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**PRIVACY POLICY NOTICE**

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| **FACTS** | **WHAT DOES DESTINY CAPITAL****DO WITH YOUR PERSONAL INFORMATION?** |

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| 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. |

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| What? | The types of personal information we collect and share depends on the product or service you have with us. This information can include, but is not limited to:* Social Security number and income;
* Assets and transaction history; and
* Investment experience and risk tolerance.

When you are *no longer* our client, we continue to share your information as described in this notice. |

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| 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 Destiny Capital chooses to share and whether you can limit this sharing. |

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| **Reasons we can share your personal information** | **Does Destiny Capital ?** | **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 | YES |
| **For joint marketing with other financial companies** | NO | We do not share |
| **For our affiliates’ everyday business purposes–** information about your transactions and experiences | NO | We do not share |
| **For our affiliates’ everyday business purposes–** information about your creditworthiness | NO | We do not share |
| **For our affiliates to market to you** | NO | We do not share |
| **For non-affiliates to market to you** | NO | We do not share |

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| **To limit our sharing** | **Please note:** **If you are a new client, we can begin sharing your information from the date we sent this notice. When you are no longer our client, we continue to share your information as described in this notice.** **However, you can contact us at any time to limit our sharing.** |

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| **Questions?** | **Call: (720) 715-7570** |

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| **Who we are** |  |
| **Who is providing this notice?** | Destiny Capital |

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| **What we do** |  |
| **How does Destiny Capital protect my personal information?** | To protect your personal information from unauthorized access and use, we restrict access to your nonpublic personal information to those employees who need to know that information to service your account. We also maintain physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect your nonpublic personal information. |
| **How does Destiny Capital collect my personal information?** | We collect your personal information, for example, when you* open an account or give us contact information
* enter into an investment adviser contract or give us your income information
* tell us about your investment or retirement portfolio

We also collect your personal information from other companies. |
| **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 non-affiliates to market to you

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

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| **Definitions** |  |
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.* ***NONE***
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| **Non-affiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.* ***NONE***
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| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.* ***NONE***
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| **Other Important Information** |  |
| By signing Destiny Capital’s Agreement, I acknowledge that I have fully read and understand this Privacy Policy and opt-in as outlined above. I understand that if I have any questions or concerns about this policy, it is my responsibility to discuss this with my financial professional.  |