

March 25, 2021

To Our Clients,

The SEB Group, Inc. is required by law to provide you with an annual statement of our Privacy Policy and our ADV Parts 2A and 2B. If you have questions, as always, please do not hesitate to call (631-587-1187).

Sincerely,
The SEB Group, Inc.

P.O. Box 218
FERNDALE, PA 18921
106 CHESTNUT LANE
KINTNERSVILLE, PA 18930
(610) 346-1928

1326 SPRUCE STREET, #1002
PHILADELPHIA, PA 19107
(267) 534-3613

P.O. Box 2846
N. BABYLON, NY 11703
534 WINDMILL AVENUE
W. BABYLON, NY 11704
(631) 587-1187

FAX (610) 991-2248

THE SEB GROUP, INC. - PRIVACY POLICY STATEMENT

Introduction and Background

As required by the FTC, all financial institutions must annually inform their clients about the institution's *Privacy Policy*. The following outlines The SEB Group, Inc.'s *Privacy Policy*.

Collection of Information

The SEB Group, Inc., in order to meet our clients' individual goals, requires a variety of information. At a minimum, clients must provide financial information (i.e. salary and tax information), social security numbers, and contact information (address, phone number, e-mail addresses, etc.). Depending upon the service The SEB Group, Inc. provides, other detailed information may be required such as health/medical status, dependent information and information related to current and desired future financial situations. All of this information is necessary in order for The SEB Group, Inc. to serve its clients; information may be used for tax preparation services, to open investment and savings accounts, and/or for comprehensive financial planning services.

Privacy/Information Safeguarding

The SEB Group, Inc. will internally safeguard your nonpublic personal information by restricting access to only those employees who provide services to you or those who need access to your information to service your account. In addition, we will maintain physical, electronic and procedural safeguards that meet federal and/or state standards to guard your nonpublic personal information.

Sharing of Information

The SEB Group, Inc. does not share any information provided to us by our clients. The information is used to: prepare tax returns, open and manage investment and brokerage accounts, and to provide clients with individualized financial plans. The SEB Group, Inc. maintains a strict rule of client confidentiality. We do not disclose information to nonaffiliated third parties about our current or former customers, except as permitted by law. We may share information about our customers with our broker dealer, Commonwealth Financial Network, its clearing firm, National Financial Services LLC, and other parties who assist us in account maintenance or customer service for you/your accounts. We do not sell any information neither is it shared among our clients. However, should for any reason our policy change, we will notify you by providing you with an amended Privacy Policy notice prior to making disclosure of your nonpublic information to nonaffiliated third parties that are not permitted under law.

Updating Client Information

Depending upon our clients' individual accounts with us, we may require periodic updates. As stated above, this information is strictly confidential and not shared with outside third parties.

Summary

The SEB Group, Inc. *never sells, and never will sell*, information about our clients to outside parties. *Confidential information is used strictly, internally, to meet our clients' needs.*