

Our Privacy Policy

Marian Financial Services, Inc. (hereinafter referred to as "Marian") is committed to safeguarding your confidential information. We hold all non-public personal information provided to our firm in the strictest confidence. We know that you expect us to conduct and process the services for which you have engaged us in an accurate and efficient manner. To do so, we must collect and maintain certain non-public personal information about you. For instance, depending on the services that you request, we may obtain information, such as your name, address, tax identification number, birth date, assets and income, beneficiary information and possibly your personal bank account information and/or health status.

Transactional information is collected from activity in your account(s), such as investment and insurance history and balances. This category includes your communications to us concerning your investments and accounts. Information may be shared between Marian, Rosenthal Starling & Associates and/or First Coast Planning LLC and any Solicitor (Agent or Advisor) or Investment Adviser Representative who has referred you to Marian.

Information may be shared with unaffiliated parties in instances where you have granted us authority to handle your account(s), such as investment companies, insurance companies, insurance marketing companies, real estate firms, mortgage firms or outside brokerage firms.

As permitted by law, your non-public personal information may be disclosed to regulatory agencies or government personnel acting in an official capacity. At your direction and only to the extent necessary, we may release non-public personal information to other professionals for purposes of estate or insurance planning, tax preparation or other financial areas of expertise. These other professionals that we may share information with may include mortgage brokers, attorneys and accountants upon verbal client requests to do so, in order to help facilitate the requested

additional services that they provide. In order to provide an overall satisfactory client experience, Marian will share confidential client information in order to provide its financial planning services to its clients. This sharing of information is acknowledged in the Investment Advisory Agreement between Marian and the client(s).

If a client(s) is referred to Marian by a Solicitor (Attorney, Agent or Advisor), then we will share confidential client information with that Solicitor in order to provide our financial planning services to our mutual clients. This sharing of information is acknowledged in a Client Disclosure Document provided to the client along with a copy of our Form ADV 2A and 2B's. Some of the firms that we share information with are:

- Rosenthal Starling & Associates
- First Coast Planning LLC
- Charles Schwab & Co. Inc. and its affiliates
- Other Registered Investment Advisors (Solicitor Firms & their Staff Personnel)
- Other Investment Advisor Representatives (or Solicitors)
- Attorneys who act as Solicitors (in Florida only)
- CPA's who act as Solicitors (in Florida only)

We restrict access to your non-public personal information to employees and Investment Advisor Representatives of Marian and its business affiliated firms who must use that information to provide services to you, such as handling your account, resolving problems or informing you of new services. We maintain physical, electronic and procedural safeguards that comply with applicable laws to guard your personal information. Opting out of this information sharing terminates our business relationship. You may opt of this information sharing by submitting a letter to terminate your relationship to our office located at:

Marian Financial Services, Inc.
Attn: Rick Johnson
1637 Race Track Rd. Suite 136
St. Johns, FL 32259-3264