

**FACTS****WHAT DOES KB FINANCIAL COMPANIES 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 employment information
- Transaction history and investment experience & risk tolerance
- Income & assets, including retirement assets

**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 KB Financial Companies chooses to share; and whether you can limit this sharing.

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

**To limit our sharing**

E-mail your request to [privacy@kbfcllc.com](mailto:privacy@kbfcllc.com)

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days 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.

**Questions?**

Call your KB Relationship Manager or (609) 924-7250.

## Who we are

### Who is providing this notice?

KB Financial Companies, LLC, and its affiliates, including KB Financial Partners, LLC, KB Financial Advisory Partners, LLC, and KB Corporate Finance, LLC

## What we do

### How does KB Financial Companies 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 KB Financial Companies collect my personal information?

We collect your personal information, for example, when you

- Seek financial, investment or tax advice
- Apply for insurance
- Open an account or provide personal information, including financial, employment, and medical history

We also collect your personal information from others, such as affiliates or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *KB Financial Partners, LLC, KB Financial Advisory Partners, LLC, and KB Corporate Finance, LLC*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *KB Financial Companies does not share with nonaffiliates so they can market to you*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners may include sub-advisers, insurance companies, and other financial services providers that we engage to provide you with services*