



PRIVACY NOTICE & OTHER IMPORTANT INFORMATION

FACTS

WHAT DOES RMR WEALTH BUILDERS, 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: <ul style="list-style-type: none"> • Account name, number, address, e-mail address, social security number, birth date, telephone number • Net worth, assets, income, investment experience • Account balances, trading history, payment history • Transactions or credit relationships with nonaffiliated third parties • Medical information (if applying for insurance)
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons why financial companies can share their customers' personal information, the reasons why RMR Wealth Builders, Inc. ("RMR") chooses to share, and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does RMR Share?	Can You Limit This Sharing?
For our everyday business purposes — to generate proposals, open and maintain your account(s), to process transactions, respond to court orders, legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer new products or services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes —we may share information about our customers with our affiliated companies to process transactions, maintain your account(s), and share experiences	Yes	Yes
For our affiliates' everyday business purposes —information about your creditworthiness	Yes	Yes
For non-affiliates' everyday business purposes —to assist us in opening accounts or administering authorized transactions	Yes	Yes
For our affiliates to market to you —to offer new products or services to you	Yes	Yes
For non-affiliates to market to you	No	No
For advisors who leave RMR —if you have a RMR advisor servicing your account(s) who leaves RMR to join another financial institution, the advisor may retain copies of your personal information so that he or she can continue to serve you at the new firm. In doing so, your advisor may share your information with the new firm but is otherwise required to keep confidential the personal information obtained from you while the advisor was affiliated with RMR, and he or she may use it only to service your account(s). Please note: Certain states require affirmative consent to allow sharing. See below for more on your rights under state law. In the event that a RMR advisor terminates his or her relationship with RMR, and you want to follow your advisor to his or her new firm, please do not request to limit our sharing.	Yes	Yes

Questions or to limit our sharing	<ul style="list-style-type: none"> • For questions about privacy, call RMR's Compliance department at 201.836.2460 • To limit the personal information RMR can share, please sign and submit the privacy choice notice to: RMR Wealth Builders, Inc., Attn: Privacy 500 Glenpointe Centre West Teaneck NJ 07666 <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information from the date we provided you with this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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WHO WE ARE	
Who is providing this notice?	RMR Wealth Builders, Inc., a registered investment adviser and insurance agency, represents various companies and recommends a variety of financial products and services to you through our network of independent registered representatives, investment adviser representatives, and insurance agents (collectively, “advisors”).
WHAT WE DO	
How does RMR protect my personal information?	RMR recognizes the need to prevent unauthorized access to the information we collect, including information held in electronic format, and we protect your personal information in the following ways: <ul style="list-style-type: none"> • We only grant access to your personal information to parties with whom we have executed confidentiality/nondisclosure agreements and who need that information to serve you or to assist us in conducting our operations. • We have physical and electronic safeguards in place to ensure that we comply with our own policy, industry practices, and federal and state regulations. • Our employees are trained in the proper handling of sensitive information. • If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.
How does RMR collect my personal information?	RMR collects nonpublic personal information from you, as well as from other sources. The sources and the information collected may include: <ul style="list-style-type: none"> • Information you provide to us, our affiliated entities, companies we represent, or to your advisor on applications and related forms, through discussions with our investment advisor representatives or staff, or on our website. • Information regarding your transaction history with us. • Information from other non-affiliated third parties, including employers, associations, benefit plan sponsors, and other institutions, such as, TPAs, record-keepers, or custodians.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • 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.) <p>We do not sell or disclose your non-public personal information to non-affiliated third party marketing companies.</p> We may disclose information that we collect as required to conduct our business and as permitted or required by law, with our affiliates, or in connection with joint marketing agreements which we may enter into with third parties (e.g., for the joint offering of a product or service.) We may share information about you with unaffiliated financial institutions such as our clearing firm, broker-dealers, investment advisors, third party administrators, plan sponsors, mutual funds, insurance companies or agencies, solicitors and other third parties who assist us in providing account or related services to you. We share information with non-financial companies that provide services to us as consumer reporting agencies and consulting firms.
Can I limit sharing for a joint account?	If you have a joint account, we will treat an opt-out direction by a joint customer as applying to all associated joint customers.
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. <ul style="list-style-type: none"> • This may include insurance companies, broker/dealers, investment advisers, mutual fund companies, banks, investment firms, third-party administrators, clearing firms, retirement plan sponsors, and other third parties. • Securities and investment advisory services may be offered through Calton & Associates Inc., member FINRA/SIPC.
Joint marketing:	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • This may include banks, credit union, financial institutions, or other service providers, with which we have a joint marketing agreement.

OTHER IMPORTANT INFORMATION

If you live in an “opt-in” state, where we are required to obtain your affirmative consent to share your nonpublic personal information with nonaffiliated third parties who do not currently assist us in servicing your account or conducting our business, your advisor is required to obtain your consent before your advisor can take your information with him or her should your advisor leave Commonwealth.

- **California residents:** In accordance with California law, we will not share your personal information with a financial company for joint marketing purposes, except as required or permitted by law.
- **Nevada residents:** In accordance with Nevada Law, if you would like to be placed on our internal Do Not Call List, please call 201.836.2460, email us at info@rmrwealth.com, write to us at RMR Wealth Builders, Inc.; 500 Glenpointe Centre West; Teaneck NJ 07666, or for more information you may contact the 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.
- **Vermont residents:** In accordance with Vermont law, we will not share your creditworthiness information with our affiliates, except as required or permitted by law. For joint marketing with other financial companies, we will disclose only your name, contact information, and information about your transactions, unless otherwise required or permitted by law.

PRIVACY CHOICE NOTICE

If you would like to limit the personal information that RMR or your RMR Financial Adviser shares with affiliates and other non-affiliated companies, you are required to complete this form and mail it to:

RMR Wealth Builders, Inc.
Attn: Privacy
500 Glenpointe Centre West
4th Floor, Suite 39
Teaneck, NJ 07666

If your primary address is in a state that requires you affirmative consent to share your personal information, then you must give your written consent before RMR or you RMR Financial Adviser may share your information.

By completing and returning this form, I am instructing RMR to limit the personal information about me that is shared as follows: (check all that apply)

- Share with affiliates
- Share with non-affiliates
- Share with RMR Financial Adviser

You can withdraw your choice at any time by checking the appropriate box below which indicates the limitation(s) you are removing: (check all that apply)

- Share with affiliates
- Share with non-affiliates
- Share with RMR Financial Adviser

In order for your opt-out election to be effective, you must complete all of the following information. Please note that for customer relationships with more than one party as signatory, the privacy choices made by any signator applies to all parties in the relationship.

Customer 1	Name (please print clearly): _____ Address: _____ City: _____ State: _____ ZIP: _____ Phone Number: _____ Name of RMR Financial Adviser: _____ Signature: _____ Date: _____
Customer 2	Name (please print clearly): _____ Address: _____ City: _____ State: _____ ZIP: _____ Phone Number: _____ Name of RMR Financial Adviser: _____ Signature: _____ Date: _____