



Privacy Policy Information

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.

The types of personal information Black & Essington Solutions collects and shares depends on the services that it provides to you. This information can include, but is not limited to:

- your social security number and income
- your address and date of birth
- your account balances and transactions.

Financial companies typically need to share the personal information of their customers, internally, with their employees, with their affiliates and with the employees of their affiliates, and, externally, with their independent contractor service providers or suppliers, including but not limited to insurance companies and custodians, in order to run their everyday business – to process transactions, maintain or service customer accounts, and report to credit bureaus. The table below lists the reasons many financial companies, including Black & Essington Solutions, are permitted to share their customers’ personal information, the reasons Black & Essington Solutions chooses to share your personal information, and whether you can limit this sharing.

Reasons financial companies can share your personal information	Does Black & Essington Solutions share?	Can you limit this sharing?
For everyday business purposes, such as to provide advice, process your transactions, and maintain your account(s)	Yes	No
For marketing purposes, to offer products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates’ everyday business purposes- information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For our non-affiliates to market to you	No	We do not share

Sharing Practices

How often does Black & Essington Solutions notify me about their practices? Black & Essington Solutions must notify you about its sharing practices when you engage its services and each year while you are a customer.

How does Black & Essington Solutions protect my personal information? To protect your personal information from unauthorized access and use, Black & Essington Solutions uses security measures that comply with federal law. These measures include computer safeguards and secured files and offices.

How does Black & Essington Solutions collect my personal information? Black & Essington Solutions collects certain personal information from you, for example, when you open an account, contract for financial planning services, open an account or make a deposit with a custodian.

Why can't I limit all sharing? Federal law gives you the right to limit sharing only for:

- affiliates' everyday business purposes
- information about your creditworthiness
- affiliates from using your information to market to you
- non-affiliates to market to you.

Definitions:

Everyday business purposes - The actions necessary for financial companies to run their businesses and manage customer accounts, such as processing transactions, mailing, and auditing services; providing information to credit bureaus; providing information in compliance with court orders; and/or providing information in connection with investigations by governmental bodies or self-regulatory organizations.

Affiliates - Companies related by common ownership or control. They can be financial and non-financial companies.

Non-affiliates - Companies not related by common ownership or control. They can be financial and non-financial companies.

Joint Marketing - A formal agreement between non-affiliated financial companies that together market financial products or services to you.

How Can I Limit the Sharing of My Personal Information in those Limited Instances when I am Entitled to do so? You should contact us directly.

Contact:

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