

United Planners Privacy Policy

Through its independent financial professional, United Planners has the privilege of assisting clients in reaching their financial goals. We take very seriously the responsibility to safeguard the confidentiality of clients' information that we obtain. We are, therefore, pleased to provide our policy on handling client information.

When you establish a relationship with one of our independent financial professionals, you are requested to furnish personal and financial information used to assist in assessing your investment objectives and goals. In accordance with federal regulations, we may ask you to provide identification documents or other information. What you share with us is often private and confidential, and we are committed to its protection. In addition to the information collected, during the course of our relationship we may also collect a variety of non-public personal information from other sources. What we collect may include:

- Information we receive from you on the client agreement form and account applications. This information may include your name, address, phone number, email address, Social Security number and date of birth, as well as details about your interests, investments, and investment experience;
- Information about your transactions with us or others, including your financial professional;
- Information we receive from our correspondent clearing firm, and custodians with respect to your account(s);
- Medical information submitted as part of an insurance application such as a traditional life or variable life policy;
- Information received from service bureaus or other third parties.

Limitations and Controls regarding sharing customer information

United Planners does not disclose nonpublic personal information about you to anyone, except as permitted by law. Information is only shared to the extent that is prudent for United Planners and/or our financial professionals to offer you products and services that best meet your investing and/or information protection needs and effect transactions that you request or authorize. We may disclose the information we collect to companies that perform administrative or marketing services on our behalf, product sponsor companies, parent company and subsidiaries, custodians, certain third-party data management providers, transfer agents, data protection servicers, and when it is required by law to regulatory or law enforcement authorities. As stated in our agreements, these companies will use this information only for the services for which we have specified, and are contractually obligated not to use or share this information for any other purpose.

Additionally, United Planners:

- Provides training to all employees regarding the protection and confidentiality of client information;
- Maintains physical, electronic and procedural safeguards that comply with federal standards to protect this information;
- Will under no circumstances sell any information to any person or entity.

United Planners and its independent financial professionals are committed to keeping your customer information secure, accurate, and current. This commitment also extends to those individuals who are no longer active customers. If you close your account or are in the process of transferring your investments, we may share your information with the new broker/dealer or custodian that you or your financial professional select. If the financial professional servicing your account leaves us to join another broker-dealer, the financial professional is permitted to retain copies of your information so that he or she can continue to serve you, if you choose, at the new firm. If your account is not transferred within sixty days, your account may be assigned to a current United Planners' financial professional.

United Planners reserves the right to change the policy at any time and will inform you of any changes as they occur.

Payment Instructions

By regulation, securities trades must be paid for no later than settlement date. All payments should be made payable to either the correspondent clearing firm with which you have opened an account or the product sponsor with whom you have opened an account. **Investment checks should never be made payable to United Planners, your financial professional or their business name.** Please note that we cannot accept cash or money orders. Additionally, Registered Financial Professionals are prohibited from receiving/providing loans from/to clients. If you have provided or received a loan directly to/from your Financial Professional, please contact us immediately.



Financial Professionals' Outside Business Activities

United Planners' financial professionals are independent contractors who are able to offer approved securities and investment products through United Planners for which they are properly licensed.

Financial professionals may also provide additional products and services, individually or through their own business entity, which are provided outside their relationship with United Planners. Please note that any such additional products and services offered by the individual or their own business entity are not related to the financial professional's securities business through United Planners. Because these activities are independent of United Planners, United Planners does not assume responsibility for the actions of the financial professional when products and services are offered outside the scope of their relationship with United Planners.

Investor Education and Protection

Please note that FINRA provides tools to obtain information regarding financial professionals through BrokerCheck. Information can be obtained by going to www.finra.org or calling the BrokerCheck Hotline at (800) 289-9999. Additionally, FINRA has created a BrokerCheck brochure that can be located at www.finra.org/file/brokercheck-brochure.

To obtain information regarding; Investor Alerts, Tips to avoid fraud and protect your identity, along with other helpful calculators and Investor advise visit.

www.finra.org/investors/protect-your-money.com

Visit us at www.unitedplanners.com Please visit the Investor Information section of our website for important information regarding:

Secure Email- To increase the security of your private information, United Planners has contracted with globalRELAY to provide secure email delivery services. This service is free and is designed to help protect your personal information sent to you via email.

Glossary of Terms - United Planners and your financial professional depend upon the accuracy of the information you provide to assist you. To clarify the various financial terminologies, we have placed definitions to assist you in providing an accurate client profile in the "Investor Information" section of our website.

Order Routing- Pursuant to U.S. Securities and Exchange Commission Rule 11Ac1-6, we are required to publish quarterly statistics regarding United Planners' customer agency order routing practices. The report provides information on how broker-dealers route their customers' orders to enable you to evaluate order routing practices.

Business Continuity Plan- United Planners has developed a Business Continuity Plan on how we will respond to events that could significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. Contact information is available on the website.

Revenue Sharing- United Planners has strategic alliances with certain mutual fund companies, variable insurance companies, and others. These alliances fund training and educational seminars at conferences and other activities providing new product information that helps your financial professional provide better service.

Mutual Fund Expense Analyzer- Mutual funds have fees and expenses that are paid by investors. Because these fees and expenses can vary widely from fund to fund, we have provided a link to FINRA's Mutual Fund Expense Analyzer to assist you in comparing fee and expense of mutual funds and how they may impact returns.

Your relationship is very important to us and we thank you for the opportunity to serve your financial needs.

United Planners Financial Services of America is registered with the U.S. Securities and Exchange Commission and the Municipal Securities Rulemaking Board. Visit www.msrb.org where you may download a copy of the "Investor Brochure and the Municipal Advisory Client Brochure" that describes the protection that may be provided by the MSRP rules and learn how to file a complaint with an appropriate regulatory authority.