

FACTS

WHAT DOES BROGAN 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and income ■ Account Balances and payment history ■ Credit History and credit scores
How?	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Brogan Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Brogan 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	NO	NOT APPLICABLE
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	NOT APPLICABLE
For our affiliates to market to you	NO	NOT APPLICABLE
For nonaffiliates to market to you	NO	NOT APPLICABLE

To limit our sharing	<ul style="list-style-type: none"> ■ Call (865) 862-6800 ■ Visit us online: www.broganfinancial.com or ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (865) 862-6800 or go to www.broganfinancial.com
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Mail-in Form		
	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	
Name		<p>Mail to: Brogan Financial 2160 Lakeside Centre Way Suite 102 Knoxville, TN 37922</p>
Address		
City, State, Zip		
Account #		

Who we are

Who is providing this notice?

Brogan Financial, Inc.

What we do

How does Brogan Financial 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 building.

We limit employee and agent access to information only to those who have a business or professional reason.

How does Brogan Financial collect my personal information?

We collect your personal information, for example, when you

- Applications or other forms
- Discussions with nonaffiliated third parties
- Information about your transactions with us or others
- Questionnaires
- Tax Returns
- Estate Planning Documents

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Brogan Financial Insurance Planning LLC

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Charles Schwab serves as custodian of client assets.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- We do not jointly market to you.

Other important information

You may have other privacy protections under applicable state laws. To the extent the state laws apply, we will comply with them when we share information about you, and in some cases may be limited by you.

If you have questions about these policies, please contact our Chief Compliance Officer at (865) 862-6800.

For California Residents: We will not share personal information with affiliates or non-affiliates except as necessary for us to follow the law or as permitted by law.