



FACTS	WHAT DOES VESTOR CAPITAL DO WITH YOUR PERSONAL INFORMATION?
WHY?	<p>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.</p> <p>As required by Regulation S-P, Vestor Capital is issuing this privacy disclosure to you so that you know our means of governing the privacy of your financial information.</p>
WHAT?	<p>The types of personal information we collect and share can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances • Transaction information
HOW?	<p>All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Vestor Capital chooses to share; and whether you can limit this sharing.</p> <p>As a means of providing you with individualized investment service, we collect certain non-public information about you from information you provide on applications and other forms and information about your transactions with us. We may also collect such information through investment suitability questionnaires provided directly to you by us, through direct inquiries by mail or telephone, or indirectly from third parties with your permission.</p>

Reasons we can share your personal information	Does Vestor Capital Share?	Can you limit this sharing?
For our everyday business purposes - Such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations.	YES	NO
For our marketing purposes – To offer our products and services to you	YES	NO
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	YES	NO
For nonaffiliates to market to you	NO	N/A

Questions?	If you have questions about our privacy policy, you can contact us at 312-641-2400 or vestor@vestorcapital.com .
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Who we are	
Vestor Capital Partners, LLC Vestor Capital Securities, LLC Vestor Capital Insurance Advisors, LLC collectively "Vestor Capital"	A Registered Investment Advisor. A Licensed Securities Broker-Dealer and member firm of FINRA. A Licensed Insurance Agency

What we do	
How does Vestor Capital protect my personal information?	Vestor Capital restricts access to your personal account information internally to those employees who need to know that information to provide products and services to you. We also maintain physical, electronic and procedural safeguards to protect your nonpublic personal information. We will adhere to the privacy policies and practices as described in this notice regardless of your account status or level of activity.
How does Vestor Capital collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none"> • Open an account • Through investment suitability questionnaires provided directly to you by us • Through direct inquiries by mail or telephone, or indirectly from third parties with your permission
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 credit worthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Vestor Capital Securities, LLC and Vestor Capital Insurance Advisors, LLC are wholly owned subsidiaries of Vestor Capital Partners, LLC.
Nonaffiliates	Companies not related by common ownership or control.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you

Other Important Information	
Internet	Vestor Capital does not assume any responsibility for the loss of privacy of any information about you exchanged via the Internet between you, Vestor Capital, your broker-dealer, your custodian, third party electronic data processing and transmission service providers and client statement preparation service providers selected by Vestor Capital, and any other person or entity approved by you in writing to Vestor Capital.
Information Disclosed in Administering Products and Services	With respect to your personal and financial matters, Vestor Capital neither sells or discloses nonpublic personal information regarding our clients or former clients, except as required by law. Specifically, we do not sell client lists or any other client information to outside companies. In an effort to help you meet your investing needs and to effect transactions you request or authorize, we may disclose the information we collect about you to financial service providers such as custodians, third party electronic data processing and transmission service providers, client statement preparation service providers, and to administrative and marketing service providers such as printers and mailers. These companies use this information only for the services for which we hire them, and they are not permitted to use or share this information for any other purpose.