

PRIVACY NOTICE

FC Advisory LLC is an investment advisor firm registered with the Securities and Exchange Commission (SEC) doing business as “Financial Coach” and “New Wealth Project” (collectively “FCADV” and referred to herein as “we”, “us” and “our”).

We collect, use, and retain certain customer information to provide our advisory services. We comply with applicable Federal and State laws and regulations concerning the privacy and protection of customer information. Policies and procedures are in place to safeguard customer information, and we have implemented an incident response program in place to detect, respond to, and recover from unauthorized access to customer information.

INFORMATION WE COLLECT

We obtain customer information directly from clients and other sources, such as any statements, applications, forms or reports we receive from your custodian(s) and other investment firms or professionals you retain. Customer information is any record containing non-public personal information that is in our possession or that is handled or maintained by us or on behalf. Sensitive customer information is any information that, either alone or in conjunction with any other information, could create a reasonably likely risk of substantial harm or inconvenience to an individual identified with the information if it were compromised.

HOW INFORMATION IS USED

We do not disclose customer information except to the extent it is necessary to provide advisory services, to protect against fraud and comply with regulatory or legal requirements, or as otherwise permitted or required by law. We do not share customer information with non-affiliated third parties, except in the following circumstances in which we may disclose certain of your information or records, to the extent necessary and as relevant:

- To provide advisory services and maintain and service your account(s). For example, information we provide to the custodian(s) of your investment account(s) or to other outside professionals in connection with the financial planning services we provide you with, such as an attorney for the purpose of drafting your legal documents.
- To fulfill or respond to a request received from you or your authorized representative, such as your Power of Attorney or another of your identified “trusted contracts”. For example, following your decision to sell or transfer your assets or otherwise as a courtesy to you, such as by providing your tax professional with information for accounting purposes.
- To assist with operational, regulatory and other business needs. For example, information provided or accessible to our service providers and other outside third parties in support of customer relationship management or servicing (i.e. investment management, transaction processing, performance and other account reporting), compliance with safeguarding and disposal rules or other confidentiality and security needs, and for institutional risk control purposes. Or to our attorneys, accountants, auditors or other professionals for business management and legal purposes.
- If required or permitted by applicable law, such as to regulatory authorities, law enforcement officials, or other parties having jurisdiction over us. For example, an auditor responsible for determining our compliance with industry standards, or to comply with a court order, legal process, or other judicial or investigative proceeding, or to assist in the auditing of account information.

We do not sell customer information. We do not share customer information with any affiliates or nonaffiliates so they can market to you. We do not receive or use *consumer* information from any affiliated entity, and do not have any affiliates with whom we share consumer information. We do not use consumer information for marketing purposes.

HOW INFORMATION IS PROTECTED

We comply with applicable Federal and State laws, including Regulation S-P. We maintain records in accordance with SEC record retention requirements. Systems are in place to protect customer information from unauthorized access or use (the “safeguarding rule”) and properly dispose of customer information when no longer needed (the “disposal rule”).

Security measures include secured records and building, an intruder detection system, and computer safeguards (i.e. access controls, firewall protections, and data encryption, among others). Our personnel are bound by professional standards of confidentiality and our information safeguarding standards. Our systems and records are monitored to detect and prevent unauthorized access to or use of customer information.

YOUR RIGHTS

Federal law gives you the right to limit some, but not all, sharing of your personal information. We do not engage in the types of information sharing that you may limit under Federal law (i.e. sharing with affiliates or nonaffiliates for marketing purposes). State laws may give you additional rights to limit sharing, depending on your state of residence.

You may request, at any time and without charge, a copy of our Policies and Procedures, which further describes our privacy and information security systems and practices. Any material changes to this Privacy Notice will be promptly communicated through delivery of the amended Privacy Notice.

For questions about this Privacy Notice, or to request a copy of our Policies and Procedures or other information, contact us by email to hello@financialcoachgroup.com or by phone at (484) 887-0452.