

Our Commitment to You

Dean, Jacobson Financial Services, LLC (“DJFS”) is committed to maintaining the trust and confidence of our clients. We want you to understand how we protect your privacy when we collect and use your nonpublic personal information (“personal information”) in the course of business, as well as the measures we take to safeguard your personal information. Keeping personal information secure and private is a priority at DJFS.

How We Collect Your Personal Information

While providing service to you, we collect personal information from the following sources:

- Account applications and other standard forms related to your accounts. Examples of information collected include your name, address, Social Security number, assets, types and amounts of investments, transactions and income.
- Your transactions with DJFS and its affiliated companies, including those that work closely with DJFS to provide you with diverse financial products and services. Examples of information collected include your account balance, payment history, parties to transactions, types and amounts of investments, transactions, and credit card usage.
- Information obtained from third parties when verifying applications or other forms. This may be obtained from your current or past employers or from other institutions with which you conduct financial transactions.

Keeping your information secure is one of our most important responsibilities. We restrict access to your personal information to those employees and agents who assist us in providing products or services to you. We maintain physical, electronic and procedural safeguards that comply with applicable law to protect your personal information. We train our employees in the proper handling of personal information. When we use other companies to help provide our services to you, we require them to protect the confidentiality of personal information they receive.

Use of “Cookies”

We may occasionally use a “cookie” in order to provide better service to you, to facilitate your use of our website, to track usage of the website, and to address security issues. (A cookie is a small piece of information that a website stores on a personal computer and can be retrieved later.) We may use cookies for administrative purposes, such as to store your preference for certain kinds of information. None will contain information that will enable anyone to contact you via telephone, email, or any other means. If you are uncomfortable with the use of cookie technology, you can set your computer’s browser to decline cookies. However, if you refuse cookies, you may be unable to utilize certain features of our website, and you may experience performance issues with our website.

Disclosing Personal Information to Non-Affiliated Third Parties

We do not sell, share or disclose your personal information to non-affiliated third-party marketing companies, except personal information we share with other financial institutions pursuant to joint marketing agreements we enter into with them. For

example, when banks and credit unions offer investment program services through LPL Financial or its affiliates, those program services may be conducted under joint marketing agreements between us, LPL Financial and the banks or credit unions.

We may disclose all of the information we collect, as described above in the section captioned "How We Collect Your Personal Information," to companies that perform marketing or other services on our behalf and to other financial institutions with which we have joint marketing agreements. All of these companies are contractually obligated to keep the information that we provide confidential and use the information only to provide the services as allowed by applicable law or regulation. They are not permitted to share or use the information for any other purpose. We may also disclose all of the information we collect to our affiliates, as described above in the section captioned "How We Collect Your Personal Information." To the extent that applicable state laws grant you greater protections in connection with our sharing of your personal information, we will comply with those laws.

We may also disclose your personal information as permitted or required by law. These disclosures may include, for example, information to process transactions on your behalf, to conduct our operations, to follow your instructions as you authorize, or to protect the security of your financial records.

Disclosing Personal Information to Affiliates

We do not share your personal information with our affiliated companies for marketing purposes. However, we may share within our family of affiliated companies, information about our transactions or experiences with you, such as your name, social security number, account or payment history and similar information. For example, if you currently do business with one of our affiliates, or if you ask to receive information or offers from them, we may share your personal information with those affiliates. Our affiliates may also continue to use personal information they receive from us to perform services on our behalf, to respond to communications from you, as you authorize or request, or, if you are their customer, to offer you their products or services. To the extent that you are entitled to other protections under applicable laws and these laws apply, we will comply with them when we share personal information about you.

Identity Theft Protection Program

Regulation S-ID requires our firm to have an Identity Theft Protection Program (ITPP) that controls reasonably foreseeable risks to customers or to the safety and soundness of our firm from identity theft. We have developed an ITPP to adequately identify and detect to prevent and mitigate identity theft.

If Your Relationship With Us Ends

If your relationship with us ends, we will continue to treat and protect your personal information in accordance with this Privacy Notice. That means that we may continue to share your personal information with our lending partners and affiliates as described above or permitted by law. However, if you notify us of your election not to have us share your personal information with others before or after your relationship with us ends, we will honor that request.

Changes to Our Privacy Policy Notices

We reserve the right to amend (that is, to add to, delete from, or change) the terms of this Privacy Notice from time to time. Our Privacy Notice, as in effect from time to time, is continually posted on our website. By electing to become one of our customers or by receiving our products and related services, you agree to receive copies of our Privacy Notice and any amendments to it from our website, unless you notify us otherwise in writing at the address provided at the bottom of this form. Notwithstanding the foregoing, we will provide you with a written copy of our Privacy Notice at least annually.

Additional State Opt-Out Information

The information-sharing practices described above are in accordance with Federal law. In states where additional notification is required before you can provide an effective opt-out, we will contact you separately regarding your opt-out choices.

View and Change Your Personal Information

You can review your personal information and make any needed corrections to it by contacting us in writing at the address below.

Contact and Right to Access and Correct Information

You may write to us at the address below with any questions you may have about your personal information. You may see and copy the personal information that we have about you in person. If you prefer, we will copy and send it to you. If you think the personal information that we have in our files is incomplete or incorrect, you may request that we complete or correct the disputed personal information. We will review your request. We will either make the change or explain why we did not do so. If we do not make the change, you may file a written statement of dispute with us. We will include the written dispute in future disclosures of that personal information. We will send the written dispute to anyone you ask who received your personal information from us in the past two years. To exercise these rights, please send us a written request. Please include your name, address, account number, daytime phone number, and the personal information that you would like access to or that you believe needs correction. We may charge a small fee to collect and send the personal information to you. To protect your personal information, we may ask you to verify your identity and to provide other details to respond to your request.

Our mailing address for purposes of this Privacy Notice is:

Dean, Jacobson Financial Services
Attn: Privacy Management
P. O. Box 470185
Fort Worth, TX 76147-0185