

# FACTS

## WHAT DOES UNITED CAPITAL FINANCIAL ADVISORS, LLC (“UNITED CAPITAL”) 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
- Account balances and assets
- Risk tolerance and transaction history

### 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 United Capital chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does United Capital 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	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

### To limit our sharing

Call 855-227-8581

#### 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 above.

However, you may contact us at any time to limit our sharing.

### Questions?

Call 855-227-8581 or visit  
[www.unitedcapitalwealth.com](http://www.unitedcapitalwealth.com)

## Who we are

<b>Who is providing this notice?</b>	The United Capital legal entities listed in the <i>Legal Entities</i> section below.
--------------------------------------	--

## What we do

<b>How does United Capital protect my personal information?</b>	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.
<b>How does United Capital collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Open an account or tell us about your investment portfolio</li> <li>▪ Seek financial or tax advice or seek advice about your investments</li> <li>▪ Enter into an investment advisory contract or give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit some, but not all, sharing relating to:</p> <ul style="list-style-type: none"> <li>▪ Affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ Affiliates using your information to market to you</li> <li>▪ Non-affiliates to market to you</li> </ul> <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>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply individually unless you tell us otherwise.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ Our affiliates include companies with a United Capital or Creative Planning name.</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ United Capital does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<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"> <li>▪ Our joint marketing partners include financial institutions.</li> </ul>

## Other Important Information

- **For California residents:** In accordance with California Law, we will not share information we collect about you with non-affiliates, unless the law allows. For example, we may share information with your consent or to service your accounts. We will limit sharing among our companies to the extent required by California Law.
- **For Nevada Customers:** We are providing you this notice pursuant to state law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling 855-227-8581 . You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).
- **For Vermont residents:** We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

## Legal Entities

United Capital Financial Advisors, LLC, United Capital Risk Management, LLC, Creative Planning, LLC and the entities listed below do not engage in affiliate sharing for marketing or share creditworthiness information.

Creative Planning Affiliates: Creative Planning Business Advisory, LLC, Creative Planning Tech, LLC, Creative Planning Business Accounting Services, LLC, Creative Planning Payroll, LLC, Creative Planning Tax, LLC, CP Strategic Advisors, LLC, Creative Planning Business Alliance, LLC, Creative Planning Valuations, LLC, Creative Planning Trust Company, LLC, BerganKDV, Ltd., BerganKDV, LLC, Creative Planning Legal, P.A., Creative Planning Risk Management, LLC and Creative Planning Insurance, LLC