



Facts		What Does Convergence Financial 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?	<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 <i>no longer</i> 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 Convergence Financial chooses to share personal information and whether you can limit this sharing.	

Reasons We Can Share Your Personal Information	Does Convergence Financial 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, or report to credit bureaus	Yes	No
For our marketing purposes to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
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	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call Convergence Financial at 573-366-1125 or visit www.Convergence-Financial.com
------------	--------------------------------------------------------------------------------------------------------------------------------------

Who We Are	
Who is providing this notice?	<p>Convergence Financial, a Registered Investment Adviser, and its affiliates (collectively, Convergence Companies). Our affiliates include the following:</p> <ul style="list-style-type: none"> ▪ Convergence Accounting ▪ Convergence Insurance ▪ Convergence Lending
What We Do	
How does Convergence Financial protect my personal information?	<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.</p> <p>Our online environment uses security technologies, including layered security and access controls over personal information.</p>
How does Convergence Financial collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account or give us your income information ▪ Seek advice about your investment ▪ Make deposits or withdrawals from your account ▪ Enter into an investment advisory account ▪ Tell us about your investment or retirement portfolio
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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ Our affiliates include Convergence Accounting, Convergence Insurance, and Convergence Lending
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p>
Joint marketing	<p>A formal agreement between non-affiliates financial companies that together market financial products or services to you.</p>

Other Important Information	
<p>Information for California, North Dakota, and Vermont Customers</p> <p>In response to applicable state law, if the mailing address provided for your account is in California, North Dakota, or Vermont, we will automatically treat your account as if you do not want us to disclose your personal information to non-affiliated third parties for purposes of them marketing to you, except as permitted by the applicable state law.</p>	