



CONSUMER PRIVACY NOTICE

Protecting your privacy is important to us. We want our customers to understand what information we collect and how we use it. We will continue to adhere to the privacy policies and practices described in this notice even after your account is closed or becomes inactive. We may amend our policy at any time, and will inform you of any changes as required by law.

FACTS

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 services you receive from us. This information can include:

- Your Social Security number and investment experience
- Account balances and assets
- Account transactions and transaction history

How?

All financial companies need to share customer personal information to run their everyday business. In the section on the next page, we list the reasons financial companies can share their customers' personal information, the reasons Plante Moran Financial Advisors, LLC chooses to share, and whether you can limit this sharing.



REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES PMFA 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 regulatory agencies.	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.	Yes	No See State Law section below for other options.
For our affiliates' everyday business purposes — Information about your creditworthiness.	No	We don't share.
For our affiliates to market to you.	Yes	Yes You may elect to "opt-out" of marketing received directly from our affiliates.
For nonaffiliates to market to you.	No	We don't share



WHAT WE DO

How does PMFA 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. Third parties that provide support services on our behalf may also receive personal information about you, and we require that they adhere to confidentiality standards with respect to any such information.

How does PMFA collect my personal information?

We collect your personal information, for example, when:

- You enter into an investment advisory contract
- We assist you with opening an account at a qualified custodian/brokerage firm
- We prepare financial independence projections
- You direct us to buy securities or direct us to sell your securities
- You seek advice about your investments

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.)

What happens when I limit sharing for an account I hold jointly with someone else?

Unless specified otherwise, an opt-out request will extend to all accounts in your client relationship. Examples include accounts owned jointly with your spouse, related revocable trust accounts, and minor children's UTMA accounts. Related accounts with other owners or signatories will not be affected, for example, an irrevocable trust with a trustee other than you.



DEFINITIONS

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

Our affiliates include financial companies with a Plante & Moran name and other financial companies such as P&M Corporate Finance.

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

PMFA does not share with nonaffiliates so they can market to you. PMFA may share information with nonaffiliates that assist us with servicing your accounts, such as securities broker-dealers, custodians, and service providers that assist us with information transfers. PMFA may share information with joint account holders and those with whom you have consented to our sharing your information, such as tax advisers, attorneys, and bank officers.

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

PMFA doesn't jointly market.

STATE LAW

You may have other privacy protections under state law. Our information sharing procedures will comply with all applicable state laws. Residents of certain states may receive additional information concerning use and sharing of information.

California: In accordance with California law, we will not share information we collect about you with companies outside of PMFA, unless the law allows. We will limit sharing among our affiliated entities to the extent required by California law.

QUESTIONS?

If you have any questions regarding this notice or how to opt out of any information sharing with our affiliates, please contact either your Relationship Manager or our compliance department at 248.223.3611 or 312.928.5349.



SOLICITATION AND MARKETING BY AFFILIATES

Plante Moran Financial Advisors is providing you with this notice regarding solicitation and marketing by entities affiliated with us.

Federal law provides you the right to limit marketing from our affiliates. As such, we are providing you with this notice to inform you about your choice to limit marketing from our affiliates.

You may limit our affiliates in P&M Holding Group, LLP (Plante & Moran), such as our insurance services, trust company, and investment banking affiliates, from marketing their products or services to you based on your personal information that we collect and share with them ("opt-out"). This information includes your personal contact information such as telephone number and address. It may also include your e-mail address.

Your choice to limit marketing offers from our affiliates will remain effective until you instruct us in writing to the contrary. After consultation with you, should it be determined that an affiliate can provide services you require, your decision to opt-out will not restrict us from recommending an affiliate entity to you. If you have multiple account relationships with PMFA and elect to "opt-out," this election will extend to all your account relationships with PMFA unless you specify differently.

To limit marketing offers or to "opt out," please contact us:

By telephone: Compliance Department 248.223.3611 or 312.928.5349

On the Web: www.plantemoran.com/services/wealth-management

By mail: Check the box, print your name, and send to:

Plante Moran Financial Advisors, LLC

Attn: Compliance Department

3000 Town Center Dr., Suite 100

Southfield, MI 48075

Do not allow your affiliates to use my personal information to market to me.

Name: _____ (please print)

Relationship Manager: _____