

FACTS **WHAT DOES FUTUREADVISOR (XULU, INC.) 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:

- Social Security number, income, investment experience, risk tolerance.
- Information you provide us through futureadvisor.com.
- Brokerage/custodial account information and account balances.
- Retirement and other employee benefits plan documents and assets.
- Account transactions and transaction costs.
- Wire transfer information.

How? All financial institutions need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons FutureAdvisor chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FutureAdvisor share?	Can you limit this sharing?
For our everyday business — Such as to transfer accounts to FutureAdvisor, obtain your “Client Information,” place account trades, maintain your account(s), meet compliance requirements, respond to court orders and legal investigations, or to 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 companies.	No	Yes
For our affiliates’ everyday business purposes — Information about your transactions and experiences.	N/A	Yes
For our affiliates’ everyday business purposes — Information about your creditworthiness.	N/A	Yes
For our affiliates to market to you.	N/A	Yes
For non-affiliates to market to you.	No	Yes

Questions? Please call Bo Lu at 425-922-7323 or by email at founders@futureadvisor.com.

What we are	
Who is providing this notice?	FutureAdvisor (advisory business name of XULU, Inc.)
What we do	
How does FutureAdvisor 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 FutureAdvisor collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account with us. • Invest additional assets into your account. • Authorize us to communicate with the broker-dealer or custodian for your account; third-party advisors; or your other service providers. • Inform us of any changes to your personal financial or other circumstances.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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. State laws may give your 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 — unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other Important Information	