

FACTS

WHAT DOES REHMANN FINANCIAL DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies like Rehmann Financial 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 products or services you have with us. This information can include:

- Social Security number and date of birth
- Employment / payroll information
- IRS tax information and credit history
- Investment experience and risk tolerance
- Account balances and transaction history
- Medical information and insurance claims
- Net worth, income, and asset information
- Mortgage rates and payments

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 can share their customers' personal information; the reasons Rehmann Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rehmann Financial share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, get insurance quotes, settle claims, assess your creditworthiness for margin products, 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	Yes
For joint marketing with other financial companies	We don't share	
For our affiliates' everyday business purposes —information about your transactions and experiences such as on-line activity.	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness.	We don't share	
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	We don't share	
For nonaffiliates to facilitate the transfer of your accounts	Yes	Yes

To limit our sharing

Call our toll free number: 1-866-799-9580 and ask to speak with your advisor.

Please note:

If you are a new client, we can begin sharing your information 30 days from the date we provided this notice to you. When you are no longer our client, 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 our toll free number: 1-866-799-9580 and ask to speak with your advisor.

Who we are

Who is providing this notice?	Rehmann Financial on behalf of: <ul style="list-style-type: none"> ■ Rehmann Financial Group, LLC ■ Rehmann Capital Advisory Group, LLC ■ Rehmann Insurance Group, LLC ■ C-PAS, LLC ■ Darrin Farrow & Associates, Inc. dba, Pension Builders and Consultants
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What we do

How does Rehmann Financial 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 Rehmann Financial collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ■ open an account, deposit or transfer funds into your accounts ■ apply for insurance or file an insurance claim ■ direct us to buy or sell securities for your accounts ■ enter into an investment advisory or financial planning contract ■ give us your income or employment information or history We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> ■ 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include companies under the REHMANN name; financial companies such as: Rehmann Robson and Rehmann Consulting; and nonfinancial companies, such as Kirby, Bailey & Associates—an investigative company.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Rehmann Financial does not share with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Rehmann Financial does not jointly market.</i>