



FACTS

WHAT DOES KERUX, LLC 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.
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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 and income; • Assets and transaction history; and • Investment experience and risk tolerance. <p>When you are <i>no longer</i> a client, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share clients’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients; personal information; the reasons Kerux, LLC chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Kerux, 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, or report to credit bureaus.	YES	NO
For our marketing purposes – To offer our products and services to you.	YES	YES
For joint marketing with other financial companies	YES	We do not share
For our affiliates’ everyday business purposes – Information about your transactions and experiences.	NO	We do not share
For our affiliates to market to you	NO	We do not share
For non-affiliates to market to you	NO	We do not share

To limit our sharing	Please note: If you are a new Client, we can begin sharing your information 30 days from the date we sent this notice. Even after you are no longer a client, we may continue to share your information as described in this notice. You may contact us at any time to request that we limit our sharing; however, federal law does not permit you to limit certain disclosures, including those necessary to process transactions you request, maintain or service your account, comply with legal or regulatory requirements, protect against fraud, respond to disputes or inquiries you initiate, or in connection with a proposed or actual sale or transfer of our business. By executing an Investment Advisory Agreement with Kerux, LLC, the Client agrees to “opt-in” to this privacy policy.
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Questions?	Call (916) 846-7780, email davidl@liveabound.com, or go to www.keruxfinancial.com .
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Who we are	
Who is providing this notice?	Kerux, LLC

What we do	
How does Kerux, 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 Kerux, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or give us contact information; • enter an investment adviser contract or give us your income information; • tell us about your investment or retirement portfolio. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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 your information to market to you; and • Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing on 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. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Other important information	
Kerux, LLC may share information with broker-dealer firms having regulatory requirements to supervise certain activities of Kerux, LLC's activities. By signing and executing Kerux, LLC's Agreement, you agree to opt into this privacy policy.	