

FACTS

WHAT DOES ADVANCE CAPITAL MANAGEMENT DO WITH YOUR PERSONAL INFORMATION?

Why?	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.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include, but is not limited to: <ul style="list-style-type: none"> ■ Name, address and phone number[s] ■ Social security number and date of birth ■ transaction history, account balances and account numbers ■ assets and income
How?	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 Advance Capital Management chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Advance Capital Management 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 report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	Not shared
For our affiliates' everyday business purposes— information about your transactions and experiences	N/A	Not shared
For nonaffiliates to market to you	NO	Not shared

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800-345-4783 ■ Mail the form below <p>Please note: When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 800-345-4783 or go to https://www.acadviser.com/
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Mail-in Form			
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	<p>Mail to: Advance Capital Management One Towne Square, Suite 444 Southfield, MI 48076</p>	
	Name		
	Address		
	City, State, Zip		

Who we are	
Who is providing this notice?	Advance Capital Management, Inc.
What we do	
How does Advance Capital Management 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 buildings.
How does Advance Capital Management collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ When you share information on applications or other forms; and/or ■ When you seek advice about your investments; and/or ■ When you enter into an investment advisory contract.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other important information	
Advance Capital Management clients may be entitled to other privacy protections under applicable state laws. We will endeavor to comply with relevant state laws that apply to the protection, use and disclosure of information about you.	