

**FACTS WHAT DOES KARN, COUZENS & ASSOCIATES, INC. 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 Privacy 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 information can include:</p> <ul style="list-style-type: none"> <li>• Name, address, date of birth, and Social Security or tax identification number</li> <li>• Personal income, net worth, employment status, and other financial data</li> <li>• Account balances and transaction history</li> <li>• Medical and health information where we assist with insurance product purchases</li> </ul>
<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 Karn, Couzens & Associates, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Karn, Couzens & Associates, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — to process your transactions, maintain your account(s), respond to court orders and legal investigations, and other everyday functions	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We Do Not Share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	No	We Do Not Have Affiliates
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We Do Not Have Affiliates
<b>For our affiliates to market to you</b>	No	We Do Not Have Affiliates
<b>For our nonaffiliates' everyday business purposes</b> — to process your transactions, maintain your account(s), respond to court orders and legal investigations, and other everyday functions	Yes	No
<b>For our own, or affiliates' and nonaffiliates' everyday business purposes</b> — information about your creditworthiness	No	We Do Not Share
<b>For nonaffiliates to market to you</b>	No	We Do Not Share

<b>To limit our sharing</b>	<p>We do not share information that can be limited. However, please feel to call us to discuss this notice at any time by calling 860-676-2727 and asking for Robert Karn, our Chief Compliance Officer.</p> <p>If we begin sharing information other than for everyday business purposes or for our own marketing, then you will receive a revised Privacy Notice. At that time, we can begin sharing your information 30 days from the date we send this notice unless you tell us to limit that sharing. When you are no longer our customer, we continue to share your information as described in this notice and to the extent allowed by law.</p>
<b>Questions?</b>	Call 860-676-2727 or go to <a href="http://www.karncouzens.com">www.karncouzens.com</a>

**Who we are**

**Who is providing this notice?** Karn, Couzens & Associates, Inc.

**What we do****How does Karn, Couzens & Associates, Inc. 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 physical, electronic, and procedural safeguards, including a robust cybersecurity program. Access to information is restricted to employees and nonaffiliated entities who need to know your information to provide products or services to you.

Third party nonaffiliates undergo due diligence to verify that they have controls in place to protect personal information. They are also required to contractually agree to protect your information.

Employees are trained on the proper handling of sensitive customer information and are subject to disciplinary action for violating terms of this Privacy Notice.

**How does Karn, Couzens & Associates, Inc. collect my personal information?**

We collect your personal information, for example, when you:

- open an account
- apply for insurance coverage
- seek advice about your investments
- tell us about your personal financial situation and your goals and objectives

**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?**

Your choices will apply to everyone on your account—unless you tell us otherwise.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies. Karn, Couzens & Associates, Inc. does not have affiliates under common control.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies. This may include insurance companies, broker-dealers, product issuers such as mutual fund companies, third-party administrators, clearing firms, retirement plan sponsors, and other third parties.

Karn, Couzens & Associates, Inc. does not share your information with nonaffiliates, so they can market to you. Any sharing of your information with nonaffiliates is solely related to providing everyday services to you or providing information to you about our products and services. This includes situations where you have specifically authorized us to share information, such as with your accountant or attorney.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Karn, Couzens & Associates, Inc. does not jointly market.

**Other Important Information**

If you have previously authorized us to share information with your tax professional (CPA), legal counsel, or any other party, and you would like to stop or alter that sharing of information, please contact us at 860-676-2727.

Karn, Couzens & Associates, Inc. does not share information with nonaffiliates for purposes other than providing everyday services. Certain states require your affirmative consent to do so ("opt-in" states). Should our practices change, you will receive a revised Privacy Notice and we will allow you to opt out of that sharing or we will seek your affirmative consent prior to sharing your information if you live in a state that requires us to do so.

This Privacy Notice applies to all current and former customers.