

# FACTS

## WHAT DOES LARSON FINANCIAL HOLDINGS, (“LFH”) AND ITS AFFILIATES (collectively, the “Firm”) DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing, and the right to limit some but not all marketing from the Firm and its affiliates. Federal law also requires us to tell you how we collect, share, and protect your personal information, as well as to tell you about your choice to limit marketing from the Firm and its affiliates. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information the Firm collects and shares for everyday business purposes and for marketing purposes depends on the product or service you have or for which you are applying. This information may include, but may not be limited to:</p> <ul style="list-style-type: none"> <li>■ Name, Social Security number and income</li> <li>■ Account balances and payment history</li> <li>■ Credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons the Firm can share its customers’ personal information; the reasons the Firm chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do affiliates share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as 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	YES
<b>For joint marketing with other financial companies</b>	NO	N/A
<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	YES	NO
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	NO	N/A

<b>To limit our sharing or marketing to you</b>	<ul style="list-style-type: none"> <li>■ Phone: (866) 569-2450</li> <li>■ Email: <a href="mailto:compliance@larson.com">compliance@larson.com</a> (Email Subject Line: “Privacy Notice”)</li> <li>■ Mail (or Email): the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information thirty (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. You can contact us at any time to limit our sharing. Your choice to limit marketing efforts will apply until you tell us to change your choice.</p>
<b>Questions?</b>	Please call (866) 569-2450 or contact your servicing team.



Mail-in Form		
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p> <p><input type="checkbox"/> Apply my choices only to my joint account holder</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not use my personal information to market to me.</p> <p><input type="checkbox"/> Do not allow any of your affiliates to use my personal information to market to me.</p>	
	<b>Name</b>	
	<b>Address</b>	
	<b>City, State, Zip</b>	
	<b>Acct. Numbers</b>	
	<b>Mail to:</b> Larson Financial Holdings, LLC 100 N Broadway Ste 100 St. Louis, MO 63102	

Who we are	
Who is providing this notice?	Larson Financial Holdings, LLC and its Affiliates (defined below)
What we do	
How does LFH and its affiliates 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 buildings.
How does LFH and its affiliates collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or apply for an insurance policy</li> <li>■ make statements or provide documentation during consultations or other meetings and interactions during the relationship.</li> </ul>
Use of AI Tools	<p>To enhance the efficiency and quality of our services, we may utilize artificial intelligence (AI) tools for internal communication, research, and customer service support.</p> <p><b>Key Points Regarding AI Use:</b></p> <ul style="list-style-type: none"> <li>■ <b>Data Privacy &amp; Security:</b> We use AI tools designed with enterprise-grade privacy and security protections. Any information processed by these systems is handled in accordance with our privacy policies and is not used to train external AI models or shared with unauthorized parties.</li> <li>■ <b>Human Oversight:</b> All AI-generated content is reviewed and verified by authorized personnel before being used in client communications or decision-making processes.</li> <li>■ <b>Purpose:</b> AI tools are used to support, but not replace, human judgment. Final decisions regarding client matters are always made by qualified personnel.</li> </ul> <p>Our use of AI tools aligns with our obligations under Regulation S-P and adheres to the same privacy and security standards outlined in this notice.</p> <p>By working with us, you acknowledge that we may use such AI tools in a manner consistent with this Privacy Notice.</p>
Why can't I limit all sharing?	<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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Affiliates' Marketing	
How can I limit the Firm's Affiliates' marketing to me?	You can limit the Affiliates' ability to market products and services to you based on your personal information that they receive from other Affiliates by returning the form on the first page of this notice.
How long does my election to limit Affiliates' marketing remain in effect?	Your election to limit marketing to you by our Affiliates will continue indefinitely, until you notify us to change your election.

**Definitions**

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>■ Larson Financial Holdings, LLC</li> <li>■ Larson Financial Securities, LLC</li> <li>■ Larson Financial Group, LLC</li> <li>■ Larson Capital Management, LLC</li> <li>■ Larson Wealth Partners, LLC</li> <li>■ Larson Commercial Real Estate, LLC (f/k/a MedRealty, LLC)</li> <li>■ Doctors Only, LLC (d/b/a LFH)</li> <li>■ Larson Tax Partners, LLC</li> <li>■ Intrua Financial, LLC</li> <li>■ Larson Partner, LLC</li> <li>■ Student Loan Professor, LLC (f/k/a Doctors Without Quarters, LLC)</li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>■ Branson Lake Properties, LLC (Antlers Resort)</li> <li>■ Larson Financial Foundation</li> <li>■ Warrior Relief Fund</li> <li>■ Mylo, LLC (d/b/a Mylo Insurance Solutions, LLC in CA (License Number 0M21171) IL, MI &amp; ND. And in NY under d/b/a Mylo Solutions, LLC.)</li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ N/A</li> </ul>

**Other important information**

- The Securities and Exchange Commission ("Commission") adopted Regulation S-AM under the Fair Credit Reporting Act ("FCRA") as amended by the Fair and Accurate Credit Transactions Act of 2003 ("FACT Act") and under the Securities Exchange Act of 1934, the Investment Company Act of 1940, and the Investment Advisers Act of 1940. Regulation S-AM allows a consumer, in certain limited situations, to block affiliates of covered persons (i.e., brokers, dealers, investment companies, investment advisers registered with the Commission, and transfer agents registered with the Commission) from soliciting the consumer based on eligibility information (i.e., certain financial information, such as information regarding the consumer's transactions or experiences with the covered person) received from the covered person. Unlike Regulation S-P, which implements the financial privacy provisions of the Gramm-Leach-Bliley Act, Regulation S-AM does not limit a covered person's ability to share information. Instead, it limits a covered person's ability to use eligibility information received from an affiliate to solicit a consumer for marketing purposes. This notice is being provided to you in order to fulfill our requirements pursuant to Regulations S-P and S-AM.
- **For California residents:** In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law. Further, the California Consumer Privacy Act ("CCPA") requires that we categorize the customer information that we collect. Personal information that we may collect could fall within the following categories: 1) Identifiers (e.g. contact information and cookies) 2) Account Information 3) Protected classification information (e.g. gender and ethnicity) 3) Internet or electronic activity 4) Geolocation 5) Audio and Video information 6) Professional or employment information 7) Biometric information 8) Inferences we draw based on this information. California residents may request to be informed of the categories of information that we have collected on them within the last twelve (12) months. We will respond with the categories of personal information, the sources of the personal information, the purpose of the collected information and the categories of third parties with whom we have shared the information. California residents can request deletion of data. We generally collect and retain only the information that we need to meet legal and regulatory requirements, maintain your accounts and serve your financial needs. As a result, we may not be able to delete information that is required to service accounts, to comply with state or federal law, to comply with securities or insurance regulations or that must be retained for critical business purposes. To be informed of the information we have collected on you or to request deletion, please contact your advisory team or you can reach us by calling 866.569.2450, by emailing [compliance@larson.com](mailto:compliance@larson.com) or writing to Larson Financial Holdings, LLC 100 N Broadway Ste 1700 Saint Louis, MO 63102. We also may contact you for additional information to verify your identity and the validity of your request.
- **For Vermont residents:** In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.
- **For Nevada residents:** We may contact our existing customers by telephone to offer additional financial products that we believe may be of interest to you. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact your advisory team or you can reach us by calling 866.569.2450, by emailing [compliance@larson.com](mailto:compliance@larson.com) or writing to Larson Financial Holdings, LLC 100 N Broadway Ste 1700 Saint Louis, MO 63102. You are being provided this notice under Nevada state law. In addition to contacting U.S. Bank, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 702.486.3132, emailing [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov), or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection 100 North Carson Street, Carson City, NV 89701-4717.
- **For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR and VA only.** The term "Information" in this part means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience or auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. We may share medical Information so we can learn if you qualify for coverage, process claims or prevent fraud or if you say we can.