



**FACTS** **WHAT DOES SOWA FINANCIAL GROUP, INC. (SFG) DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	SFG will collect client information as part of our mission to provide investment advice and services. 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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Name, email address, internet protocol (IP) address, address, social security number, date of birth, signature</li> <li>• Account number, account balances, trading history, payment history</li> <li>• Net worth, assets, income, investment experience, employment information</li> <li>• Transactions or credit relationships with nonaffiliated third parties</li> <li>• Medical information (if applying for insurance)</li> </ul> When you close your account we continue to maintain your information according to our policies (based on regulations set forth by FINRA, the SEC, and state and federal guidelines)
<b>How?</b>	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons why financial companies can share their customers’ personal information, the reasons why SFG chooses to share, and whether or not you can limit this sharing.

<b>Reasons Why We Can Share Your Personal Information</b>	<b>Does SFG Share?</b>	<b>Can You Limit This Sharing?</b>
<b>For our everyday business purposes</b> —to process transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer new products or services to you	Yes	No
<b>For nonaffiliates’ everyday business purposes</b> —to assist us in providing account maintenance or customer service to your account(s)	Yes	No
<b>For nonaffiliates to market to you</b> —we do not sell, share, or disclose your nonpublic personal information to nonaffiliated third-party marketing companies	No	Yes

**WHAT WE DO**

<b>How does SFG protect my personal information?</b>	Sowa Financial Group recognizes the need to prevent unauthorized access to the information we collect, including information held in electronic format, and we protect your personal information in the following ways: <ul style="list-style-type: none"> <li>• We restrict access to your personal information to employees and agent (for business purposes only), state and federal regulators, qualified custodians or brokerage firms, and non-affiliate third parties on whom SFG has performed due diligence, with whom we have executed confidentiality agreements, and who need that information to serve you or to assist us in conducting our operations.</li> <li>• We have physical, electronic and procedural safeguards in place to ensure that we comply with our own policies, industry practices, and federal and state regulations.</li> <li>• Our employees receive annual privacy training to reinforce the proper handling of sensitive information.</li> </ul>
<b>How does SFG collect my personal information?</b>	SFG collects nonpublic personal information from you, as well as from other sources. These sources and information collected may include: <ul style="list-style-type: none"> <li>• Information you provide to us on applications, related forms or on our website, and through discussions with our advisors and administrative staff</li> <li>• Information regarding your transaction history with us</li> <li>• Information from other nonaffiliated third parties, including employers, associations, benefit plan sponsors, credit bureaus and other institutions.</li> </ul>
<b>Why can’t I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliates’ everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law.)
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	If you have a joint account, we will treat an opt-out direction by a joint customer as applying to all associated joint customers. Any account holder may express a privacy preference on behalf of the other joint account holders.

<b>DEFINITIONS</b>	
<b>Affiliates:</b>	Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• None exist at this time</li> </ul>
<b>Nonaffiliates:</b>	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• This may include qualified custodians where your account is maintained, companies that process and print your account statements, insurance companies, broker/dealers, mutual fund companies, banks, investment firms, third-party administrators, clearing firms, retirement plan sponsors, attorneys, regulators and other third parties as directed by you.</li> </ul>
<b>Everyday business purposes:</b>	Actions necessary by financial companies to run their business and manage customer accounts, such as: <ul style="list-style-type: none"> <li>• Processing transactions, mailing and auditing services</li> <li>• Contacting service providers, such as your tax preparer, insurance companies, mutual fund companies, banks and investment firms</li> <li>• We may disclose or report personal information in limited circumstances where we believe in good faith that disclosure is required or permitted by law (i.e. to cooperate with regulators or law enforcement authorities, resolve consumer disputes, perform credit/authentication checks, for institutional risk control, or if consented to by you). Federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant or lawyer.</li> </ul>
<b>Questions?</b>	Should you have any concerns, please feel free to contact us: By Phone: <b>(401) 434-8090</b> By Email: <b><i>team@sowafinancial.com</i></b> By Mail: <b>14 Breakneck Hill Road, Suite 202 • Lincoln, RI 02865</b>
<b>Opting Out</b>	In the event that this policy changes in such a way that may cause your nonpublic personal information to be disclosed other than as set forth above, you will be provided with notice of that change prior to its effectiveness, and you will have the right to opt out by contacting us via phone, email or mail within thirty days of the postmark date on the notice. Should you have any questions or concerns, you may contact Daniel Sowa, Managing Director, via any of the methods listed above.