

## PRIVACY POLICY

**POLICY** WHAT DOES STEVEN SPECTOR LLC DO WITH YOUR PERSONAL INFORMATION?  
 We recognize that your relationship with us is based on trust, and that you expect us to act responsibly and in your best interests. Respecting your privacy and confidentiality is vital, therefore we do not sell client or prospective client information – to anyone. Instead we use your information primarily to complete transactions and work that you request. Steven Spector LLC does not disclose any nonpublic personal information about you to anyone without your permission, except as permitted or required by law.

**Why?** CPAs and certain attorneys, like all providers of personal financial services, may collect nonpublic personal information. Best Practices suggest we maintain a policy related to such information and wish to inform you of the policy. CPAs and attorney are bound by professional standards of ethics and confidentiality that are more stringent than those required by FTC regulation and law related to financial service providers. The Internal Revenue Code also prevents the disclosure of your information provided for tax planning or preparation services, without your written permission.

**What?** We routinely collect nonpublic personal information about you that is provided by you or obtained with your authorization. This information is collected to enable us to provide you with services we perform as part of our business relationship. This information may include Social Security numbers, tax information, account balances, assets, liabilities, personal and family information, securities and investment related data. When you are no longer a client, we continue to handle your information as described in this notice.

**How?** We may need to share client's personal information to run our everyday business. In the section below, we list the reasons financial companies can share their client's personal information; the reasons Steven Spector LLC chooses to share; and whether you can limit this sharing.

Reasons we could share your personal information	Do we Share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to prepare tax returns, financial statements, reporting, process your transactions, maintain your account(s), offer you legal advice and investment counseling, respond to court orders and legal investigations and government agencies	YES	NO
<b>For our internal marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	We don't share
<b>For our affiliates' everyday business purposes</b>	NO	We don't share
<b>For our affiliates to market to you</b>	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

What We Do	
<b>How does Steven Spector LLC protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with professional standards. Those measures include computer safeguards and secured files, office and building. We do not disclose personal information without written direction from you.
<b>How does Steven Spector LLC collect my personal information?</b>	We collect your personal information, for example, when you deliver your tax information to us, your financial records and investment statements when you deliver them to us or cause them to be delivered to us, or you otherwise provide information to us.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <i>-Steven Spector LLC has no affiliates</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>-Steven Spector LLC does not share with nonaffiliates so they can market to you.</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>-Steven Spector LLC doesn't jointly market</i>

Other Important Information	
Steven Spector LLC does not share your information unless authorized by you or required by government agency or as otherwise provided by law. Please call if you have any questions, because your privacy, our professional ethics, and the ability to provide you with quality services are very important to us.	
<b>Questions?</b>	Call Steven Spector LLC at 312-357-9400

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