

Consumer Privacy Notice

This notice is being provided on behalf of JRL Capital Management Group, and the following subsidiaries and affiliates:

JRL Capital Corporation (Broker/Dealer)
JRL Capital Advisors, LLC (RIA)
Hartmann Financial Advisors

Certified Financial Group
Chadwick Financial
Sandfer Fikert & Associates, LLP

In this notice, JRL Capital Management and the above listed subsidiaries, non-related affiliates, or advisor DBAs are referred to collectively as “JRL Affiliates”, “us”, or “our” and individually as “JRL”.

JRL Affiliates strongly believe in protecting the confidentiality and security of information we collect about individuals. This notice describes the privacy policy followed by each JRL Affiliate regarding:

- how we treat information we receive (“Information”) about individuals who apply for or obtain our products or services (“Individuals”); and
- the third parties with whom we may share this Information.

INFORMATION WE COLLECT

“Nonpublic Personal Information” is nonpublic information about the Individual that we obtain in connection with providing a financial product or service to the Individual for personal, family, or household purposes.

We collect Nonpublic Personal Information about Individuals from the following sources:

- Information provided to us directly by an Individual on an application or other form in connection with our products or services. This may include but not be limited to: name, address, social security number, assets, and income.
- Information about an Individual’s transactions with us, our affiliates, or others, such as account balance, payment history, parties to a transaction, credit/debit card usage, and insurance policy coverage and premiums.

INFORMATION DISCLOSED TO THIRD PARTIES

We do not disclose any Nonpublic Personal Information about our customers or former customers to anyone, except as permitted by law or required by regulatory agencies.

INFORMATION WE PROVIDE TO OUR SERVICE PROVIDERS AND JOINT MARKETING PARTNERS

We may disclose all of the Information we collect, as described above, to nonaffiliated companies that perform services on our behalf, or to other financial institutions related to a clients transactions. For example, Information may be disclosed to others to enable them to provide business services for us, such as helping us to evaluate requests for products or services, performing general administrative activities for us, and assisting us in processing a transaction requested by an Individual.

DISCLOSURE FOR INFORMATION ABOUT FORMER CUSTOMERS

If an Individual decides to close an account or otherwise becomes an inactive customer, we will continue to follow privacy practices described in this notice with respect to such Individual.

PROTECTING CONFIDENTIALITY AND SECURITY

We treat Information in a confidential manner. Our employees are required to protect the confidentiality of Information. Employees may access Information only when there is an appropriate reason to do so, such as administer or offer our products and services. Employees are subject to disciplinary rules if they do not comply with our policies. We also maintain physical, electronic, and procedural safeguards to protect Information; these safeguards comply with all applicable laws. Our commitment ensures that we provide privacy and safety for our customers.

DISCLOSURE

JRL does not carry Errors & Omission or Malpractice Insurance.

CONTACTING FINRA:

Investors can contact FINRA at www.finra.org and then bring up the link to “Investor Help” for available information. You may also access a list of FINRA departments and phone numbers through the website at the “Contact Us” link. For Public Disclosure Information you may use the website or call 1-800-289-9999.