

FACTS WHAT DOES SJBENEN ADVISORY, LLC DO WITH YOUR PERSONAL INFORMATION?

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| 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? | <p>The types of personal information we collect and share depend on the services you have with us. This information can include:</p> <ul style="list-style-type: none"> Social Security number and income Account balances and investment history Investment objectives, net worth, and financial goals |
| HOW? | <p>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 SJBenen Advisory, LLC chooses to share; and whether you can limit this sharing.</p> <p>DEFAULT SHARING STATUS: All SJBenen clients are automatically set to maximum limited sharing. You do not need to take any action to limit our sharing — it is already limited to the minimum required by law.</p> |

| REASONS WE CAN SHARE YOUR PERSONAL INFORMATION | DOES SJBENEN SHARE? | CAN YOU LIMIT THIS SHARING? |
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| For our everyday business purposes — specifically, to open and maintain your advisory account, and to respond to court orders and legal investigations. This also includes sharing with custodians and authorized service providers who assist SJBenen in delivering advisory services. | YES | NO — required by law |
| For our marketing purposes — to offer our products and services to you | NO | N/A |
| For joint marketing with other financial companies | NO | N/A |
| For our affiliates' everyday business purposes — information about your transactions and experiences | NO | N/A |
| 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 |

YOUR PRIVACY — NO ACTION REQUIRED

Because SJBenen does not share your personal information except as required to maintain your advisory account or to comply with legal obligations, all clients are already defaulted to the most limited sharing available under federal law. You are not required to take any action.

If you have questions or concerns about how your information is used, please contact us:

- Email: admin@sjbenen.com
- Call: (919) 251-9270

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information only as described in this notice. You can contact us at any time with questions.

QUESTIONS? Call (919) 251-9270 or email admin@sjbenen.com

SERVICE PROVIDERS

In delivering advisory services, SJBenen shares client nonpublic personal information with certain service providers, including custodians who hold client assets, technology platforms used for communications and document management, compliance systems, and administrative tools. Sharing with service providers for this purpose is permitted under the everyday business purposes exception and does not require client consent or trigger opt-out rights.

All service providers are contractually required to maintain the confidentiality of client information and are prohibited from using it for any purpose other than providing services to SJBenen. A detailed list of service providers, their functions, and their data protection commitments is maintained in SJBenen's internal Policies and Procedures Manual and is available upon request.

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| WHO WE ARE | Who is providing this notice? SJBenen Advisory, LLC, a SEC-registered investment adviser 510 Meadowmont Village Circle #290, Chapel Hill, NC 27517 CRD No. 283153 |
| WHAT WE DO | How does SJBenen protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files. If your client relationship with SJBenen terminates, we will continue to protect your information in the same manner. |
| | How does SJBenen collect my personal information? We collect your personal information, for example, when you: <ul style="list-style-type: none">• Open an investment advisory account or provide financial information• Enter into an investment advisory agreement with us• Your custodians (Interactive Brokers or Schwab) share account balance, holdings, and transaction information to facilitate our advisory services <p>Note: SJBenen does not directly process your transactions or report to credit bureaus. Those functions are performed by your custodian.</p> |
| | Why can't I limit all sharing? Federal law gives you the right to limit only: <ul style="list-style-type: none">• Sharing for affiliates' everyday business purposes — information about your |

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| | <p>creditworthiness</p> <ul style="list-style-type: none"> • 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. SJBenen does not share for any of these purposes.</p> |
| DEFINITIONS | <p>Affiliates Companies related by common ownership or control. SJBenen Advisory, LLC has no affiliates.</p> |
| | <p>Nonaffiliates Companies not related by common ownership or control. SJBenen does not share with nonaffiliates except as required for custodial and service provider functions described above.</p> |
| | <p>Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. SJBenen does not engage in joint marketing.</p> |

SJBenen Advisory, LLC • 510 Meadowmont Village Circle #290, Chapel Hill, NC 27517 • (919) 251-9270 •
admin@sjbenen.com

*This notice is provided pursuant to Regulation S-P (Privacy of Consumer Financial Information), as amended. Last updated:
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