

<b>FACTS</b>	<b>WHAT DOES BAL DO WITH YOUR PERSONAL INFORMATION?</b>
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<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 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>• Taxpayer identification number and assets for which we advise</li> <li>• Account balances and transaction history</li> <li>• Wire transfer instructions</li> <li>• Information received from a consumer reporting agency</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<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 BAL chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does BAL share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your capital account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes –</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates’ everyday business purposes –</b> information about your creditworthiness	No	We Do Not Share
<b>For non-affiliates to market to you</b>	No	We Do Not Share

<b>Questions?</b>	Email us at <a href="mailto:info@ballastadvisors.com">info@ballastadvisors.com</a> or visit <a href="https://www.ballastadvisors.com/">https://www.ballastadvisors.com/</a>
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What we do	
How does BAL protect my personal information?	To protect your personal information and from unauthorized access and use, BAL uses security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. BAL also internally safeguards your nonpublic personal information by restricting access to only those employees who provide products to you or those who need access to your information to service your account. Additionally, BAL uses encryption software on all computers and carefully evaluates any third-party providers, employees, and consultants with regard to their security protocols, privacy policies, and privacy training.
How does BAL collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Complete an investment advisory agreement or other forms; and</li> <li>• Make a wire transfer or direct us to buy securities.</li> </ul>
Why can't I limit all sharing?	Federal Law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness;</li> <li>• Sharing for non-affiliates to market to you; and</li> <li>• Affiliates from using your information to market to you.</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>BAL's affiliates include Ballast Tax &amp; Business Services, LLC.</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>BAL does not share with non-affiliates for the purpose of marketing to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>BAL does jointly market.</i></li> </ul>