

Live Oak Private Wealth, LLC

FACTS	WHAT DOES LIVE OAK PRIVATE WEALTH, LLC DO WITH YOUR PERSONAL INFORMATION?
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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 depends on the relationship you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and assets • Account transactions and account balances • Income, risk tolerance, and previous investment experience • Educational/employment history • Name, address, telephone number
How?	All financial companies need to share certain personal information of customers and investors to run their everyday business. In the section below, we list the reasons companies can share this personal information; whether Live Oak Private Wealth, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does Live Oak Private Wealth, LLC share?	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, etc.	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	No
For non-affiliates to market to you	No	We don't share

To limit our sharing	Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Contact Live Oak Private Wealth, LLC at (910) 550-2261 or email lopw@liveoakprivatewealth.com .

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Who we are	
Who is providing this notice?	Live Oak Private Wealth, LLC

What we do	
How does Live Oak Private Wealth, LLC 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 Live Oak Private Wealth, LLC collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or seek advice about your investments • Deposit money or direct us to buy securities • Enter into an investment advisory contract • Communicate with Live Oak via telephone, mail or e-mail We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal Law gives you the right to limit only: <ul style="list-style-type: none"> • sharing with affiliates to use for everyday business purposes –information about your creditworthiness • sharing with affiliates to use your information to market to you • sharing with non-affiliates to market to you State laws and individual companies may give you 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. Affiliates can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Live Oak Banking Company</i> • <i>Live Oak Bancshares, Inc.</i>
Non-affiliates	Companies not related by common ownership or control. Non-affiliates can be financial or non-financial companies. <ul style="list-style-type: none"> • <i>Live Oak may share personal information with non-affiliated third parties, such as broker dealers, banks and investment advisers for business purposes. Live Oak may also share personal information with parties who provide technical support, legal counsel, and accounting and compliance professionals.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Live Oak does not currently have non-affiliated joint marketing partners.</i>