

FACTS

What does Sebetic Advisors, 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
- Investment experience and risk tolerance
- Assets and account transactions

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

How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Sebetic Advisors, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sebetic Advisors, LLC 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	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	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

Questions?

Call (516) 754-2150 or email paul@sebeticadvisors.com

Who we are	
Who is providing this notice?	Sebetic Advisors, LLC, a registered investment adviser.
What we do	
How does Sebetic Advisors, 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, as well as other physical, electronic and procedural safeguards.
How does Sebetic Advisors, LLC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account ■ Provide account information ■ Seek advice about your investments ■ Tell us about your investment or retirement portfolio ■ Enter into an investment advisory contract
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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Sebetic Advisors, LLC does not have any affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Sebetic Advisors, LLC does not share with non-affiliates.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Sebetic Advisors, LLC does not jointly market.</i>

Other important information	
<p>This privacy notice has been prepared in accordance with federal law. Certain states have adopted a requirement that financial institutions obtain clients' affirmative consent to share their personal information with non-affiliates who are not servicing your account.</p> <p>The information disclosure practices described in this document are in accordance with federal law. You may have other privacy protections under state laws, such as Nevada, California and Vermont. To the extent these state laws apply, we will comply with them with regard to our information disclosure practices.</p> <p>Nevada Residents: Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Street, Suite 3900, Las Vegas, NV 89101; phone number (702) 486-3132; email: BCPINFO@ag.state.nv.us.</p> <p>California Residents: In accordance with California law, we will not disclose information we collect about California residents to unaffiliated companies, except as permitted by law, which includes disclosures with the consent of the</p>	

California resident and disclosures to service the resident's accounts with us, as well as other lawful disclosures.

Vermont Residents: In accordance with Vermont law, we will not disclose information we collect about Vermont residents to unaffiliated companies and will not disclose application and third-party credit-related information about Vermont residents to our affiliated companies except as follows: as permitted by law; to companies that perform marketing or other services on our behalf; name, contact and transaction experience information to other companies with which we have joint marketing agreements; or with the authorization or consent of the Vermont resident.

If you live in Alaska, California, Louisiana, Massachusetts, Maine, North Dakota or Vermont, under certain circumstances, we are required as a financial institution to obtain your affirmative consent to share your personal information with a non-affiliate. If you live in any state other than those listed, under certain circumstances, you may opt-out of Sebetic Advisors, LLC sharing your Personal Information with any non-affiliate. If you opt-out or opt-in, you will continue to receive annual privacy notices as required by the SEC. However, you do not need to respond to maintain a previous opt-in or opt-out designation.

Certain states have adopted a requirement for you to approve the sharing of information in advance, otherwise known as an "opt-in" choice. If you live in an "opt-in" state (e.g., California, Massachusetts, Maine, Alaska, North Dakota or Vermont), then we will require your consent to share your information with unaffiliated third parties who are not servicing your account. State requirements vary and may change without notice.