FACTS

WHAT DOES FINANCIAL RESOURCES GROUP, LLC 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 income
- Investment experience and risk tolerance
- Assets 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 clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Financial Resources Group, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Financial Resources Group, LLC 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	N/A

Questions? Call 860-657-8380 or go to http://www.frplan.com

Who we are	
Who is providing this notice?	Financial Resources Group, LLC, a registered investment adviser.

What we do	
How does Financial Resources Group, 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 Financial Resources Group, LLC collect my personal information?	We collect your personal information, for example, when you ■ Open an account ■ Provide account information ■ Seek advice about your investments ■ Tell us about your investment or retirement portfolio ■ Enter into an investment advisory contract We also collect your personal information from other companies. / We also collect your personal information from others, such as credit bureaus, 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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other Important Information

Electronic and Text Communications: By opting into SMS from a web form or other medium, you agree to receive SMS messages from Financial Resources Group, LLC. This includes SMS message for conversations (external). SMS consent is not shared with third parties. Message frequency varies. Message and data rates may apply. See our Privacy Policy at www.frplan.com. Message HELP for help. Reply STOP to any message to opt out. Business-related electronic communications may be retained as required by applicable law and regulatory requirements.

This privacy notice has been prepared in accordance with federal law.

Certain states have adopted a requirement that financial institutions obtain clients' affirmative consent to share their personal information with non-affiliates who are not servicing your account.

The information disclosure practices described in this document are in accordance with federal law. You may have other privacy protections under state laws, such as Nevada, California and Vermont. To the extent these state laws apply, we will comply with them with regard to our information disclosure practices.

Nevada Residents: Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Street, Suite 3900, Las Vegas, NV 89101; phone number (702) 486-3132; email: BCPINFO@ag.state.nv.us.

California Residents: In accordance with California law, we will not disclose information we collect about California residents to unaffiliated companies, except as permitted by law, which includes disclosures with the consent of the California resident and disclosures to service the resident's accounts with us, as well as other lawful disclosures.

Vermont Residents: In accordance with Vermont law, we will not disclose information we collect about Vermont residents to unaffiliated companies and will not disclose application and third-party credit-related information about Vermont residents to our affiliated companies except as follows: as permitted by law; to companies that perform marketing or other services on our behalf; name, contact and transaction experience information to other companies with which we have joint marketing agreements; or with the authorization or consent of the Vermont resident.

In order to comply with applicable laws and legal requirements, we may disclose information to government entities, self-regulatory organizations, or other third parties in response to court orders, subpoenas, government inquiries, or other mandatory legal processes.

If You live in Alaska, California, Louisiana, Massachusetts, Maine, North Dakota or Vermont, under certain circumstances, we are required as a financial institution to obtain your affirmative consent to share your personal information with a Nonaffiliate. If you live in any state other than those listed, under certain circumstances, You may opt-out of Financial Resources Group sharing your Personal Information with a Nonaffiliate. If you opt-out or opt-in, you will continue to receive annual privacy notices as required by the SEC. However, you do not need to respond to maintain a previous opt-in or opt-out designation.

Current State Laws and Legislative Activity. Since enactment of GLBA, there has been considerable activity in state legislatures on financial privacy issues, particularly in terms of making reference to the changes wrought by GLBA. Some states have laws that are more protective of consumer privacy. For example, at least four states, Alaska, Connecticut, 24 North Dakota, 25 and Vermont, 26 have current laws that would require an opt-in or in some way hamper the sharing of customer information among affiliates. None of these would, of course, operate to override the FCRA authorization of interaffiliateinformationsharingwithoutfurtherlegislativeaction. In other states, since GLBA, there have been provisions enacted modifying stringent financial privacy laws to accommodate GLBA .27 In the only state holding a referendum on such a statute, North Dakota, the voters by a 73% majority, voted to repeal the new law. 28 In the 2003 legislative session, the legislatures of at least two states, California 29 and New Jersey, 30 are considering enacting laws that would appear to be directed at limiting the ability of financial institutions to share customer information should the FCRA preemption provision not be renewed. Another, New York,31 is considering legislation to require affirmative consent for disclosing nonpublic personal information to nonaffiliated third parties.

Certain states have adopted a requirement for you to approve the sharing of information in advance, otherwise known as an "opt-in" choice. If you live in an "opt-in" state (e.g., California, Massachusetts, Maine, Alaska, North Dakota or Vermont), then we will require your consent to share your information with unaffiliated third parties who are not servicing your account. State requirements vary and may change without notice.