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D9FGCB5 @-B: CFA5HCB3'

K \ n8'	<p>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.</p>
K \ Uß'	<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 income ■ Employment information and wire transfer instructions ■ Investment experience and risk tolerance <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
< ck 3'	<p>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 Efficient Advisors, LLC chooses to share; and whether you can limit this sharing.</p>

FYUgcbg'k YWUb'gl UFYnci f'dYfgcbU'jbZfa Ujcb'	8 cYg':]Xi V]Umi 5 Xj]gcfgz@@ 'gl UFY3'	7 Ub'nci ''ja]hik]g' gl Uf]b[3'
: cf'ci f'Yj YfmXumiVi g]bYgg'di fdcgYgi' such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
: cf'ci f'a Uf_Y]b['di fdcgYgi' to offer our products and services to you	Yes	No
: cf'c]bia Uf_Y]b['k]h 'ch Yf'Z]bUbV]U'Wta dUb]Yg'	No	We do not share
: cf'ci f'UZ]]UhgDYj YfmXumiVi g]bYgg'di fdcgYgi' information about your transactions and experiences	No	We do not share
: cf'ci f'UZ]]UhgDYj YfmXumiVi g]bYgg'di fdcgYgi' information about your creditworthiness	No	We do not share
: cf'bc bUZ]]Uhg'hc'a Uf_Y]hc'nci'	No	We do not share

What we do	
How does Fiduciary Advisors, LLC 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 Fiduciary Advisors, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or make deposits or withdrawals from your account ■ seek advice about your investments or tell us about your investment or retirement portfolio ■ enter into an investment advisory contract <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <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>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as Efficient Advisors, LLC; nonfinancial companies, such as The Advisor Lab, LLC; and others, such as Professional Capital Services, LLC and AdvisorTrust, LLC</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Fiduciary Advisors, LLC does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Fiduciary Advisors, LLC does not jointly market.</i></p>

Other Important Information	
<p>For California residents – We do not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.</p> <p>For Nevada residents – We are providing this notice to you pursuant to state law. You may request to be placed on our internal “do not call” list at any time by calling 1- 888-320-6250. You may obtain further information by contacting the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone 1-702-486-3132;email BCPINFO@ag.state.nv.us.</p> <p>For Vermont residents - We do not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.</p>	