

# FACTS

## WHAT DOES KEYSTONE FINANCIAL GROUP 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 depends on the product or service you have with us. This information can include:

- Social Security number, name, address and income
- Assets and account balances
- Investment experience and risk tolerance

When you are no longer a 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 Keystone chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does Keystone share? | Can you limit this sharing? |
|--|----------------------|-----------------------------|
| <b>For our everyday business purposes</b><br>such as to process your 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><br>to offer our products and services to you   | No                   | No                          |
| <b>For joint marketing with other financial companies</b>  | No                   | We don't share              |
| <b>For our affiliates' everyday business purposes</b><br>information about your transactions and experiences   | No                   | We don't share              |
| <b>For our affiliates' everyday business purposes</b><br>information about your creditworthiness   | No                   | We don't share              |
| <b>For our affiliates to market to you</b>   | No                   | We don't share              |
| <b>For non-affiliates to market to you</b>   | No                   | We don't share              |

### Questions?

Call (859) 317-8316

## What we do

|   |  |
|---|--|
| <b>How does Keystone protect my personal information?</b>                                 | 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.  |
| <b>How does Keystone collect my personal information?</b>                                 | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or enter into an investment advisory contract</li> <li>■ give us your income information or provide employment information</li> <li>■ tell us about your investment or retirement portfolio or give us your contact information</li> </ul> <p>We also collect your personal information from other companies.</p>                                |
| <b>Why can't I limit all sharing?</b>   | <p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account—unless you tell us otherwise.  |

## Definitions

|                        |   |
|------------------------|---|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■</li> </ul>  |
| <b>Non-affiliates</b>  | Companies not related by common ownership or control. They can be financial and nonfinancial companies.   |
| <b>Joint marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Keystone Financial Group doesn't jointly market.</i></li> </ul> |