

MAIN STREET ADVISORS, LLC

NOTICE OF PRIVACY POLICIES

Effective January 1, 2022

Pursuant to the State of Kansas, this Notice is provided to individuals who are clients of Main Street Advisors, LLC ("MSA"), a registered investment adviser.

MSA is committed to maintaining the confidentiality of your personal information. We have adopted privacy policies so that you will know what personal information we collect about you, how we treat it, with whom we share it, and how we protect it. Our privacy policy is amended from time to time and applies to all current and former customers of MSA. We reserve the right to amend our privacy policies at any time, without prior notice, subject to compliance with applicable regulatory requirements.

USA PATRIOT ACT AND YOUR 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. 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.

INFORMATION WE COLLECT

In the normal course of business, we collect personal information about you from a variety of sources, including:

- **Information from you**, such as information we receive from you on account applications or other forms (such as your name, address, social security number, marital status, employment, assets and income); or from personal contact with you.
- **Information about you and your transactions** that we receive from our broker-dealer and clearing firm (Independent Financial Group, LLC ("IFG") and Pershing, LLC.), custodians (including TD Ameritrade), mutual fund companies, insurance companies, or other product sponsors (such as your identifying information, account balances, investments, deposits, and withdrawals); and
- **Information we receive from consumer reporting agencies** (such as information to verify your identity, your credit history, and creditworthiness).

INFORMATION WE DISCLOSE AND TO WHOM WE DISCLOSE IT

We do not sell customer lists and will not sell your name to telemarketers. We may disclose all of the information we collect about you to:

- companies that perform marketing services on our behalf and to other financial institutions with whom we have joint marketing agreements;
 - as necessary to: (i) effect, administer, or enforce a transaction that you request or authorize; (ii) to process or service a financial product or service that you request or authorize; or (iii) to maintain or service your account with us or with another entity;
 - to effect or facilitate the transfer of all or any part of your account to another financial institution;
 - to the following types of individuals or firms who perform services for us, or to persons to whom we are otherwise required or permitted by law to disclose your personal information without your consent or providing you an "opt out" right, without limitation;
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- **Financial service providers**, such as our Advisors, our affiliates, our broker-dealer/clearing firm (IFG/Pershing), and custodians (including TD Ameritrade), brokers, dealers, mutual fund companies,

insurance companies, or other companies that provide, sponsor, issue, process, or maintain any security, account, or investment product, service or program for you or your benefit;

- **Non-financial companies**, such as third parties who provide customer service, consulting, technology, or other services for us (some of which may maintain on their premises electronic records containing your nonpublic personal information); and
- **Others**, such as attorneys, trustees, family members, or anyone else who is authorized to represent you, your estate, or any joint or co-owner of your account.

DISCLOSURES BY OUR CURRENT AND FORMER ADVISORS

Some MSA Investment Advisory Advisors (“IARs”) may own or work for independent investment advisory, insurance, or security businesses which are not affiliated with MSA. We may permit MSA IARs, who service your account(s), to use the nonpublic personal information about you in connection with their Independent Businesses.

Additionally, if a MSA IAR leaves MSA and associates with a new broker-dealer, investment adviser, or other financial services firm, we will usually permit the Representative to retain copies of all or part (as we deem appropriate) of your nonpublic personal information. The Representative may disclose this information to his or her new firm, its affiliates, custodians, brokers, and clearing firms (collectively, the “Successor Institutions”), which they may use for their own purposes.

OUR SECURITY POLICY

We restrict access to nonpublic personal information about you to our employees, our Advisors, and the employees of the Independent Businesses, and to permitted third-parties who need to know that information to provide products or services for us, or to provide, issue, process, or maintain any security, account, or investment product, service or program for you or your benefit. We maintain physical, electronic, and procedural safeguards that comply with Federal standards to guard your nonpublic personal information while in our possession or control.

QUESTIONS REGARDING OUR POLICIES

If you have any questions concerning this Notice or our privacy policies, please contact us at 800.752.2439 or write us at Main Street Advisors, LLC, Attn: Compliance, 1407 Main Street, Hays, KS 67601