

Kestra Financial is the parent company of Kestra Investment Services, LLC., Kestra Advisory Services, LLC., and Kestra Private Wealth Services, LLC. The information provided below applies to these Kestra Financial companies. Your financial professional has associated with a Kestra Financial company as his/her broker-dealer and/or investment adviser to provide you with investment products and services. These privacy policies apply to clients who obtain or apply for a financial product or service, or have done so in the past, with any of the Kestra Financial companies referenced above. It does not apply to any outside business activity your financial professional may engage in separate from our companies.

The following information is for the current year 2026.

FACTS	WHAT WE 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, information 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 our privacy policies.
WHAT?	The types of information we collect and share depend on the product or service we provide to you. This information can include: <ul style="list-style-type: none"> <li>▪ Name, address, Social Security number</li> <li>▪ Net worth, income, assets, account transactions and balances and medical information (for insurance products)</li> </ul>
HOW?	We need to share personal information to provide services to you and run our everyday business. In the section below, we list the reasons we may share your information with third parties and whether you can limit this sharing.

Reasons we can share your personal information:	Do we share?	Can you limit sharing?
<b>For our everyday business purposes</b> Such as to process and service transactions and account(s), respond to regulatory authorities, court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes</b> Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> Information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	Yes	No
<b>For our non-affiliates to market to you</b>	No	We do not share

<p><b>Client-directed transition to a new firm (following your financial professional)</b>                  If the financial professional servicing your account(s) leaves to join another financial institution, they may retain copies of your personal information so they can continue to serve you at their new firm. In the event of such a transition, your financial professional should not share your information with a third party without your consent other than as necessary to continue to provide you services.</p> <p><b>Please note:</b> Certain states require affirmative consent to allow sharing. See below for more information on your rights under state law.</p>	<p>Yes</p>	<p>Yes</p>
---	------------	------------

<p><b>To limit our sharing if your financial professional leaves Kestra:</b></p>	<ul style="list-style-type: none"> <li>▪ Preferred: Contact your financial professional; or</li> <li>▪ Call Kestra Financial at 844-553-7872, option 1,1 or</li> <li>▪ Mail your request to Kestra Financial                         <ul style="list-style-type: none"> <li>○ Attn: Privacy Officer, 5707 Southwest Parkway, Building 2, Ste. 400 Austin, TX 78735</li> </ul> </li> </ul> <p><b>Please note:</b> if you are a <i>new</i> customer, we can begin sharing your information from the date we provided you with this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
--	---

<b>What We Do</b>
-------------------

<p><b>How we protect personal information?</b></p>	<p>To protect your personal information from unauthorized access and use, we use administrative, technical, and physical safeguards. We maintain written policies and procedures designed to comply with applicable regulations, including secure disposal practices. We train our employees in the proper handling of personal information, and only those who need your information to perform their job have access.</p>
<p><b>How do we collect personal information?</b></p>	<p>We collect personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open a brokerage account or engage us for investment advisory services</li> <li>▪ Purchase investment and insurance products or seek investment advice</li> </ul> <p>Provide us information on applications, questionnaires, other forms, or through our websites and customer support We also collect your personal information from others, such as affiliates or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only: (1) sharing for affiliates' everyday business purposes— information about your creditworthiness; (2) affiliates from using your information to market to you; and (3) sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>
--------------------

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Affiliates include Kestra Holdings and its subsidiaries.</p>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. We do not share with non-affiliates so they can market to you.</p>

<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. We do not joint market.
------------------------	---

Some state laws grant additional privacy rights to their residents. If you live in an “opt-in” state, where we are required to obtain your affirmative consent to share your nonpublic personal information with nonaffiliated third parties who do not currently assist us in servicing your account or conducting our business. Your financial professional must obtain your consent before retaining or sharing your information with a client-directed transition.

#### **California residents**

For California residents, we will not share your personal information with nonaffiliated third parties, except as required or permitted by California law. In addition, for California residents, you are afforded certain rights regarding the nonpublic personal information that we collect from you, including the right to know what personal information we have collected from you, what it is being used for, whether it is being disclosed or sold to nonaffiliated third parties, to whom it is being disclosed or sold, and the right to request that we delete certain personal information that we have collected from you.

#### **Vermont residents**

We will not share information about your creditworthiness within our Kestra family of companies without your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent, except as required or permitted by Vermont law.

#### **Review of Account Statements/Consolidated Financial Account Reports**

We have agreements with multiple sponsors of investment and insurance products. Kestra Investment Services, LLC clears its brokerage business through National Financial Services, LLC (NFS). Our investment advisers conduct investment advisory business through third-party custodians, such as NFS and Charles Schwab & Company. Your financial professional may provide consolidated account reports as a courtesy. These reports may include assets not held by or through our firm and are not covered by SIPC. Always refer to original statements from companies that maintain custody of your assets. Third-party auditors may contact you to verify assets held in custody by third-party custodians and product sponsors.

Please review account statements regularly and contact your financial professional or our firm immediately if you believe there are discrepancies. For more consumer information, visit [www.FINRA.org](http://www.FINRA.org) or [www.sec.gov](http://www.sec.gov).

#### **Other Business Services**

Our companies provide securities brokerage and investment advisory services. Some financial professionals provide other business services not related to or the responsibility of Kestra Financial (e.g., CPA, attorney, or other professional services). Kestra Financial does not provide tax or legal advice.

#### **Form ADV 2A**

The Form ADV 2A is a document used by investment advisors to provide detailed information about their business practices, fees, conflicts of interest, and other relevant details to clients. To request a copy of the Form ADV 2A, you may contact your financial professional. A current copy of this document is available on Kestra’s public website, [kestrafinancial.com/disclosures](http://kestrafinancial.com/disclosures).

#### **Select Provider Relationships**

We make available hundreds of investment and insurance products to our financial professionals and customers. We focus on products of select providers, who may provide financial and non-financial support. We may receive more compensation for the sale of products from select providers than for other products, creating a financial incentive. For additional information, visit <https://www.kestrafinancial.com/disclosures/company-information>.

**Fees**

For information regarding fees and compensation, refer to the applicable prospectus or offering documents.

**Reminder**

Please keep your financial professional informed of any changes to your investment objectives or financial circumstances. If you do not have a financial professional for your account or if your financial professional is no longer associated with a Kestra Financial company, contact our home office at 844-553-7872, option 1,1.

**FINRA Public Disclosure Program**

For additional information about Kestra Investment Services, LLC, contact the FINRA Regulation Public Disclosure Program, P.O. Box 9401, Gaithersburg, MD 20898-9401; Telephone: 800.289.9999; Fax: 301.212.8137; FINRA Website: [www.FINRA.org](http://www.FINRA.org).

If you have any questions or concerns regarding your account, please feel free to contact your financial professional or our offices at 844-553-7872, option 1,1.