

FACTS

WHAT DOES *FIDUCIARY ADVISORS, INC.* 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 date of birth
- Address and telephone number
- Account information such as account numbers, balances and activity

When you are *no longer* our customer, we continue to share your personal information as described in this notice.

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 Fiduciary Advisors, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fiduciary Advisors, Inc. 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	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes-- information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes-- information about your credit worthiness	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	No	N/A

Questions?

Call 314.726.5150 or go to www.fiduciaryadv.com

Who we are**Who is providing this notice?**

Fiduciary Advisors, Inc.

What we do**How does Fiduciary Advisors, Inc. 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 Fiduciary Advisors, Inc. collect my personal information?

We collect your personal information, for example, when you

- open an account or complete internal or external forms
- transact or make changes to your account
- provide us with documents such as trust documents or tax returns

We may also collect your personal information from your custodian, accountants, lawyers, employers, other services providers, or other advisors upon your request.

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.

Definitions**Affiliates**

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

- Fiduciary Advisors, Inc. does not have any affiliates.

Nonaffiliates

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

- Fiduciary Advisors, Inc. does not have any nonaffiliates.

Joint marketing

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

- Fiduciary Advisors, Inc. has not entered into any joint marketing agreements.

Other important information