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| FACTS | WHAT DOES DS INVESTMENT ADVISORS DO WITH YOUR PERSONAL INFORMATION? |
| Why? | DS Investment Advisors LLC is a Registered Investment Advisor. We are required by law to inform our clients of our policy regarding privacy of client information. Our policy regarding your personal information is listed below. Please read this notice carefully to understand what we do. |
| What? | <p>The types of personal information we collect and share depends on the product or service you have with us (ie. Individual Business or Retirement Plans). This information can include:</p> <ul style="list-style-type: none"> • Tax Identification Number, Date of Birth, Telephone Number and Address • Annual Income, Tax Bracket, Account Balances and Transaction History • Net Worth, Assets and Employment History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice</p> |
| How? | All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons companies can share their clients' personal information; the reasons DS Investment Advisors chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information? | Does DS Investment Advisors 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 place trades/transactions with a brokerage firm on your behalf. | Yes | No |
| For our marketing purposes - To offer our 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 | No | No |
| For our affiliates' everyday business purposes - Information about your creditworthiness | No | We don't share. |
| For non-affiliates to market to you | No | We don't share |

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| Questions? | Call: (616) 840-0284 |
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| Who we are | |
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| Who is providing this notice? | DS Investment Advisors |
| What we do | |
| How does DS Investment Advisors 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 offices. |
| How does DS Investment Advisors collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Provide your personal information • Seek Investment Advice • Complete an Application <p>We also collect your personal information from other, such as affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes- information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>DS Investment Advisors does have affiliate companies therefore does not share with affiliates so they can market to you.</i> |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>DS Investment Advisors does not share with non-affiliates so they can market to you.</i> |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>DS Investment Advisors jointly markets with the Michigan Beer/Wine Wholesalers Association to solicit retirement plan business.</i> |
| Other important information | |
| <p>DS Investment Advisors LLC does not, for any reason, release your personal information to vendors or solicitors. All personal information about you will be maintained during the time that you are client and for a period thereafter that such records are required to be maintained by state securities laws. After such time, all records will be destroyed.</p> | |