

FACTS

WHAT DOES SCHULTZ FINANCIAL GROUP INCORPORATED 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:

- Information reported by the client on applications or other forms or communications the client provides us (name, Social Security number, address, assets, etc.)
- Information about the client’s transactions implemented by the firm or others (account information, payment history, parties to transactions, etc.)
- Information developed as part of financial plans, analyses, or investment advisory services.

When you are no longer our customer, we continue to share information as described in this notice.

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 Schultz Financial Group Incorporated chooses to share; and whether you can limit this sharing. Please note that Schultz Financial Group Incorporated does not “sell” your personal information, share your personal information with nonaffiliated third parties for their own marketing purposes, or share your personal information for cross-context behavioral advertising.

Reasons we can share your personal information	Does Schultz Financial Group Incorporated 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	N/A
For our affiliates’ everyday business purposes — information about your transactions and experiences	No	N/A
For our affiliates’ everyday business purposes — information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	No	N/A

To limit our sharing

- Call **(775) 850-5620** and ask to speak to our Chief Compliance Officer

Please note: If you are a *new* customer, we can begin sharing your information 30 days 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 **(775) 850-5620** and ask to speak to our Chief Compliance Officer

Who we are

Who is providing this notice? Schultz Financial Group Incorporated

What we do

How does Schultz Financial Group Incorporated 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 a comprehensive information security program designed to ensure the security and confidentiality of customer information, protect against threats or hazards to the security of such information and prevent unauthorized access.
How does Schultz Financial Group Incorporated collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ■ open an account or perform transactions ■ tell us where to send money ■ tell us about your investment or retirement portfolio ■ become a beneficiary of a trust or an estate We also may collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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.
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. Schultz Financial Group Incorporated does not share information with nonaffiliates so that they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Schultz Financial Group Incorporated does not engage in joint marketing.
Other important information	
<p>In certain cases, financial advisors may change investment advisory firms, and the nonpublic personal information collected by us and your adviser may be provided to the new firm, so your adviser can continue to service your account(s). If you do not want your financial adviser to provide this information to the new firm, please call (775) 850-5620 or info@sfginc.com to opt out of this sharing. California Residents - We do not sell your personal information, share it with nonaffiliated third parties for their own marketing purposes, or share it for cross-context behavioral advertising. For California residents, we disclose nonpublic personal information only as permitted by applicable law, including to service or administer your advisory relationship, process transactions you request or authorize, comply with legal or regulatory requirements, protect our records and systems, prevent fraud or unauthorized activity, respond to client inquiries or disputes, or work with custodians, brokers, administrators, technology providers, professional advisers, regulators, and other service providers who assist us. We will not share a California resident's nonpublic personal information with an affiliate unless the disclosure is permitted by law or we have provided any required notice and opportunity to opt out. To the extent California privacy laws provide additional rights with respect to information not covered by federal or California financial privacy laws, California residents may contact us at (775) 850-5620 or info@sfginc.com and ask to speak to our Chief Compliance Officer.</p>	