



11 N. Water Street
 Ste 21290
 Mobile, AL 36602
 (251) 650-0840
 Fax (251) 281-2007

HF124

Form #

Account #

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FACTS

WHAT DOES HARBOR FINANCIAL SERVICES, LLC DO WITH YOUR PERSONAL

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 investment experience
- Assets and income
- Account balances and account transactions
- 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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Harbor Financial Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Harbor Financial Services 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 compliance with rules and regulations— information about your transactions and communications provided to non-affiliated brokerage or investment advisory firms when required to comply with supervisory rules and regulations of HFS independent advisors	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Who we are	
Who is providing this notice?	Harbor Financial Services, LLC

What we do	
How does Harbor Financial Services protect my 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 Harbor Financial 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 perform transactions ▪ Make a wire transfer or tell us where to send money ▪ Tell us about your investment or retirement portfolio <p>We also collect personal information from others such as credit bureaus, affiliates and 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>
How do I limit sharing?	<ul style="list-style-type: none"> ▪ Call 888-397-7358 - our menu will prompt you through your choice(s) or ▪ Visit us online: www.harborfs.com <p>Please note: If you are a new customer, we can begin sharing your information from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing</p>

<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>
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Definitions

<p>Affiliates</p>	<p>Companies related by common ownership, control, or directly involved in execution and settlement of client transactions. They can be financial and non financial companies.</p> <p><i>Our clearing firm, Raymond James & Associates is directly involved in execution and settlement of client transactions.</i></p>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership, control, or directly involved in execution and settlement of client transactions. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> ▪ <i>Non-affiliates we may share information with include your independent Financial Professional's brokerage or investment advisory firm.</i>
<p>Joint Marketing</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"> ▪ <i>Our joint marketing partners may include banks and credit unions</i>

Other important information

Financial Professionals ("FA") may change brokerage and/or investment advisor firms and nonpublic personal information collected by us and your FA may be provided to the new firm so your FA can continue to service your account(s). If you do not want your FA to provide this information to the new firm, please call 888-397-7358 to opt out of this sharing. Opt in states, such as California and Vermont and others, require your affirmative consent before the advisor can provide your nonpublic information to the new firm. You can provide or withdraw this consent at any time by contacting 888-397-7358. If your financial advisor is also affiliated with a bank, credit union, or other financial institution, and that financial institution enters into a relationship with a new financial services provider, we may share your information with the new financial services provider so your advisor can continue to service your account(s).

Vermont: In accordance with Vermont law, we will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at harborfs.com or call 888-397-7358.

California: In accordance with California law, we will not share information we collect about you with companies outside of Harbor Financial, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law. For additional information regarding your rights, please refer to the privacy notice (ccpa) for California residents at harborfs.com.

Nevada: In accordance with Nevada law, if you would like to be placed on our Internal Do Not Call List, please call **888-397-7358**. For more information, you may contact Harbor Financial Services, 11 North Water Street, Ste 21290, Mobile, AL 36602, or the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101. Phone number: 1.702.486.3132; email: BCPINFO@ag.state.nv.us.

For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA only. The term "Information" in this section means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience, or auditors as the law allows or requires. We may provide your Information to insurance support companies that may retain it or send it to others as needed to service your account. We may share your medical Information so we can learn if you qualify for coverage, process claims, or prevent fraud or if you provide authorization. To see your Information, write to Harbor Financial Services, 11 North Water Street, Ste 21290, Mobile, AL 36602, Attn: Data Request. You must state your full name, address, the insurance company, policy number (if relevant), and the Information you are requesting. We will inform you of what Information we have. You may see and copy the Information (unless privileged) at our office or ask that we mail a copy to you for a fee. If you think any Information is incorrect, you may submit a written request to have the Information corrected. We will notify you of what actions are taken. If you do not agree with our actions, you may send us a statement.

Questions?

Call 888-397-7358 or go to www.harborfs.com