that we collect from a client depend upon the scope of the client relationship or services requested by the client. It may include information about your personal finances, social security number, address, date of birth, information about your health to the extent that it is needed for the planning/advisory process, information about transactions between you and third parties, and information from consumer reporting agencies.

- For unaffiliated third parties that require access to your personal information, including financial services companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and State regulators also may review company records as permitted under law.

- We do not provide your personally identifiable information to mailing list vendors for any purpose.

Personally identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by Federal and State securities laws, and consistent with the CFP Board Code of Ethics, and professional responsibility. After this required period of record retention, all such information will be destroyed.

General Statement: Royal American Financial Advisors, LLC does not disclose any financial information to any non-affiliated third party without prior written approval of its clients. Signing of a new account statement with a financial institution constitutes approval.

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FACTS	WHAT DOES Royal American Financial Advisors, LLC 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: ■ Social Security number and date of birth, address, account number(s) ■ Account balance(s) and transaction history information ■ Net worth, emploment and income 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 Royal American Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Royal American Financial 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	No	We don't share
For joint marketing with other financial companies	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 nonaffiliates to market to you	No	We don't share

Questions?	Call 888-294-0648 or go to www.myinvestmentcoach.com for more contact information

Who we are	
Who is providing this notice?	Royal American Financial Advisors, LLC Royal American Insurance Services, LLC

What we do	
How does Royal American Financial protect my personal information?	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 Royal American Financial collect my personal information?	We collect your personal information, for example, when you ■ Open an account or deposit money ■ withdrawal money or make transfers ■ To help determine suitability for products or services
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ 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 State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Our affiliates include Royal American Insurance Services, LLC*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Royal American does not share information with non-affiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Royal American does not jointly market.*

Other important information

For California Residents: In accordance with California law, we will not share information we collect about you with non-affiliates, except as allowed by law. For example, we may share information with your consent to service or open your accounts. Among our affiliates, we will limit information sharing to the extent required by California law.