



M.S. HOWELLS & CO.

Privacy Policy

Facts	WHAT DOES M.S. HOWELLS & CO. (MSH) 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: <ul style="list-style-type: none">• <i>Social Security Number, Date of Birth, Income</i>• <i>Risk Tolerance, Time Horizon, Investment Objectives</i>• <i>Account Balance, Account Number, Assets, and Transactions</i>
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons we can share your personal information, the reasons we share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does MSH share?	Can you limit the sharing?
For our everyday business purposes – to open or service your account(s), including processing your transactions, and to respond to court orders and legal and regulatory investigations.	Yes	No
For our marketing purposes - to offer our products and services to you.	No	We don't share
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 affiliate's everyday business purposes - information about you and your creditworthiness.	No	We don't share
For our affiliates, MSH Capital Advisors LLC and MS Insentra LLC, to market to you.	No	We don't share
For non-affiliates to market to you - only if your Rep/Advisor leaves MSH, retires or sells his or her practice.	Yes	Yes

Questions to limit our sharing	For questions or to limit sharing, please call (480) 563-2000 or visit www.mshowells.com . Please Note: If you are a new customer, we can begin sharing your information five (5) 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.
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Who we are	
Who is providing this notice?	This notice is being provided on behalf of M.S. Howells & Co.* and its affiliates: MSH Capital Advisors LLC ** and MS Insentra LLC ***

What we do	
How does MSH 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. Our security practices include limiting access to this information to those employees and business associates with appropriate authority and for intended business purposes only.
How does MSH collect my personal information?	MSH collects your personal information, for example, when you: <ul style="list-style-type: none">• <i>Open an account</i>• <i>Provide account information</i>• <i>Make contributions or withdrawals from your account</i>• <i>Seek financial advice</i>• <i>We also collect your personal information from third parties, such as credit bureaus, affiliates, or other companies.</i>

What we do	
Why 'can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • <i>Sharing for ""affiliates' everyday business purposes- information about your creditworthiness</i> • <i>Affiliates from using your information to market to you</i> • <i>Sharing for non-affiliates to market to you</i> <p><i>State laws and individual companies may give you additional rights to limit sharing.</i></p>
What happens when I limit sharing for an account that 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 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 that we share with can include your financial advisor's current and future investment advisory company, clearing firms, custodian firms, and other broker/dealers and investment advisers as designated by your investment advisor should he/she leave MSH or retire.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. MSH does not have any joint marketing agreements.

Other Important Information	
<p>COMPLAINTS: Any complaints may be addressed to the attention of the MSH Compliance Department: 23350 N. Pima Road, Scottsdale, AZ 85255, or call (480) 563-2000, or Fax (480) 563-2001.</p> <p>Municipal Securities Rulemaking Board (MSRB): M.S. Howells & Co. is registered with the SEC and the MSRB. Visit www.msrb.org to obtain a brochure regarding your protections under the rules and how to file a complaint.</p> <p>Securities Investor Protection Corporation (SIPC): For more information or to obtain a SIPC brochure, contact 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 Website: www.sipc.org</p> <p>This notice applies to individual consumers who or customers or former customers. This notice replaces all previous notices of our privacy policy and may be amended at any time. We will notify you of changes or amendments as required by law.</p> <p>*M.S. Howells & Co. is a registered Broker-Dealer and member of FINRA/SIPC ** MSH Capital Advisors LLC is an affiliated Registered Investment Adviser *** MS Insentra LLC is an affiliated Insurance Marketing Organization</p>	