

FACTS**WHAT DOES XML FINANCIAL, 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 receive from us. This information can include:

- ◇ contact information and Social Security number or other unique identifier
- ◇ account balances, transaction history, contributions, etc.
- ◇ demographic information, such as age, income, investment preferences, etc.

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 XML Financial, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does XML Financial, LLC 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	Yes	No
For joint marketing with our affiliates	Yes	Yes
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	Yes	Yes

Questions?

Call 301.770.5234 or go to www.xmlfg.com



Who we are

Who is providing this notice?

XML Financial, LLC ("XML") and its affiliates. See list of affiliates below.

What we do

How does XML 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 XML collect my personal information?

We collect your personal information, for example, when you

- ◇ open an account or complete an application
- ◇ seek advice about your investments
- ◇ make or request deposits or withdrawals to/from your account

We also collect or confirm your personal information from others, such as credit bureaus, affiliates, or other companies. For example, from the custodians who hold your account assets

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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- ◇ Lara, May & Associates, LLC, Focus Financial Partners, LLC, Focus Financial Partners, Inc., Focus Operating LLC and Focus Independence Services, LLC.

Nonaffiliates

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

- ◇ XML Insurance Group.

Joint marketing

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

- ◇ XML does not jointly market

Other important information

We are an affiliate of Focus Financial Partners, LLC and we and other affiliates of Focus share certain of your personal information with an unaffiliated third party for the purpose of aggregating it and providing summary information based on this data to our parent company, Focus.