

**FACTS****WHAT DOES UNITED CAPITAL FINANCIAL ADVISERS, LLC (“UNITED CAPITAL”) 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 have with us. This information can include:

- Social Security number and income
- Account balances and assets
- Risk tolerance and transaction history

**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 United Capital chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does United Capital share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> 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> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	N/A
<b>For our affiliates to market to you</b>	No	N/A
<b>For nonaffiliates to market to you</b>	No	N/A

**Questions?**

Call 949-999-8500 or go to [www.unitedcp.com](http://www.unitedcp.com)

## What we do

<p><b>How does United Capital protect my personal information?</b></p>	<p>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.</p>
<p><b>How does United Capital collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or tell us about your investment portfolio</li> <li>■ Seek financial or tax advice or seek advice about your investments</li> <li>■ Enter into an investment advisory contract or give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies</p>
<p><b>Why can't I limit all sharing?</b></p>	<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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Our affiliates include Goldman Sachs &amp; Co. LLC, Goldman Sachs Bank USA, The Ayco Company, LP., The Goldman Sachs Trust Company, N.A. and The Goldman Sachs Trust Company of Delaware. We do not share with affiliates for them to market to you.</li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ United Capital does not share with nonaffiliates so they can market to you.</li> </ul>
<p><b>Joint marketing</b></p>	<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>■ Our joint marketing partners include financial institutions.</li> </ul>