PRIVACY NOTICE

FACTS	**WHAT DOES STAGES PLANNING GROUP DO WITH YOUR PRIVATE 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 other identity verification information • Income, employment information and other financial information • Transaction history and checking account information

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 Member Companies choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	**Does Stages 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 open new accounts for you.	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	Yes	No
For our affiliates' everyday business purposes – unrelated to performing our required business for you.	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?	Please call us at 1-717-430-8914

Who we are	
Who is providing this notice?	This privacy notice is provided by Stages Planning Group, LLC

What we do	
How does Stages 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 Stages collect my personal information?	We collect your personal information, for example, when you • Open an account • Engage us for financial planning • Link a bank account to an investment account • Give us your contact information • Provide employment information We may also collect your personal information from others, such as credit bureaus, affiliates, or other companies. This is rare and disclosed.
Why can't I limit all sharing?	Federal law gives you the right to limit only • Sharing for affiliates' everyday business purposes – information about your credit worthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • *We do not have relationships with any affiliated companies.*
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *Custodians, service providers and other similar types of companies such as TD Ameritrade, Schwab or SEI*
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • We do not conduct joint marketing activities. You can limit the information shared by our non-affiliated business relationships through their processes and procedures.

Other Important Information

Stages will comply with more restrictive state laws to the extent that they apply.