

FACTS	What Does AFS Financial Group, LLC (“AFS”) Do With Your Personal Information?
The Law	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.
Our Policy	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> Income Employment and residential information Social security number Cash balance Security balances Transaction detail history Investment objectives, goals, and risk tolerance <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
Your Rights	All financial companies need to share customers’ personal information to run their everyday business. We list below the reasons financial companies can share their customers’ personal information; the reasons AFS chooses to share; and whether you can limit this sharing.

Definitions	
Everyday Business Purposes	The actions necessary by financial companies to run their business and manage customer accounts, such as providing investment advisory and financial planning advice, processing securities transactions, and otherwise providing financial services to you.
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. AFS has the following affiliates: AFS Insurance Management, AFS Wealth Management, AFS Tax Management
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. AFS does not share, sell or trade personal information with non-affiliates, vendors or third parties for marketing purposes.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. AFS does not engage in joint marketing with non-affiliates.

Reasons we can share your personal information	Does AFS share?	Can you limit this sharing?
For our everyday business purposes—such as to provide advice, process your transactions, and maintain your account(s)	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
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	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share
Contact Us	Call AFS Financial Group, LLC at 248-888-7530.	

Sharing Practices	
How often does AFS notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does AFS 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.
How does AFS collect my personal information?	We collect your personal information, for example, when you establish an investment advisory relationship contract for financial planning services open an account or deposit money with custodians purchase or sell securities with executing broker-dealers We also collect your personal information from others, such as custodians, broker-dealers, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit sharing only for affiliates' everyday business purposes—information about your creditworthiness affiliates to market to you non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.