

<b>Facts</b>	What does M.S. Howells & Co. (MSH) do with your personal information?	
<b>Why?</b>	All financial companies need to share customers' personal information to run their everyday business.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• <i>Social Security Number</i></li> <li>• <i>Income Investment Experience</i></li> <li>• <i>Account Balance</i></li> <li>• <i>Account Numbers</i></li> <li>• <i>Assets</i></li> <li>• <i>Contact Information</i></li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	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.	
<b>Reasons we can share your personal information</b>	<b>Does M.S. Howells &amp; Co. share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes-</b> <ul style="list-style-type: none"> <li>• such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.</li> </ul>	Yes	No
<b>For our marketing purposes -</b> <ul style="list-style-type: none"> <li>• to offer our products and services to you.</li> </ul>	No	We don't share
<b>For joint marketing with other financial companies.</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> <ul style="list-style-type: none"> <li>• information about your transactions and experiences.</li> </ul>	Yes	No
<b>For our affiliates' everyday business purposes -</b> <ul style="list-style-type: none"> <li>• information about your creditworthiness.</li> </ul>	No	We don't share
<b>For our affiliates to market to you.</b>	No	We don't share
<b>For non-affiliates to market to you-</b> <ul style="list-style-type: none"> <li>• Only if your Rep/ Advisor leaves MSH, retires or sells his or her practice.</li> </ul>	Yes	Yes
<b>Questions?</b>	For questions or to limit sharing, please call (480) 563-2000 or visit <a href="http://www.mshowells.com">www.mshowells.com</a> .	

## Who we are

Who is providing this notice?	This notice is being provided on behalf of M.S. Howells & Co. and it's affiliates: MSH Capital Advisors, LLC and MS Insentra, LLC.
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## What we do

How does M.S. Howells & Co. 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. M.S. Howells & Co. trains its associates on the proper handling of personal information.
How does M.S. Howells & Co. collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"><li>• <i>Open an account</i></li><li>• <i>Provide account information</i></li><li>• <i>Make deposits or withdrawals from your account</i></li><li>• <i>Seek advice about your investments.</i></li></ul> We also collect your personal information from third parties, 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"><li>• <i>Sharing for affiliates' everyday business purposes- information about your creditworthiness</i></li><li>• <i>Affiliates from using your information to market to you</i></li><li>• <i>Sharing for non-affiliates to market to you</i></li></ul> State laws and individual companies may give you additional rights to limit sharing.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial or non-financial companies. -Our affiliates include MSH Capital Advisors, LLC. and MS Insentra, LLC.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Non-affiliates we share with can include your financial advisor's company and investment advisor firm, your financial advisor's new broker-dealer and investment advisor firm if your financial advisor chooses to leave MSH, and other broker-dealers and investment advisor firm designated by your Rep/Advisor if he or she leaves MSH, retires, or sells his or her practice.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• MSH does not have any joint marketing agreements.</li></ul>

## Other Important Information

This notice applies to individual consumers who are customers or former customers. This notice replaces all previous notices of our consumer privacy policy, and may be amended at any time. We will keep you informed of changes or amendments as required by law.

**COMPLAINTS:** Any complaints may be addressed to the attention of the MSH Compliance Department.

Mailing Address: 20555 N. Pima Road, Suite 100, Scottsdale, AZ 85255.

Phone: (480) 563-2000 or Fax (480) 563-2001.

Securities Investor Protection Corporation (SIPC) information:

Customers may obtain more information about SIPC, including the SIPC brochure, by contacting SIPC at:

Securities Investor Protection Corporation

805 15th Street, N.W. Suite 800

Washington, D.C. 20005-2215

Phone: (202) 371-8300 Fax: (202)371-6728

Email: [asksipc@sipc.org](mailto:asksipc@sipc.org)

Website: [www.sipc.org](http://www.sipc.org)