



2021 PRIVACY POLICY

RFG Advisory's highest priority is maintaining the trust and confidence of our clients. That is why we want you to understand how we protect your privacy when we collect and use information about you, and the steps that we take to safeguard that information. This notice is provided to you on behalf of RFG Advisory, LLC.

Information We Collect: In connection with providing investment services, financial advice, or other related services, we obtain non-public personal information about you, from the following sources:

Information we receive on account applications, such as your address, date of birth, Social Security Number, occupation, financial goals, assets and income;

Information about your transactions with our firm, our affiliates, or others; and

Information received from credit or service bureaus or other third parties, such as your credit history or employment status.

Categories of Information We Disclose: We may only disclose information that we collect in accordance with this policy. RFG Advisory, LLC does not sell customer lists and will not sell your name to telemarketers.

Categories of Parties to Whom We Disclose: To better serve you, we may disclose your information to:

Our employees and your Financial Advisor

Affiliated businesses, clearing firms, insurance companies, mutual fund companies, third-party administrators, other broker/dealers, investment advisors, and other such entities that provide services to you on our behalf.

Affiliates that have been organized to assist in the conduct of our business, and as otherwise permitted by law.

Companies that perform administrative or marketing services on our behalf, such as transfer agents or printers. These companies will use this data only for the services for which we hired them and are not permitted to share or use this information for any other purpose.

Your attorney, trustee or anyone else who represents you in a fiduciary capacity;

Government entities or other third parties in response to subpoenas or other legal process as required by law or to comply with regulatory inquiries.

Broker-dealer firms having regulatory requirements to supervise certain of RFG Advisory's activities

Your financial advisor upon leaving RFG Advisory to join another firm, as described below.

Sharing of Personal Information: Special Situation: We recognize your right to select a Financial Advisor to provide advisory products and services. If your Financial Advisor elects to leave RFG Advisory to join another firm, we or your Financial Advisor may disclose your personal information to the new firm. Your personal information may include your Name, Social Security or other Tax ID number, Address, Phone number, Email address, Income, Net Worth, Liquid Net-worth, Account number(s) and transactions.

In addition, in the event your Financial Advisor elects to sell all or some portion of his or her advisory business your personal information will be shared with the acquiring Financial Advisor and new firm.

Opt-out States: If you live in any state other than California and Vermont that permits you to prevent the disclosure of your personal information and you do not wish your Financial Advisor to take or sell your data you have the right to opt-out of such disclosure.

Opt-in States: If you live in California or Vermont, we are required to obtain your affirmation consent to authorize sharing of your personal information.

You may prevent the disclosure of your personal information by instructing RFG Advisory and your Financial Advisor not to provide this information by contacting: RFG Advisory, LLC 1400 Urban Center Dr., Ste 475 Vestavia Hills, AL 35242

How We Use Information: Information may be used among companies that perform support services for us, such as data processors, technical systems consultants and programmers, or companies that help us market products and services to you for a number of purposes, such as:

To protect your accounts from unauthorized access or identity theft;

To process your requests such as securities purchases and sales;

To establish or maintain an account with an unaffiliated third party, such as a clearing broker-dealer providing services to you and/or RFG Advisory, LLC;

To service your accounts, such as by issuing checks and account statements;

To comply with Federal, State, and Self-Regulatory Organization requirements;

To keep you informed about financial services of interest to you.

Regulation S-AM: Under Regulation S-AM, a registered investment adviser is prohibited from using eligibility information that it receives from an affiliate to make a marketing solicitation unless: (1) the potential marketing use of that information has been clearly, conspicuously and concisely disclosed to the consumer; (2) the consumer has been provided a reasonable opportunity and a simple method to opt out of receiving the marketing solicitations; and (3) the consumer has not opted out.

Regulation S-ID: Regulation S-ID requires our firm to have an Identity Theft Protection Program (ITPP) that controls reasonably foreseeable risks to customers or to the safety and soundness of our firm from identity theft. We have developed an ITPP to adequately identify and detect potential red-flags to prevent and mitigate identity theft.

Our Security Policy: We restrict access to nonpublic personal information about you to those individuals who need to know that information to provide products or services to you and perform their respective duties. We maintain physical, electronic, and procedural security measures to safeguard confidential client information.

Closed or Inactive Accounts: If you decide to close your account(s) or become an inactive customer, our Privacy Policy will continue to apply to you.

Complaint Notification: Please direct complaints to Victoria A. Scoles, Chief Compliance Officer.

Changes to This Privacy Policy: If we make any substantial changes in the way we use or disseminate confidential information, we will notify you. If you have any questions concerning this Privacy Policy, please contact us.

Limitations to Sharing Customer Information: You can limit information shared about you. If you do not want us to share information from your applications, consumer reports or from other outside sources, please contact our firm.

Contact Information: You may notify us of any questions or concerns, by one of the following methods:

- **Writing to:**
RFG Advisory, LLC
1400 Urban Center Drive, Suite 475
Vestavia Hills, AL 35242
- **Calling us at:**
(205) 397-2467
- **Sending us an e-mail at:**
vscoles@rfgadvisory.com