

FACTS

WHAT DOES DUET ADVISORY SERVICES 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: <ul style="list-style-type: none"> • Social Security number, employment/occupation and income/assets • Name, address, and telephone number • Banking information and other tax and financial 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 Duet Advisory Services, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Duet Advisory Services, 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, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	No	N/A

To limit our sharing	<ul style="list-style-type: none"> • Call (925) 225-1135 • Visit us online: www.centsinc.net • Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call (925) 225-1135 or go to www.centsinc.net

Mail-in Form											
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>										
	<table border="1"> <tr> <td>Name</td> <td></td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> <tr> <td>Account #</td> <td></td> </tr> </table>	Name		Address				City, State, Zip		Account #	
	Name										
	Address										
City, State, Zip											
Account #											
<p>Mail to: Duet Advisory Services, LLC, c/o Cents & Sensibility 5890 Stoneridge Dr. Suite 103 Pleasanton, CA 94588</p>											

Who we are	
Who is providing this notice?	Duet Advisory Services, LLC
What we do	
How does Duet Advisory Services, LLC protect my personal information?	<p>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.</p> <p>We have security policies and procedures reasonably designed to prevent unauthorized use or access to your Nonpublic Personal Information.</p> <p>In addition to your Investment Advisor Representative and his or her office, your information is available to employees for various business purposes, such as processing or servicing transactions, and those fulfilling compliance, legal or audit functions. Our computer systems utilize password protection to prevent access by unauthorized personnel, and we employ other physical, electronic, and procedural safeguards to ensure the protection of your Nonpublic Personal Information in accordance with state and federal privacy regulations.</p>
How does Duet Advisory Services, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or • apply for a product or service or • process a transaction <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • None
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Examples may include mutual fund companies, clearing agencies, third-party asset managers, banks and other financial institutions, and companies that provide services to us to assist with the maintenance of required books and records.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • None
Other important information	
<p>We recognize that our clients have elected to open accounts with us due to the efforts of our investment advisor representatives. Because of the importance of your relationship with your investment advisor representative, if they elect to leave our firm for another investment advisory firm and/or broker-dealer, we may allow them to take your information with them to the new firm, subject to the requirements or limitations of applicable law. If you do not want your investment advisor representative to transfer this information from our firm to their new firm in order to continue servicing your account if they decide to leave our firm for another investment advisory firm or broker-dealer, please contact us at 925.225.1135 to opt out of this information sharing.</p>	