BUDROS RUHLIN ROE

Building money towards meaning.

Privacy Notice

Budros, Ruhlin, & Roe (BRR) is committed to safeguarding the confidential information of its prospective, current, and former clients. We hold all personal information provided to our firm in the strictest confidence. As you know, we use health and financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. 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.

<table>
<tr><td>WHAT INFORMATION IS PROTECTED?</td><td>BRR collects nonpublic personal information about clients from various sources. We also collect your personal information from other companies. Examples of information collected include:

• Any information a consumer provides on an application including, but not limited to:
- Individual names;
- Social Security numbers;
- Credit or debit card numbers;
- State identification card numbers;
- Driver's license numbers;
- Date of birth
• Nonpublic personally identifiable financial information (account numbers, transaction data, holdings, etc.)
• The fact that an individual is, was, or could become a client of BRR or another financial institution;
• Information about the client's personal finances
• Information about the client's health gathered in the planning process
• Information about transactions between the client and third parties
• Information on a consumer report obtained by a financial institution
• Any other personal nonpublic information deemed to be private by our clients</td></tr>
<tr><td>HOW DO YOU PROTECT MY INFORMATION?</td><td>Budros, Ruhlin, & Roe maintains physical, electronic, and procedural safeguards that comply with federal standards to protect its clients' nonpublic personal information. Through our Privacy Policy and its underlying procedures, BRR attempts to secure the confidentiality of customer records and information and protect against anticipated threats or hazards to the security and/or integrity of your information.

BRR also maintains a Clean Desk Policy for physical data in our office, a Cybersecurity Policy specific to electronic information security and encryption, and a Business Continuity Plan (Disaster Recovery Plan) to ensure recovery and protection of data in the event of a natural disaster or physical damage to our office.</td></tr>
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SHARING OF INFORMATION	All financial companies need to share customers' personal information to operate their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Budros, Ruhlin, & Roe chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Budros, Ruhlin & Roe Share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your accounts(s) or respond to court orders and legal investigations.	Yes	No
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

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 ▪ sharing for affiliates to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
CLIENT DIRECTED SHARING	Per a client's request, BRR may disclose a client's information to individuals and/or entities not affiliated with BRR, including, but not limited to. other professional advisors and/or service providers in furtherance of the client's engagement of BRR (i.e., attorney, accountant, insurance agent, etc.).
QUESTIONS?	Call John Schuman, Chief Compliance Officer 614-481-6900 Toll Free: 1-800-481-6910

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