

Investment advisers are required by law to inform their clients of their policies regarding privacy of client information. Federal law gives the customer the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand Shuster Advisory Group's privacy policy.

## TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security/Tax ID Number, Dates of Birth, Banking Information, Financial Account Numbers and/or Balances, Sources of Income, and Credit Card Numbers or Information. When you are no longer our customer, we may continue to share your information only as described in this notice.

## PARTIES TO WHOM WE DISCLOSE INFORMATION

All Investment Advisers may need to share personal information to run their everyday business. In the section below, we list the reasons that we may share your personal information:

**For everyday business purposes** – In order to provide our services, maintain business operations, and as required/permitted by law our firm and/or affiliates may share NPI with non-affiliated third parties. The purpose for such disclosures may include but are not limited to:

- Processing your transactions;
- Maintaining your account(s);
- Servicing your account(s);
- Responding to court orders and legal investigations;
- Auditing of account information; or
- Fulfilling requests from you or your authorized representatives; or
- Maintaining accurate books and records.

**For marketing purposes** – In order for our firm, our affiliated firms, and non-affiliated firms to offer additional products and services to you we may share NPI with non-affiliated third parties.

Clients may opt out of sharing information for joint marketing to other financial companies, to our affiliates and to non-affiliates. If you are a new customer we may begin sharing your information on the day you sign our agreement. When you are no longer our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

## PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENT'S INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and building.

## FEDERAL LAW GIVES YOU THE RIGHT TO LIMIT SHARING – OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by "opting-out" of the following: sharing for non-affiliates' everyday business purposes – information about your creditworthiness; sharing with affiliates who use your information to market to you; or sharing with non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. Please notify us immediately if you choose to opt out of these types of sharing.

## DEFINITIONS

<u>Affiliates:</u>	Companies related by common ownership or control. They can be financial and non-financial companies.
<u>Non-affiliates:</u>	Companies not related by common ownership or control. They can be financial and non-financial companies.
<u>Joint marketing:</u>	A formal agreement between non-affiliated financial companies that together market financial products or services to you.