

NORTHEASTERN STAR ASSET MANAGEMENT, INC. ("NES")

PRIVACY NOTICE

FACTS	WHAT DOES NES DO WITH YOUR PERSONAL INFORMATION?
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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?	<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"> Social security number and assets Name, address, telephone number Educational/employment history Income, risk tolerance, and previous investment experience Account transactions and account balances <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 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 NES chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does NES 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	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	We do not collect	We do not share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We do not share

To limit our Sharing	<ul style="list-style-type: none"> Call 800-NESTAR1 – our menu will prompt you through your choice(s), or Visit us online: www.northeasternstarassetmanagement.com – Forms & Brochures - Privacy <p>Please note: if you are a new client, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a client, we continue to share your information as described in this notice.</p>
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Questions?	Call 800-NESTAR1, or email Ken Ferrone at kferrone@nestarassetman.com .
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What we do:	
How does NES 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 NES collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Complete an investment advisory agreement or other forms • Open an account or seek advice about your investments • Make a wire transfer or direct us to buy securities • Communicate with NES via telephone, mail, or e-mail <p>We may also collect your information if you apply for insurance through our affiliate or if you request us to purchase / sell securities.</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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices apply to all parties, unless you inform NES otherwise in writing.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Star-Focused Insurance Services, Inc.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>NES may share personal information with non-affiliated third parties, such as broker dealers, banks and investment advisers for business purposes. NES may also share personal information with parties who provide technical support, legal counsel, and accounting and compliance professionals.</i></p>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>KT Administrators DBA BEON Retirement</i>

Other Important Information
Updated Privacy information may be found at www.northeasternsarassetmanagement.com – Forms & Brochures – Privacy Policy