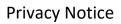




FACTS	WHAT DOES ISECTORS®, LLC DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal 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:	
	<ul> <li>Financial situation and income</li> <li>Employment and residential information</li> <li>Social security number</li> <li>Account balances and transaction detail history</li> <li>Investment objectives, goals, and risk tolerance</li> </ul>	
	When you are <i>no longer</i> our client, we continue to share your information as described in this notice.	
How?	All financial companies need to share customers' personal information to run their everyday business. We list the reasons financial companies can share their customers' personal information; the reasons iSectors chooses to share; and whether you can limit this sharing.	

What we do			
How does iSectors protect my non-public 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 iSectors collect my personal information?	We collect your personal information, for example, when you		
Why can't I limit all sharing?	Federal law gives you the right to limit only		
How often does iSectors notify me about their practices?	We must notify you about our sharing practices when you become a client and each year while you are a client.		





Reasons we can share your personal information	Does iSectors share?	Can you limit this sharing?
For our everyday business purposes – such as to provide advice, process your transactions, and maintain your account(s).	No	We don't share
For our marketing purposes – to offer products and services to you	No	We don't share
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	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Definitions			
Everyday Business Purposes	The actions necessary by financial companies to run their business and manage customer accounts, such as providing investment advisory and financial planning advice; processing securities transactions; and otherwise providing financial services to you.		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Sumnicht & Associates has the following affiliates:  • Sumnicht & Associates, LLC		
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. iSectors does not share information with non-affiliates for marketing purposes.		
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. iSectors does engage in joint marketing with non-affiliates.		