

## **PRIVACY POLICY**

Investment advisers are required by law to inform their clients of their policies regarding privacy of client information. SJBenen Advisory, LLC "SJBenen" is bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives the customer the right to limit some but not all sharing of personal information. It also requires SJBenen to tell you how SJBenen collects, shares, and protects your personal information.

### *TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) SJBENEN COLLECTS*

SJBenen collects nonpublic personal information about you that is either provided to SJBenen by you or obtained by SJBenen with your authorization. This can include but is not limited to your

- Date of Birth
- Financial Account Numbers and/or Balances
- Net Worth
- Sources of Income
- Physical Address
- Phone Number
- Email Address

Please note, SJBenen does not require your Social Security Number. In the event that you open up a brokerage account to be managed by SJBenen, you will be required to give your Social Security Number to the brokerage firm that takes custody of your assets, but not to SJBenen directly.

### *PARTIES TO WHOM WE DISCLOSE INFORMATION*

SJBenen has no affiliates or joint marketing efforts, and therefore will absolutely not disclose your NPI for the purposes of any 3<sup>rd</sup> party or joint marketing. SJBenen will use your NPI for the following purposes only

- For everyday business purposes – such as to process your transactions and maintain your account(s)
- To provide you with notifications pertinent to the financial advice that is being provided to you
- To comply with mandatory regulatory requests, such as respond to court orders and legal investigations, or report to credit bureaus
- For SJBenen's marketing, to offer products and services to you

If you are a new customer, SJBenen may begin sharing your information on the day you sign our agreement. When you are no longer a customer, SJBenen may continue to share your information as described in this notice. However, you can contact SJBenen at any time to limit sharing. Your client relationship with SJBenen is strictly confidential and SJBenen will not disclose to any 3<sup>rd</sup> party that you are a client, except as enumerated above. You may opt out of SJBenen's marketing by sending an email to [info@sjbenen.com](mailto:info@sjbenen.com) requesting to opt out.

### *PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENT'S INFORMATION*

To protect your personal information from unauthorized access and use, SJBenen uses security measures that comply with federal law, including computer safeguards and secured files and building. If your client relationship with SJBenen terminates, there will be no change to the ways in which your information are kept safe and confidential.

*Please call or email if you have any questions. Professional ethics, your privacy, and the ability to provide you with quality financial services are of the utmost importance to SJBenen.*