

# SUMMITRY

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| <b>Facts</b> | WHAT DOES THE SUMMITRY DO 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>  | <p>The types of personal information we collect and share depend on the product or service you have with us. This can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number</li> <li>• Income</li> <li>• Investment experience</li> <li>• Risk tolerance</li> <li>• Retirement assets</li> <li>• Wire transfer instructions</li> </ul> <p>When you are no longer our customer, we do not continue to share your information as described in this notice.</p> |
| <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 Summitry chooses to share; and whether you can limit this sharing.   |

| Reasons we can share your personal information  | Does Summitry share? |
|---|----------------------|
| For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations. | Yes                  |
| For our marketing purposes- to offer our products and services to you.  | No                   |
| For joint marketing with other financial companies  | No                   |
| For our affiliates everyday business purposes- information about your creditworthiness.   | No                   |
| For non-affiliates to market to you   | No                   |

# What We Do

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| <p><b>How does Summitry protect my personal information?</b></p> | <p>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.</p>  |
| <p><b>How does Summitry collect my personal information?</b></p> | <p>We collect your personal information, for example:</p> <ul style="list-style-type: none"> <li>• Enter into an investment advisory agreement.</li> <li>• When you open an account.</li> <li>• Seek financial or tax advice.</li> <li>• Seek advice about your investments.</li> <li>• Tell us about your investment or retirement portfolio.</li> <li>• Make deposits or withdrawals from your account.</li> </ul>  |
| <p><b>Why can't I limit all sharing?</b></p>                     | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business</li> <li>• Information about your creditworthiness.</li> <li>• Affiliates from using your information to market to you.</li> <li>• Sharing for non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> <ul style="list-style-type: none"> <li>• California regulations require an affirmative opt-in before information can be shared with non-affiliated third parties; an opt-out for sharing amongst affiliates; and a self-addressed envelope with pre-paid postage if there are not at least two free ways to respond (e.g. toll free telephone or website).</li> </ul> |

# Definition

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| <p><b>Affiliates</b></p>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Summitry has no affiliates.</li> </ul>  |
| <p><b>Non-affiliates</b></p>  | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Summitry does not share with non-affiliates so they can market to you.</li> </ul> |
| <p><b>Joint marketing</b></p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Summitry doesn't jointly market.</li> </ul>                      |