



OFG FINANCIAL SERVICES, INC.

SPECIALIZING IN RETIREMENT AND INVESTMENT PLANNING

TOWNSITE PLAZA, BLDG. NO. 2, SUITE 105
120 SE 6TH AVE.
TOPEKA, KANSAS 66603-3515
(785) 233-4071 FAX (785) 233-5746

MEMBER FINRA/SIPC

Privacy Notice

OFG Financial Services, Inc. takes your privacy very seriously. We share a commitment to protect your privacy and the confidentiality of your personal and financial information. This notice is to let you know how we collect information about you, the type of information we collect and what we may disclose to our affiliates and nonaffiliated third parties.

Collection of Information

In the course of serving or administering your customer relationship, we collect a variety of nonpublic personal information which is provided by you, as well as other sources. Specific language and examples may not apply to all customers, and the information we collect varies accordingly.

Examples include:

- Information on your new account application, mutual fund application, annuity application and related forms, such as name, address, date of birth, Social Security number, gender, marital status, assets, income investment option elections;
- Information about your relationship with us, such as products, investments or services purchased and account balances;
- Information provided by your employer, benefits plan sponsor or association regarding any group product you may have, such as name, address, Social Security number, age, income and marital status;
- Information from a consumer reporting agency as permitted by law;
- Medical information submitted as part of an insurance application or

claim, which is used only for the specific purposes authorized by you or by law.

Sharing and Use of Information

While acknowledging the importance of protecting customer information, we may find it necessary in the course of conducting business to disclose information we collect about you, as described above, in some or all of the following circumstances:

- Information may be shared with our affiliates to enable them to provide customer service or account maintenance.
- Information may be shared with nonaffiliated third parties (as permitted by law) who are assisting us by performing services or functions on our behalf, such as agents, registered representatives, mutual fund companies, insurance companies and brokerage firms.
- Information may be shared with other financial service companies, such as banks, mutual fund companies, insurance companies and securities brokers or dealers, with whom we have written marketing agreements.
- Information may be shared with nonaffiliated third parties as permitted or required by law, such as compliance with a subpoena, fraud prevention or compliance with an inquiry from a government agency or regulator.
- Personal health information will be shared only with proper written authorization or as required by law. We will not share medical information for marketing purposes.

Protecting the Information

We are committed to uphold our pledge to maintain the security of our customer's personal information. To ensure such information is used only in the manner we have described, we have instituted the following safeguards:

- Employees are required to comply with our privacy policies and procedures, which exist to protect the confidentiality of customer information.
- Employees access the information only on a business need-to-know basis, such as to administer or service a customer request or order.
- You can help maintain your privacy by taking such precautions as protecting all your PIN numbers and not disclosing confidential information to unknown callers.
- From time to time, you may receive privacy-related communications from other companies or entities not affiliated with us, including those that may have a joint marketing agreement with us. We encourage you to review all of these communications carefully.
- The agent or registered representative with whom you work to obtain OFG Financial Services, Inc. financial products and services may use the personal information about you in his or her own files to advise you of other products or to help you with your overall financial strategy and plans.
- We maintain physical, electronic and procedural safeguards that comply with federal standards to maintain the confidentiality of your nonpublic personal information.

"To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents."

FINRA Public Disclosure Program and Complaints

The Financial Industry Regulatory Authority (FINRA) has made available to investors a Public Disclosure pamphlet for your information.

To obtain a copy of the brochure, please contact the FINRA at 1-800-289-9999 or visit their website at www.finra.org.

Any complaints related to your account should be directed to OFG's Compliance Department at (785) 233-4071.