

Effective: March 21, 2018

Our Commitment to You

The Financial Advisors, LLC (“TFA” or the “Advisor”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. TFA (also referred to as “we”, “our” and “us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

TFA does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver’s license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses

E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
--------------------------	---------------------	-----------------------

<p>Serving our Clients</p> <p>We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.</p>	Yes	No
<p>Marketing Purposes</p> <p>TFA does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where TFA or the client has a formal agreement with the financial institution.</p>	No	Not Shared
<p>We will only share information for purposes of servicing your accounts, not for marketing purposes.</p>		
<p>Authorized Users</p> <p>Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent(s) or representative(s).</p>	Yes	Yes
<p>Information About Former Clients</p> <p>TFA does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.</p>	No	Not Shared

How do we share your information?

<p>Massachusetts</p>	<p>In response to a Massachusetts law, clients must “opt-in” to share non-public personal information with non-affiliated third parties before any personal information is disclosed. We may disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account.</p>
----------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (978) 475-3242.

DISCLOSURE

Important Disclaimers

The Financial Advisors, LLC (“TFA”) is a Registered Investment Advisor (“RIA”), located in the Commonwealth of Massachusetts. TFA provides investment advisory and related services for clients nationally. TFA will maintain all applicable registration and licenses as required by the various states in which TFA conducts business, as applicable. TFA renders individualized responses to persons in a particular state only after complying with all regulatory requirements, or pursuant to an applicable state exemption or exclusion.

Terms of Use

Please read these terms and conditions of use (“Terms”) carefully before using the Website located at WWW.THE-FINANCIAL-ADVISORS.COM (“Website”) or any of the information or services provided by The Financial Advisors, LLC (collectively “TFA”, “we”, “our”, “us”) in connection with the Website. By using the Website, you

acknowledge that you have read and understood these Terms and accept to be legally bound by them. If you do not accept and agree to these Terms, you are not an authorized user of the Website or any of the information or services provided by TFA in connection with the Website and should promptly terminate all use thereof. The terms “you” and “your” mean you and any entity you may represent in connection with the use of the Website. You may use your browser to download or print a copy of these Terms for your records.

TFA reserves the right to change, modify, add or remove portions of these Terms at any time for any reason. We suggest that you review these Terms periodically for changes. Such changes shall be effective immediately upon posting. You acknowledge that by

accessing our Website after we have posted changes to these Terms, you are agreeing to these Terms as modified.

These Terms were last updated on February 8, 2019.

Risk Disclosure

Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy will be profitable.

Asset allocation may be used in an effort to manage risk and enhance returns. It does not, however, guarantee a profit or protect against loss. Performance of the asset allocation strategies depends on the underlying investments.

This Website is intended to provide general information about TFA and its services. It is not intended to offer or deliver investment advice in any way. Information regarding investment services are provided solely to gain an understanding of our investment philosophy, our strategies and to be able to contact us for further information.

Market data, articles and other content on this Website are based on generally available information and are believed to be reliable. TFA does not guarantee the accuracy of the information contained in this Website. The information is of a general nature and should not be construed as investment advice.

Please remember that it remains your responsibility to advise TFA, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services.

TFA will provide all prospective clients with a copy of our current Form ADV, Part 2A ("Disclosure Brochure") and the Brochure Supplement for each advisory person supporting a particular client. You may obtain a copy of these disclosures on the SEC Website at <http://adviserinfo.sec.gov> you may Contact Us to request a free copy via .pdf or hardcopy.

Email Disclosures

TFA often communicates with its clients and prospective clients through electronic mail ("email") and other electronic means. Your privacy and security are very important to us. TFA makes every effort to ensure that email communications do not contain sensitive information. We remind our clients and others not to send TFA private information over

email. If you have sensitive data to deliver, we can provide secure means for such delivery.

Please note: TFA does not accept trading or money movement instructions via email.

As a registered investment advisor, TFA emails may be subject to inspection by the Chief Compliance Officer (“CCO”) of TFA or the securities regulators.

If you have received an email from TFA in error, we ask that you contact the sender and destroy the email and its contents.

If you have any questions regarding our email policies, please Contact Us.

Social Websites

TFA may utilize third-party websites, including social media websites, blogs, and other interactive content. TFA considers all interactions with clients, prospective clients and the general public on these sites to be advertisements under the securities regulations. As such, TFA generally retains copies of information that TFA or third-parties may contribute to such sites. This information is subject to review and inspection by the CCO of TFA or the securities regulators.

Information provided on these sites is for informational and/or educational purposes only and is not, in any way, to be considered investment advice nor a recommendation of any investment product. Advice may only be provided by TFA’s advisory persons after entering into an advisory agreement and provided TFA with all requested background and account information.

If you have any questions regarding our policies, please Contact Us.