

FACTS**WHAT DOES Graduate Leverage, LLC d/b/a GL Advisor (Graduate Leverage) 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: <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and credit history ■ credit scores and employment information
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 Graduate Leverage chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Graduate Leverage 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	yes	no
For our affiliates' everyday business purposes— information about your transactions and experiences	yes	no
For our affiliates' everyday business purposes— information about your creditworthiness	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

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 877-552-9907 or go to www.gladvisor.com
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Mail-in Form

	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>						
	<table border="1"> <tr> <td>Name</td> <td></td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> </table>	Name		Address		City, State, Zip	
Name							
Address							
City, State, Zip							
Mail To:	Graduate Leverage, LLC d/b/a GL Advisor 400 Fifth Avenue, Suite 600 Waltham, MA 02451						

Who we are

Who is providing this notice?

Graduate Leverage, LLC d/b/a GL Advisor
 Graduate Leverage Insurance Services LLC
 Graduate Leverage Investment Advisory Services LLC

What we do

How does Graduate Leverage 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 Graduate Leverage collect my personal information?

We collect your personal information, for example, when you

- provide account information or give us your contact information
- seek financial or tax advice or apply for a loan
- enter into an investment advisory contract

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 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.

- *Graduate Leverage Insurance Services LLC, Graduate Leverage Investment Advisory Services LLC*

Nonaffiliates

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

- *Graduate Leverage, LLC 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 include Richland State Bank.*

Other important information

We will comply with applicable state laws as to your information. California residents - Your account will be treated as if you opted-out of sharing information with non-affiliates for joint marketing purposes, unless you provide consent. Vermont residents - Your account will be treated as if you opted-out of sharing any information, unless you otherwise provide consent.

