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M3 Advisors, LLC

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## **Privacy and Confidentiality**

- The Information We Collect and the Purpose of Collecting It.
  - You acknowledge that the Owner collects and uses personal information for purposes of providing the services described on this site. Owner uses this information to serve your financial needs and to fulfill legal and regulatory requirements. The information gathered for these purposes may vary from customer to customer depending on the products or services that you request, but generally includes, name, address, social security number, net worth, annual income, banking information, email, and phone number.
- Collection via SMS Messaging
  - Owner has the ability to communicate with customers via mobile SMS messaging. Owner will never communicate with you via SMS messaging unless you otherwise have verbally authorized Owner to do so. Any information collected by Owner via SMS messaging is also subject to this Privacy and Confidentiality Policy. Owner's use of SMS messaging is limited to facilitating communications between Owner and customers regarding ongoing transactions or services being provided to Customer. Owner will never send unsolicited promotional or marketing material to its customers via SMS messaging. Owner does not charge for any SMS messages sent or received by customers, but each customer is responsible for any message and data rates imposed by their individual mobile provider.
  - Message frequency may vary. Owner may send or receive 0 to 100 conversational messages per day with you to confirm meetings, or provide information/updates on your policies or accounts, as requested.
  - You may opt-out of receiving mobile SMS messages from Owner at any time by replying *STOP*, *QUIT*, *CANCEL*, *OPTOUT* and/or *UNSUBSCRIBE* to any message received from Owner, or by any of the methods specified in the "Opting-Out,

Requesting Disclosure or Requesting Deletion of your Information” section of this Privacy and Confidentiality Policy. Once opted out, no further communication will be sent and a link to a copy of this Terms of Use & Privacy Policy will be provided.

- Who We Share the Information with.
  - For both customers and former customers, Owner restricts access to your personal financial information to the following instances:
    - Individuals. Your information is provided to those employees, representatives, assistants and those who process information or the transactions of Owner in connection with the products or services being provided to you.
    - As required or permitted by law. Owner may be required by law or regulation to disclose your personal and/or financial information to a third party, for example, in response to a subpoena, to comply with industry rules and regulations, or in response to requests for information from a consumer-reporting agency.
    - SMS opt-in and phone numbers collected for SMS purposes will not be shared with third parties or affiliates for marketing purposes.
- Opting-Out, Requesting Disclosure or Requesting Deletion of Your Information.
  - You have the right to: (i) direct us to stop sharing certain nonpublic personal information about you with any third parties (except as otherwise may be required by law); (ii) request that Owner disclose to you what information Owner has collected, used, shared, or sold about you, if applicable; and/or (iii) subject to certain conditions and restrictions imposed by applicable federal and State of California law [for example, in situations where Owner is required by law to keep certain information], you have the right to request that Owner delete and stop sharing, if applicable, any information it has collected about you.
  - If you wish to make any of the foregoing requests, you can either: (a) contact our office at (912) 352-9644; (b) make a written request to Martin Financial Group LLC at 315 Commercial Dr., Ste A-4, Savannah, GA 31406.
  - When first contacting us to make any of the foregoing requests, please be prepared to provide the following information for each individual: full name, address, Social Security Number, Telephone Number, and E-mail Address (if applicable).
- Non-Discrimination
  - Owner will never discriminate against you for making any request to: (i) stop sharing your personal information; (ii) disclose to you what information Owner has collected from you; (iii) request deletion of your information; or, (iv) opting out of mobile SMS messaging. Owner will continue to provide you with the best quality services possible regardless of any such request.

- Privacy Disclaimer
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- Selling Agreements
  - Owner will share your personal and financial information with other financial services entities, such as insurance companies and mutual fund companies, in order to effect transactions which you have requested or authorized. In such cases, those companies are prohibited, by agreement, from using information about you except for the narrow purpose for which it was given to them.
- Other Companies
  - Your personal and financial information will be provided to third-party administrators and vendors utilized by Owner to effect, administer or enforce a transaction that you requested or authorized. Owner must share your personal information with its clearing or custodial firm in order to process that business. These companies, like those in the category above, are prohibited, by agreement, from using information about you except for the narrow purpose for which it was given to them.

## **E-mail Security**

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