

Empower Financial Advisory, LLC Disclosure:

Empower Financial Advisory, LLC ("Empower Financial") is a Registered Investment Advisor ("RIA"), located in the State of Connecticut. Empower Financial provides investment advisory and related services for clients nationally. Empower Financial will maintain all applicable registration and licenses as required by the various states in which Empower Financial conducts business, as applicable. Empower Financial renders individualized responses to persons in a particular state only after complying with all regulatory requirements, or pursuant to an applicable state exemption or exclusion.

Terms of Use

Please read these terms and conditions of use ("Terms") carefully before using the website located at <https://www.empowerfa.com> ("Website") or any of the information or services provided by Empower Financial Advisory, LLC (collectively "Empower Financial", "we", "our", "us") in connection with the Website. By using the Website, you acknowledge that you have read and understood these Terms and accept to be legally bound by them. If you do not accept and agree to these Terms, you are not an authorized user of the Website or any of the information or services provided by Empower Financial in connection with the Website and should promptly terminate all use thereof. The terms "you" and "your" mean you and any entity you may represent in connection with the use of the Website. You may use your browser to download or print a copy of these Terms for your records.

Empower Financial reserves the right to change, modify, add or remove portions of these Terms at any time for any reason. We suggest that you review these Terms periodically for changes. Such changes shall be effective immediately upon posting. You acknowledge that by accessing our Website after we have posted changes to these Terms, you are agreeing to these Terms as modified.

These Terms were last updated on May 28, 2021.

Risk Disclosure

Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy will be profitable.

Asset allocation may be used in an effort to manage risk and enhance returns. It does not, however, guarantee a profit or protect against loss. Performance of the asset allocation strategies depends on the underlying investments.

This website is intended to provide general information about Empower Financial and its services. It is not intended to offer or deliver investment advice in any way. Information regarding investment services are provided solely to gain an understanding of our investment philosophy, our strategies and to be able to contact us for further information.

Market data, articles and other content on this website are based on generally available information and are believed to be reliable. Empower Financial does not guarantee the accuracy of the information contained in this website. The information is of a general nature and should not be construed as investment advice.

Please remember that it remains your responsibility to advise Empower Financial, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services.

Empower Financial will provide all prospective clients with a copy of our current Form ADV, Part 2A ("Disclosure Brochure"), Form ADV Part 2B, which is the Brochure Supplement for each advisory person supporting a particular client, and the Form ADV Part 3 (Client Relationship Summary or Form CRS). You may obtain a copy of these disclosures on the SEC website at <http://adviserinfo.sec.gov> or you may contact us at clientliaison@empowerfa.com to request a free copy via .pdf or hardcopy.

Privacy Disclosures

Empower Financial is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described in our Privacy Policy.

Empower Financial does not collect personal non-public information through this website; however, the Advisor may collect information from you on application forms, agreements, profile or investment policy statements, and other documents received or processed in relation to services we provide. We also may collect information from other sources.

We do not respond to "do not track" requests because we do not track you over time or across third party websites to provide targeted advertising. We may track you across our website to help us improve our content.

We may use "cookies" and similar online technologies to keep, and sometimes track, information about you regarding your usage of our website. Cookies are small data files that are sent to your browser or related software from a Web server and stored on your device. Cookies help us to collect information about your usage of our website,

including date and time of visits, pages viewed, amount of time spent on our sites, or general information about the device used to access the site, such as the browser used. You can refuse to store or delete cookies by configuring your web browser settings. Most browsers and mobile devices have their own settings to manage cookies. If you refuse a cookie when on our website, or if you delete cookies, you may experience some inconvenience in your use of our website, such as having to re-configure preferences.

When you are on this website you may have the opportunity to click-through to other websites, including websites operated by unaffiliated third parties. These sites may collect nonpublic personal Information about you. We do not control sites operated by these entities and are not responsible for the information practices of these sites. This Privacy Policy does not address the information practices of other websites. The privacy policies of websites operated third parties are located on those sites.

For a copy of the Empower Financial Privacy Policy, please click [here](#).

Email Disclosures

Empower Financial often communicates with its clients and prospective clients through electronic mail (“email”) and other electronic means. Your privacy and security are very important to us. Empower Financial makes every effort to ensure that email communications do not contain sensitive information. We remind our clients and others not to send Empower Financial private information over email. If you have sensitive data to deliver, we can provide secure means for such delivery.

Please note: Empower Financial does not accept trading or money movement instructions via email.

As a registered investment advisor, Empower Financial emails may be subject to inspection by the Chief Compliance Officer (“CCO”) of Empower Financial or the securities regulators.

If you have received an email from Empower Financial in error, we ask that you contact the sender and destroy the email and its contents.

If you have any questions regarding our email policies, please contact us at clientliaison@empowerfa.com.

Social Websites

Empower Financial may utilize third-party websites, including social media websites, blogs and other interactive content. Empower Financial considers all interactions with

clients, prospective clients and the general public on these sites to be advertisements under the securities regulations. As such, Empower Financial generally retains copies of information that Empower Financial or third-parties may contribute to such sites. This information is subject to review and inspection by the CCO of Empower Financial or the securities regulators.

Information provided on these sites is for informational and/or educational purposes only and is not, in any way, to be considered investment advice nor a recommendation of any investment product. Advice may only be provided by Empower Financial's advisory persons after entering into an advisory agreement and provided Empower Financial with all requested background and account information.

If you have any questions regarding our policies, please contact us at clientliaison@empowerfa.com.