

## Privacy Policy

Protecting your privacy is very important to us. Our goal is to treat the personal information you furnish us with the utmost respect and in accordance with this Privacy Policy. We request that you carefully read this Privacy Policy and our Terms of Use before using the website. By visiting, viewing or using the website in any manner you are agreeing to the terms set forth in this Privacy Policy, as well as the Terms of Use for the Website.

### Anonymous browsing

You can visit us on the internet without telling us who you are or revealing any information about yourself, including your email address. In this case, our web servers collect the name of the domain you used to access the Internet (such as aol.com) and the website you came from and visit next. This information is used by us and our business partners to measure the number of visits, average time spent, page views, and other statistics about visitors to our Website in general. We also use this data to monitor site performance and to make the site easier and more convenient to use.

### Personal information collection

There are times when we may ask you for information about yourself to assist us in meeting your various needs, including:

- Providing you with products or services you have requested
- Servicing your account
- Improving our services
- Developing and/or informing you of additional products or services that may be of interest

In these cases, your browsing will no longer be anonymous to us. To provide these services, we may need to ask you directly to provide, among other things, your name, social security number, physical address, zip code, e-mail address and phone number.

Please note that we do not knowingly solicit information from children and we do not knowingly market our products or services to children.

### Cookies

If you are browsing, a cookie is used to help us measure the number of visits, average time spent, page views and other statistics relating to our website. This cookie, by itself does not reveal to us your e-mail address or who you are. If you decide to register online with us, we may collect additional information to provide tailored offerings or content to you. In this case, we use cookies to recognize you on subsequent visits and make your online experience more convenient.

Cookies are small pieces of data stored by your internet browser on your computer's hard drive. They cannot be used to collect data from your hard drive, obtain your e-mail address or personal-identifying information about you. You may set your browser to notify you when you receive a cookie or to prevent cookies from being sent. Please note, however, that by not accepting cookies, you will limit the functionality we can provide you when you visit our site.

### Sharing information and consumer choice

When you provide information to us, we may share your information with our affiliated companies and third parties for the purpose of fulfilling your requests as well as offering you other services that may be of interest to you. It is not shared with any third party, unless permitted by you or requested by law. We may also aggregate statistics that we gather about our customers, sales, traffic patterns, and services and provide these statistics to third parties; however, when we do, these statistics will not include any personal information that identifies individuals.

#### Information security and protection

We use encryption and authentication tools to protect your personal information. However, information you provide us through our website is secure. We instruct our employees with access to your information that it is to be used only in adherence with the principles set forth in this Privacy Policy and the laws applicable to each specific business. Employees who misuse customer information are subject to disciplinary action.

#### To contact us or correct your information

You may access the data collected by us about you by sending a request to the address listed below. If you believe that an error has been made in the accuracy of the data collected from you, we will correct such error upon adequate verification of the error and the identity of the person seeking the correction.

If you wish to access, remove or correct any personally identifying data you have supplied to us or if you have any questions about this Privacy Policy, you may contact us by sending a letter via the U.S. Mail to:

**1755 North Brown Road  
Suite 200  
Lawrenceville, Georgia 30043**

Please understand that in order to protect your privacy and security, we may also need to take reasonable steps to verify your identity before granting access or making corrections.

#### Changes to this Privacy Policy

We reserve the right to modify or supplement this Privacy Policy statement at anytime. If we make any material change, we will update our website to include such changes.

Securities offered through Kalos Capital, Inc., member FINRA/SIPC/MSRB.  
Investment Advisory Services offered through Kalos Management, Inc.  
11525 Park Woods Circle Alpharetta, GA 30005 (678) 356-1100  
Kubiak Financial Services, LLC. is not an affiliate or subsidiary of Kalos Management  
or Kalos Capital, Inc.