



## FACTS

### WHAT DOES THE RACINE GROUP DO WITH YOUR PERSONAL INFORMATION?

#### 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Account number, address, social security number, and birth date
- Assets and investment experience
- Account balances, risk tolerance, payment history and employment information
- Net worth, assets, income, investment experience
- Medical information (if applying for insurance)

#### How?

All financial companies need to share some of its client's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their client's personal information; the reasons why The Racine Group chose to share this information; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Racine Group share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

#### Questions?

Contact us through [theracinegroup.com](http://theracinegroup.com) or call us at 781-239-1632.

<b>Who we are</b>	
<b>Who is providing this notice?</b>	The Racine Group is an insurance agency.

<b>What we do</b>	
-------------------	--

<b>How does The Racine Group protect my personal information?</b>	<p>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, as well as:</p> <ul style="list-style-type: none"> <li>▪ information access controls</li> <li>▪ service provider oversight and confidentiality agreements</li> <li>▪ proper disposal of client information</li> <li>▪ periodic security training for personnel</li> </ul>
<b>How does The Racine Group collect my personal information?</b>	<p>We collect your personal information from you, as well as from other sources. The sources and the information collected may include:</p> <ul style="list-style-type: none"> <li>▪ Information you provide to us, or to the advisor on applications or related forms, and through discussions with our staff.</li> <li>▪ Information regarding your transaction history with us.</li> <li>▪ Information from other non-affiliated third parties, including employers, associations, benefit plan sponsors, and institutions, if you transfer accounts.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates everyday business purposes — information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
--------------------	--

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.