FACTS	WHAT DOES ENCOMPASS WEALTH 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: • Income • Employment and Residential Information • Social Security number • Cash balance • Security Balances • Transaction Detail History • Investment Objectives, Goals, & Risk Tolerance When you close your account, we continue to share information about you according to our policies.
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 *en*Compass Wealth Management chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does *en*Compass Wealth Management share?	Can you limit this sharing?
For our everyday business purposes— such as to provide advice, process your transactions, and maintain your account(s)	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes (Check your choices, p.3)
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes— information about your transactions and experiences – we do not have affiliates	No	We do not share
For our affiliates' everyday business purposes— information about your credit worthiness – we do not have affiliates	No	We do not share
For our affiliates to market to you – we do not have affiliates	No	We do not share
For non-affiliates to market to you	No	We do not share

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Contact Us	Call 847-247-0064

Please note:
If you are a *new* customer, we do not share your personal information other than to provide services or as otherwise legally required. When you are *no longer* our customer, this policy continues to apply to you.

Sharing practices	
How often does *en*Compass Wealth Management notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does *en*Compass Wealth 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 *en*Compass Wealth Management collect my personal information?	We collect your personal information, for example, when you • establish an investment advisory relationship • contract for financial planning services • open an account or deposit money with custodians • effect securities transactions • effect money transfers We also collect your personal information from others, such as custodians, broker dealers, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit sharing only for • affiliates' everyday business purposes—information about your creditworthiness • affiliates to market to you • non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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	Our affiliates include the following companies: • *en*Compass Wealth Management does not have affiliate entities.

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Non-affiliates	*en*Compass Wealth Management does not share information with non-affiliates for marketing purposes.
Joint marketing	*en*Compass Wealth Management does not engage in joint marketing with non-affiliates.

If you want to limit our sharing	
Contact us	By telephone: Please Contact Managing Member Michael Calzolano at 847.247.0064 By mail: mark your choices below, fill in and send form to: Attn: Mr. Michael Calzolano, CFP®, CEBS Managing Member *en*Compass Wealth Management, LLC 1860 West Winchester Road, Suite 203 Libertyville, IL 60048

Check your choices

Your choices will apply to everyone on your account.

Check any/all you want to limit: *(See page 1)*

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me. *(I will receive a renewal notice for this use for marketing in 5 years.)*
- ☐ Do not share my personal information with non-affiliates to market their products and services to me.

Your name		Mail to: Mr. Michael Calzolano, CFP®,CEBS Managing Member *en*Compass Wealth Management, LLC 1860 West Winchester Road, Suite 203 Libertyville, IL 60048
Your address		
Account number		