

**FACTS****WHAT DOES DETALUS ADVISORS, LLC (hereafter 'Detalus') DO YOU 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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <table border="0" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 33%;">Social Security number</td> <td style="width: 33%;">Primary address</td> <td style="width: 33%;">Phone number</td> </tr> <tr> <td>Income</td> <td>Investment expertise</td> <td>Email address</td> </tr> <tr> <td>Date of birth</td> <td>Investment objectives</td> <td></td> </tr> </table>	Social Security number	Primary address	Phone number	Income	Investment expertise	Email address	Date of birth	Investment objectives	
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<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Detalus chooses to share; and whether you can limit this sharing.									

Reasons we can share your personal information & With whom personal information is shared	Does Detalus 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	No	We don't share
<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	Yes
<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>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call 800-595-1814 - our menu will prompt you through your choice(s) **or**
- Visit us online: [www.detalus.com](http://www.detalus.com)

**Please note:**

If you are a *new* customer, we can begin sharing your information upon account opening. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Questions?**

Call 800-595-1814 or go to [www.detalus.com](http://www.detalus.com)

**Who we are****Who is providing this notice?**

Detalus Advisors, LLC

What we do					
<b>How does Detalus protect my personal information?</b>	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.				
<b>How does Detalus collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <table border="0"> <tr> <td>Open an account</td> <td>Provide account information</td> </tr> <tr> <td>Make a wire transfer</td> <td>Give us your contact information</td> </tr> </table> <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies. Detalus does not use cookies or other tracking technologies.</p>	Open an account	Provide account information	Make a wire transfer	Give us your contact information
Open an account	Provide account information				
Make a wire transfer	Give us your contact information				
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes- information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>				
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	That decision applies to the other joint owner(s), as well. Your choices will apply individually unless you tell us otherwise.				

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies. Affiliates include:</p> <ul style="list-style-type: none"> <li>• Detalus Insurance Services, LLC (wholly owned by Detalus Advisors, LLC)</li> <li>• Manchester Holdings, LLC</li> </ul>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Pershing Advisor Solutions LLC (member FINRA, SIPC); Pershing LLC (custodian); Charles Schwab &amp; Co. Inc. (registered broker-dealer, member SIPC, qualified custodian); Advyzon (performance reporting); 55ip (tax-smart allocation technology); Global Relay (email marketing); RingCentral (communications provider).</i></p> <p>Detalus does not share with nonaffiliates so that they can market to you.</p>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

## SMS Terms of Service

SMS opt in and phone numbers collected for communications purposes will not be shared with third parties and affiliates for marketing. By opting into SMS from an email or other medium, you are agreeing to receive SMS messages from Detalus. This includes SMS messages for appointment scheduling, appointment reminders, post-visit instructions, and billing notifications. Message frequency may vary. Message and data rates may apply. For assistance, text HELP or visit our website at [www.detalus.com](http://www.detalus.com). To opt out at any time, text STOP. Visit <https://detalus.com/wealth-management/privacy-disclaimer/> for Privacy Policy.

## Other important information

Detalus has developed a Business Continuity Plan to respond to events that significantly disrupt our business. For more information, please visit [www.detalus.com](http://www.detalus.com) or call (314) 997-3191.