

# FACTS

## WHAT DOES PCA INVESTMENT ADVISORY SERVICES, INC. (PCAIAS) DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security number and employment information</li> <li>■ assets and income</li> <li>■ account balances and transaction history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <b>customer's</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customer's</b> personal information; the reasons PCA Investment Advisory Services, Inc. (PCAIAS) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PCAIAS share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to 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 don't 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 don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 513-719-4158 or go to <a href="http://www.pencorp.com">www.pencorp.com</a> to contact us online.
-------------------	---

## Who we are

### Who is providing this notice?

Companies related to PCA Investment Advisory Services, Inc. (PCAIAS) by common ownership or control.

## What we do

### How does 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 collect my personal information?

We collect your personal information, for example, when you

- open an account or direct us to buy/sell securities
- provide account information or give us your contact information
- tell us about your investment portfolio

We also collect personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *PCA Investment Advisory Services, Inc. (PCAIAS) affiliates include Pension Corporation of America of Cincinnati and PCA Benefit Solutions, LLC.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *PCA Investment Advisory Services, Inc. (PCAIAS) does not share with nonaffiliates so they can market to you.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *PCA Investment Advisory Services, Inc. (PCAIAS) does not jointly market.*

## Other important information

**Proxy Notices** - PCA Investment Advisory Services, Inc. (PCAIAS) does not vote proxies on behalf of clients. All proxy material is forwarded to our clients by the clearing firm.

**Business Continuity Plan** - PCA Investment Advisory Services, Inc. (PCAIAS) (the "Firm") is committed to protecting our employees, clients and their assets at all times, including in times of emergency. As part of this commitment, and in compliance with internal management policy and industry regulations, the Firm maintains a business continuity plan (the Plan). The Plan provides for sustainable operating environments during any crisis/ incident or major business interruption that adversely impacts the Firm's ability to conduct business. The Plan addresses various scenarios including but not limited to departmental disruption, building, city-wide or regional disruption, or pandemic incident. Because the Plan contains details of a confidential and proprietary nature, it is not distributed to the public.