

July 5, 2022



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?	<p>The types of personal information we collect can include:</p> <ul style="list-style-type: none"> • Social Security Number • Investment Experience • Income • Account transactions • Assets • Retirement Assets <p>When you are no longer our customer, we will continue to hold your information and share it as described in this notice.</p>
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 Trutoro chooses to share personal information, and whether you can limit this sharing.

Reasons we may share your personal information	Does Trutoro 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.	YES	YES
For marketing purposes to offer our products and services to you	NO	N/A
For joint marketing with other financial companies	NO	N/A
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	N/A
For non-affiliates to market to you	NO	N/A

If you have questions, please contact us at (501) 358-6131.

Who is providing you this notice?	Trutoro
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Not FDIC Insured	Not Bank/Credit Union Guaranteed	May lose value	Not Guaranteed by any government agency	Not Bank/Credit Union Deposit
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Securities offered through Trutoro, a Broker/Dealer and an Arkansas State Registered Investment Advisor, Member FINRA/SIPC.



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 VOICE: (501) 358-6131 FAX: (501) 305-0544
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What We Do	
How does Trutoro 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 buildings and files.
How does Trutoro collect my personal information?	We collect your personal information, for example when you: <ul style="list-style-type: none"> • Open an account • Apply for Insurance • Seek advice about your investments • Enter into an Investment Advisory account • Tell us about your investment or retirement portfolio
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

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Our affiliates include Veritas Independent Advisors Insurance
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Trutoro does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliates financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • This may include banks, credit unions, or other financial institutions with which we have a joint marketing agreement.

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