



FACTS	What does Vicus Capital 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 and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social security number, birth date, employment information, address, and telephone number • Income, assets, net worth, investment experience, and possibly information about other members of your household • Account balances and transaction history
HOW?	All financial companies need to share clients’ personal information to run their everyday business. In the table below, we list the reasons financial companies can share their clients’ personal information, the reasons Vicus Capital chooses to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION:

	DOES VICUS CAPITAL SHARE?	CAN YOU LIMIT SHARING?
For our everyday business purposes: such as to process transactions, maintain your account(s), or respond to regulatory, court orders or legal investigations	Yes	No
For our marketing purposes: to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates’ everyday business purposes: information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes: information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

If you have any questions concerning this privacy statement, please contact Vicus Capital at (855) 558-4287, email compliance@vicuscapital.com, or write to 476 Rolling Ridge Drive, Suite 315, State College, PA 16801.



WHO WE ARE

Who is providing this notice?	Vicus Capital, Inc., a federally registered investment advisor.
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WHAT DO WE DO?

How does Vicus Capital protect your personal information?	<p>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.</p> <ul style="list-style-type: none"> We restrict access to your information to authorized Vicus Capital employees and authorized third parties. All employees who handle information are required to follow privacy procedures to help assure that your information is handled properly and used only for authorized purposes. We implement security standards and procedures including employee training and use of confidentiality agreements.
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How does Vicus Capital collect your personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> Seek advice about your investments or enter into an investment advisory contract Open an account or direct us to buy/sell securities Provide account information or give us your contact information <p>When necessary, we also collect your personal information from others, such as credit bureaus or affiliates.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> Sharing for affiliates' everyday business purposes- information about your creditworthiness Affiliates from using certain information to market to you Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	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

Current Vicus Capital clients will receive a copy of our privacy policy each year and future clients will receive one at the beginning of our business relationship. As our products and services continue to evolve, it may be necessary to revise our privacy policies, in which case our notice will be updated.

Unlike some other companies, Vicus Capital will not disclose your name and personal information to a nonaffiliated company because the products and services of that organization may be of interest to you. Only when we have met or spoken with you and you agree that this may be a proper course of action for your specific needs or desires will we disclose information to nonaffiliated parties.

Some Vicus Capital associates are also employees of other Vicus Capital affiliates or provide services to those affiliates. In addition, Vicus Capital associates can be registered representatives of a FINRA member broker dealer. An associate can see, use, or need access to personal information as part of their job responsibilities to provide our services to you. Many Vicus Capital associates work closely with Vicus Capital's other affiliated organizations on a regular basis, and it is necessary to share client information among companies for everyday business purposes. All Vicus Capital employees and affiliates maintain the same high standards with respect to privacy of client information.