

Dear Client,

Regulations, specifically SEC Rule 204-3(b)(2), require investment advisors to annually mail a summary page of any changes to the firm disclosure brochure, Form ADV 2A. If you would like to receive a copy of our entire Form ADV 2A, please contact Daniel Wanzenberg at 312-205-4123 or Richard Boutin at 626-476-2360. We are happy to provide you with this and any other information upon request.

A copy of the firm's privacy policy is enclosed on this notice. Should you have any questions, please contact us at the above number.

APS Labs, LLC appreciates the opportunity to provide advisory services to you and your family. At this time, please consider whether any of your investment goals or objectives have changed due to a life event or a change in your financial circumstances. If so, please contact us.

### **Privacy Policy**

At APS Labs (APS), LLC your trust is our top priority. The confidentiality of your personal financial information is of paramount importance to all of us, and we will remain vigilant in protecting your privacy. We are sending you this privacy notice to help you understand how we use your private financial information, and to let you know what we do to help protect your privacy.

#### ***What Information Do We Collect From You and About You?***

To serve your investment needs, APS collects information from you and about you. Some of this information is collected to satisfy certain legal and regulatory requirements, while other information is collected so that we can service your account effectively. Examples of the information that we collect includes:

- Information from your account application and other forms, such as name, address, Social Security number, telephone number, employment information, income, net worth, investment experience, and other information to service your account effectively. We may also collect information from consumer reporting agencies.
- Information about your financial transactions, including securities purchased and sold, fund transfers, account balances, and other account activities.

#### ***To Whom Do We Disclose Your Information?***

APS does not sell your personal financial information to anyone. However, we do disclose your personal information to third parties or outside companies that help us process your transactions or service your account. One such company is the clearing firm which processes your transactions and acts as the account custodian. We may also provide information to outside service providers that help administer your accounts. Any outside company or third-party provider must limit their use of your information to the purpose for which it was provided.

APS may also provide your personal information when permitted or required by law or regulation. Examples include providing information in response to a subpoena or court order, to cooperate with regulators, governmental authorities or law enforcement authorities, or in response to a request from a consumer reporting agency.

Outside of these circumstances, we will not provide your personal information to third parties unless you have specifically asked us to do so.

#### ***What Do We Do To Protect Your Personal Information?***

We restrict access of your personal financial information to personnel who require that information to service your business. All employees are trained regarding the policies and procedures encompassed by this privacy policy. We maintain physical, electronic and procedural safeguards to guard your personal information. This privacy policy applies to all our current and former clients. If in the future, this privacy policy needs to change for any reason, we will provide you with written notification of the change, allowing you the opportunity to opt-out.