



UNITED CAPITAL MARKETS

Privacy Policy

CUSTOMER PRIVACY NOTICE

We at United Capital Markets, Inc. are committed to protecting your privacy. We have a strict privacy policy to continue to protect financial information that we may receive about you. This Privacy Notice outlines the conditions under which it may be necessary for us to disclose nonpublic personal information about you to third parties. Our privacy policy applies to both current and former clients of United Capital Markets, Inc.

INFORMATION WE COLLECT

- Information we receive from you on applications or other forms or through our website
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from third parties such as consumer reporting agencies.

CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to our employees who work with that information to provide products and services to you. Our employees agree to follow our privacy policy. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

DISCLOSURE

We may disclose all of the information we collect to non-affiliated third parties for the purpose of assisting us in maintaining your account. These non-affiliated third parties must adhere to the same privacy practices outlined in this Customer Privacy Notice with respect to your information that they may receive from us. We do not disclose your nonpublic personal information to anyone else, except as required or permitted by law.

The Board of Governors of the Financial Industry Regulatory Authority (FINRA), our primary regulator, has adopted a public disclosure policy that provides certain types of disciplinary information on FINRA Member Firms and their Associated Persons. Inquiries can be made via the FINRA Regulation web site at www.finra.org or via the FINRA Regulation toll free telephone listing 1-800-289-9999. The FINRA Public Disclosure Policy provides you access to information that may help you determine whether to conduct business with a FINRA Member Firm or with its Associated Persons. For other uses consistent with the FINRA Public Disclosure Program please contact FINRA.

Please see accompanying template to help you better understand our privacy notice.

FACTS

WHAT DOES 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 can include:</p> <ul style="list-style-type: none"> ■ Social Security number and ■ and ■ and <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 personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 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		
For our marketing purposes— to offer our products and services to you		
For joint marketing with other financial companies		
For our affiliates' everyday business purposes— information about your transactions and experiences		
For our affiliates' everyday business purposes— information about your creditworthiness		
For nonaffiliates to market to you		

Questions?	Call or go to
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Who we are

Who is providing this notice?

What we do

How does 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 collect my personal information?

We collect your personal information, for example, when you

- or
- or
-

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.

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Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

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Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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Other important information