



Facts	What Does EMFO, LLC (“EMFO”) 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 or Tax ID# ▪ Transaction history/Investment Activity ▪ Email ▪ Birthdate ▪ Account Numbers ▪ Income/Assets ▪ Name and Address ▪ Phone Numbers ▪ Legal Documents ▪ Financial Documents <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 EMFO chooses to share personal information and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does EMFO Share your personal information?	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, auditors, examiners, compliance reviews.	Yes	No
For our marketing purposes to offer our products and services to you	No	We don’t share
For joint marketing with other financial companies	No	We don’t Share
For our affiliates’ everyday business purposes—information about your transactions and experiences	No	We don’t Share
For our affiliates’ everyday business purposes—information about your creditworthiness	No	We don’t share
For non-affiliates to market to you—for clients with accounts established with EMFO representatives at banks or credit unions	No	We don’t share
For non-affiliates to market to you—for clients with accounts established with EMFO independent representatives * If your independent representative terminates his or her relationship with us and moves to another brokerage or investment advisory firm, we or your independent representative may not disclose your personal information to the new firm, unless you instruct us to by returning the completed Privacy Choices Notice form attached to this notice.	No*	We don’t share unless you authorize

Questions?Email us at mbudelman@emeraldfamilyoffice.com or call 954-385-9624**Who We Are**

Who is providing this notice?	EMFO, LLC 2700 S Commerce Parkway, Suite 100, Weston Florida 33331 954-385-9624 – www.EmeraldFamilyOffice.com
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What We Do

How does EMFO protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that we believe comply with federal law. These measures include computer safeguards and secured files and buildings. Our online environment uses security technologies, including layered security and access controls over personal information. For further information, please Email us at mbudelman@emeraldfamilyoffice.com or call 954-385-9624
How does EMFO collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ▪ Enter into an agreement with us ▪ Seek financial advice ▪ Make deposits or withdrawals from your account ▪ Tell us about your portfolio ▪ Give us your employment history, account statements and other personal information for us to manage your accounts and offer financial advice. <p>We also collect your personal information from others such as other financial institutions, Broker-dealers/Custodians that you have authorized us to receive information from.</p>
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 (Which we do not provide) ▪ Affiliates from using your information to market to you (We do not have affiliates) ▪ Sharing for non-affiliates to market to you (We do not share for marketing purposes) <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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ We have no affiliates
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ Non-affiliates we may share information with include an independent representative's new brokerage or an investment advisory firm.
Joint marketing	A formal agreement between non-affiliates financial companies that together market financial products or services to you: <ul style="list-style-type: none"> ▪ This may include banks, credit unions or other financial institutions with which we have a joint marketing agreement

Third Parties

Third Parties we share for providing services that you have not entered into a contract with.	<ul style="list-style-type: none">▪ Electronic Communication Archiving▪ Portfolio/Asset Management Services▪ Backup Storage▪ Client Relationship Management	<ul style="list-style-type: none">▪ Providers▪ Managed Server Providers▪ Legal/Compliance▪ Federal or States	<ul style="list-style-type: none">▪ Service Providers▪ Document Management Providers▪ Accounting Services▪ Securities Auditors
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Additional Information Regarding EMFO's Privacy Notice

Information for California, North Dakota, and Vermont Customers

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.

For clients of EMFO that have also opened an account with an un-affiliated custodian, operator or other financial institution You may have authorized us to receive and send information to these parties in order to maintain your account.

Mail-In Form

Privacy Choices Notice

If you would like to limit the personal information where applicable, or information that your financial advisor may or may not disclose or take if they moved to another brokerage or investment advisory firm and terminated the relationship with EMFO, please send the following form to:

Melissa Budelman- Managing Partner/Chief Compliance Officer
EMFO, LLC
2700 S Commerce Parkway, Suite 100, Weston Florida 33331
954-385-9624 – mbudelman@emeraldfamilyoffice.com

You can withdraw your opt-out choice at any time by contacting us by email or in writing at the address provided above. If your primary address is in a state that requires your affirmative consent to share your personal information with the New Firm, then you must give your written consent before we will allow your financial advisor to take any of your personal information to that New Firm.

By completing and returning this form as described, I am instructing EMFO to limit the personal information about me where applicable and any information that my financial advisor could disclose or take if they move to another brokerage or investment advisory firm upon terminates of the relationship with EMFO. However, I understand that EMFO may disclose my name, address, telephone number, email and the account title of the accounts serviced by my advisor to the new brokerage or investment advisory firm as allowed under federal and certain state laws.

Please note that for accounts held jointly by two or more persons, the privacy choices made by any account holder apply to all joint holders with respect to the account.

In order for your opt-out election to be effective, you must complete ALL of the following information:

Name (please print clearly)

Address

City

State/Zip

Signature _____ Date _____

We/I Acknowledge receipt and agreement with this Privacy Notice:

Name (please print clearly)

Address

City

State/Zip

Signature _____ Date _____