

Facts	What does Earned do with your Personal Information?
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Why?	<p>This notice applies to the Earned group of companies. This includes Earned Wealth Operating Company, Inc. and its subsidiaries. These include: Earned Wealth Advisors LLC, TD Advisors LLC (with “TD” also known as “Thomas Doll”), NoHo Financial Inc., PensionOne Advisors LLC, TD Payroll LLC, Chahal & Associates LLC, Pearson Ravitz LLC, Schwartz & Schwartz LLC, and future members of the Earned group of companies that are investment advisors, accounting firms, or insurance agencies.</p> <p>Financial companies like Earned 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>
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What?	<p>The types of personal information we collect and share depends 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 ▪ Account balances and assets ▪ Transaction history and investment experience ▪ Tax preparation related information ▪ Insurance policy related information ▪ Your product choices and preferences
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How?	<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 Earned chooses to share; and whether you can limit this sharing.</p>
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Reasons we can share your personal information	Does Earned Wealth 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 marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don’t share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don’t share

No mobile information will be shared with third parties for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

To limit our sharing	<p>Please follow the instructions on the attached page, “Your Choice to Limit Marketing.”</p> <p>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.</p>
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Questions?	Call (877) 939-2500
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Who we are	
Who is providing this notice?	Earned Wealth Operating Company and its subsidiaries

What we do	
How does Earned Wealth 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 and data security safeguards and secured files and buildings.
How does Earned collect my personal information?	<p>This depends on which Earned affiliate you have hired. We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Deposit money ▪ Seek advice about your investments ▪ Enter into an investment advisory contract ▪ Enter into an accounting or tax preparation engagement ▪ Tell us about your investment or retirement portfolio or earnings ▪ Provide information to assist with tax preparation or tax advice ▪ Apply for an insurance policy <p>We also collect your personal information from other companies, for example those who make referrals to us.</p>

Definitions	
Affiliates	Companies related by common ownership and control. They can be financial and nonfinancial companies. This is the Earned group of companies this notice applies to.
Non-Affiliates	<p>Companies not related by common ownership and control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>We do not share with non-affiliates so that they can market to you.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>We do not jointly market.</i>

YOUR CHOICE TO LIMIT MARKETING

The Earned group of companies is providing this joint notice.

Federal law gives you the right to limit some but not all marketing from the Earned Wealth group of companies. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from the Earned Wealth group of companies.

You may limit the Earned Wealth group of companies from marketing their products and services to you based on your personal information that they receive from other Earned Wealth companies. This information includes your income, your account history with us, and demographic information.

Your choice to limit marketing offers from the Earned Wealth group of companies will apply until you tell us to change your choice.

To limit marketing offers, contact us:

- **By telephone: (877) 939-2500**
- **By mail: Check the box and complete the form below, and send the form to:**

Earned Wealth Operating Company
165 Lennon Lane, Suite 200
Walnut Creek, CA 94598

Do not allow your affiliates to use my personal information to market to me

Client Name

Signature

Date

Earned group of companies:

- Earned Wealth Operating Company, Inc.
- Earned Wealth Advisors, LLC (a registered investment adviser)
- TD Payroll LLC
- TD Advisors LLC
- PensionOne Advisors LLC
- NoHo Financial, Inc.
- Chahal & Associates LLC
- PearsonRavitz LLC
- Schwartz & Schwartz LLC
- Future members of the Earned group of companies that are investment advisors, accounting firms, or insurance agencies
- Note that affiliates with "TD" in their name are also known as "Thomas Doll"