

FACTS	WHAT DOES RISC CONSULTANTS LLC DO WITH YOUR PERSONAL INFORMATION?
Why?	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>We are retained by corporate entities, primarily in the financial services industry, and we obtain personal information indirectly from or on behalf of our clients. In connection with providing services pursuant to contracts with our corporate clients, we often obtain personal information of our clients' customers, employees and/or agents.</p> <p>This personal information varies based on the services provided, but information can include:</p> <ul style="list-style-type: none"> Names, contact information, account numbers, and other similar financial data. Date of birth, Social Security number, and other government-issued identification number Client Assets, income, and financial goals Firm and client account balances and transaction information <p>With respect to personal information that we receive from or on behalf of our clients in connection with providing services, our client remains the independent data controller and RISC acts as a processor of such personal information.</p>
How?	RISC only shares information with your consent, to comply with laws, to provide services pursuant to contracts, or to fulfill business obligations during everyday business. In the section below, we list the reasons companies can share personal information; the reasons RISC Consultants choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RISC Share?	Can you limit sharing?
For our everyday business purposes: We use the personal information you provide directly to us to provide you with the information or assistance you requested.	Yes	No
For our marketing purposes: To offer our products and services to you	No	We do not share
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes: information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes: information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

Who we are	
Who is Providing this notice?	RISC Consultants LLC
Questions?	Email us at group@risc-consultants.com

What we do	
How does RISC 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 files and buildings.
How does RISC Collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> onboard an employee, consultant, contractor, foreign finder, or client tell us about a regulatory concern, business plan, etc. request we review clients, employees, accounts or transactions fill out compliance forms
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definition	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> RISC Compass
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> We do not share with nonaffiliates so they can market to you
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> We do not have any joint marketing arrangements