

FACTS	WHAT DOES MRA ASSOCIATES 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.	
What	<p>The types of personal information we collect and share depend on the services we provide for you. This information can include:</p> <ul style="list-style-type: none"> ▪ Social security number and other information acquired from applications or other forms, and in personal interviews with you ▪ Information we receive from your trusted advisors (accountants, attorneys, and other advisors) <p>When you are <i>no longer</i> our client, we continue to share your information as described in this notice.</p>	
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 MRA Associates chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does MRA Associates share?	Can you limit this sharing?
For our everyday business purposes - to conduct business transactions on behalf of you, our client. These transactions include opening and maintaining your accounts, effecting trades and preparing tax returns.	Yes - as required or permitted by law	No
For our marketing purposes - to offer our service to you	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes - information about your transactions and experiences	N/A- no affiliates	N/A
For our affiliates' everyday business purposes - information about your creditworthiness	N/A- no affiliates	N/A
For nonaffiliates to market to you	No	N/A
Questions?	Call (602) 468-1232 or email us at info@mraassociates.com	

**ARIZONA**

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Who we are	
Who is providing this notice?	MRA Associates is an SEC-registered investment advisor that provides investment advisory, wealth, and tax services to individuals and families, endowments, foundations, sovereign nations, corporations, and retirement plans.
What we do	
How does MRA Associates 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 secure files and buildings.
How does MRA Associates receive my personal information?	<p>We collect your personal information when you:</p> <ul style="list-style-type: none"> Engage MRA Associates to provide services. <p>We may also collect your personal information from your trusted advisors, such as your attorney, accountant, or other advisor.</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 credit worthiness Affiliates from using your information to market you Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> MRA Associates has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> MRA Associates has none.

Other important information	
<p>If you would like MRA Associates to provide information to otherwise unauthorized parties, you must first provide written authorization for us to release information. Please contact our Phoenix office at (602) 468-1232 to request an opt-in authorization form.</p>	