FACTS WHAT DOES CAPTONE PLANNING, LLC 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:

- Social Security number and income
- account balances and transaction history
- investment experience and assets

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 Capstone Planning, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does **Capstone Planning** 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	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	YES	YES
For our SMS opt-in information	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

To limit our sharing

- Call **386-202-4498**

Please note:

If you are a *new* customer, we can begin sharing your information immediately from the date we sent this notice. When you are *no longer* 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.

Questions?

Call 386-202-4498

Who we are

Who is providing this notice?	Capstone Planning, LLC

What we do

How does Capstone Planning, LLC 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 Capstone Planning, LLC collect my personal information?	We collect your personal information, for example, when you ■ open an account or give us income information ■ seek advice about your investments or tell us about your investment or retirement portfolio ■ make deposits or withdrawals from your account(s) ■ request a transfer of funds from contra investment account(s)
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ 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. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.]

Definitio

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Capstone Planning, LLC has as its affiliates Charles Schwab & Co. and Capstone Investment Management, LLC.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ Capstone Planning, LLC does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Capstone Planning, LLC does not jointly market.*

Other important information

Capstone Planning, LLC is registered under the laws of the State of Florida and by state law is subject to regulatory oversight by the Securities Exchange Commission (SEC). Any consumer wishing to file a complaint against **Capstone Planning**, LLC, shoud contact the SEC through one of the means indicated below:

By Mail: 1300 SW Arrowhead Rd., Topeka, KS 66604
By Phone: (850) 413-3100 ; or through the Florida Department of Financial Services email: YourFLVoice@MyFloridaCFO.com