



FACTS

PRIVACY POLICY

WHAT DOES KEN STERN & 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?

The types of personal information we collect and share depend on the product(s) or service(s) you have with us. This information can include:

- Social security number, account number, address, birth date
- Account balances and transaction history
- Net worth, assets, liabilities, income and investment experience
- Medical information (for example, if applying for insurance)

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies may share their customers' personal information, the reasons Ken Stern & Associates chooses to share personal information and whether or not you can limit this sharing.

Reasons we may share your personal information	Does KSA share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	YES	NO
For our marketing purposes —to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	WE DON'T SHARE
For our affiliates' everyday business purposes —information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes —information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE
As required or allowed by law, rule or regulation	YES	NO
In the event of a merger, acquisition, sale, transfer of control, joint venture or other business combination or cessation of business involving us.	YES	NO

What we do

How does Ken Stern & 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 secured files and facilities.

How does Ken Stern & Associates collect my personal information?

When you open an account, we collect personal information from you ranging from your social security number and date of birth to your address and employment information. Some of this is required to open an account with the custodian and some is needed to determine which investments are suitable for your situation.

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. See below for more on your rights under state law.

Definitions

Affiliates

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

- Ken Stern & Associates is affiliated with Asset Planning Solutions, a licensed insurance agency. Both firms are owned by parent company APS Holdings, Inc.

Nonaffiliates

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

- Ken Stern & Associates does not share with nonaffiliates.

Joint marketing

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

- Ken Stern & Associates doesn't jointly market.

Other important information

- The policies described in this notice apply to current and former customers.
- For new customers, we may begin using your information in accordance herewith from the date we provided you with this notice.
- We also comply with more restrictive state laws to the extent that they apply.
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- For Vermont residents: In response to a Vermont regulation, if we disclose personal information about you to non-affiliated third parties with whom we have joint marketing agreements, we will only disclose your name, address, other contact information, and information about our transactions or experiences with you.
- For California residents: In response to a California law, we automatically treat accounts with California billing addresses as if you do not want to disclose personal information about you to non-affiliated third parties except as permitted by the applicable California law. We will also limit the sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.
- For Nevada residents: Nevada law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling (214) 637-9500 . To obtain further information, contact the Bureau of Consumer Protection, Office of the Nevada Attorney General at 555 E. Washington Ave., Suite 3900, Las Vegas, NV 88101; phone 1-702-486-3132; email BCPINFO@ag.state.nv.us.

Questions?

Call (800)529-2884 or go to www.kenstern.com