

Privacy Policy

Please review and retain this important privacy information

FACTS

WHAT DOES WINTRUST WEALTH MANAGEMENT DO WITH YOUR PERSONAL INFORMATION?

Why?

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.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Information you provide to us on applications or other forms (such as your name, address, social security number, spouse and dependents, investment objectives, income, and net worth).
- Information about your transactions or experience with us and our affiliated companies (such as purchases, sales, wire instructions, and account balances).
- Information from a consumer-reporting agency.
- Information we receive as a result of verifying customer information.
- Information we receive as a result of your account inquiries by mail, e-mail, telephone, or web site usage (including any information captured through our use of “cookies”).

How?

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Wintrust Wealth Management chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	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 don’t share
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates’ everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don’t share

To limit our sharing

- Email your request to privacy@whummer.com by providing your name, address, and last four digits of your account number or call us at 866-943-4732.

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice; however, you can contact us at any time to limit our sharing.

Questions

If you have questions about our policy or for additional copies of this notice, send an e-mail to privacy@whummer.com or contact Wintrust Wealth Management at 222 South Riverside Plaza, 28th Floor, Chicago, Illinois 60606 or call 866-943-4732.

Who we are	
Who is providing this notice?	Wintrust Wealth Management is providing this notice
What we do	
How does Wintrust Wealth Management 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 Wintrust Wealth Management collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account and complete an application or other forms • purchase or sell securities, deposit or withdrawal funds • inquire about your account via mail, email, telephone, or web-site. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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 creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Wintrust Wealth Management includes: <ul style="list-style-type: none"> • Wayne Hummer Investments, LLC • Wintrust Capital Management Company, LLC • The Chicago Trust Company, N.A. • <i>Our affiliates include financial companies such as: Banks: Lake Forest Bank & Trust Company, Hinsdale Bank & Trust Company, North Shore Community Bank & Trust Company, Libertyville Bank & Trust Company, Barrington Bank & Trust Company, N.A., Crystal Lake Bank & Trust Company, N.A., Northbrook Bank & Trust Company, Advantage National Bank, Village Bank & Trust, Beverly Bank & Trust Company, N.A., Town Bank, Wheaton Bank & Trust Company, State Bank of The Lakes, Old Plank Trail Community Bank, N.A., St. Charles Bank & Trust Company. Mortgage: Wintrust Mortgage Corporation.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Wintrust Wealth Management does not share information with non-affiliates.</i> • <i>If your Financial Advisor's affiliation with Wayne Hummer Investments (WHI) ends and he or she joins a non-affiliated securities broker-dealer with which WHI has entered into an agreement limiting the use of information, WHI will permit your Financial Advisor to retain certain contact information, limited to your name, address, e-mail address, phone number and account title.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Wintrust Wealth Management does not joint market with non-affiliates.</i>

Additional Accountholder Information

Business Continuity Plan

Wayne Hummer Investments has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do by calling your Financial Advisor directly or 866.943.4732, you should call our alternative number 800.678.0833 or go to our web site at www.whummer.com. We recognize you many need access to your account to sell a position or request a check before we re-establish telephone service with our clients. During this time, First Clearing, LLC (First Clearing), our clearing firm, will assist you with sell/liquidation orders and provide check disbursements, if needed. If you cannot contact our firm, please call First Clearing for assistance at 877.496.3223.

Our Business Continuity Plan – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, backs up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within 24 to 48 hours. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building

housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within 24 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within 24 hours. In either situation, we plan to continue business, transferring operations to our clearing firm if necessary, and notify you through our web site www.whummer.com or our customer emergency number, 800.678.0833. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

For more information – If you have questions about our business continuity plan, you can contact us at 866.943.4732.

Customer Complaints

Mail: Wayne Hummer Investments, Attn: Compliance
222 South Riverside Plaza, 28th Floor
Chicago, Illinois 60606
Phone: 800.621.4477
Email: whcompliance@whummer.com

Service Fees

Physical Certificate Issue	\$125.00 per issue
Outgoing Account Transfers	\$95.00 per account
Wire Transfers	\$15.00 per wire
International Wire	\$25.00 per wire
Foreign Security Transaction	Variable
Returned Checks	\$25.00 per check
Stop Payment	\$15.00 per check
Stock Deposit Rejection	\$50.00
Direct Registration Rejection	\$75.00
Transaction Charge	\$5.00 per trade

Service fees are subject to change without notice. This service fee schedule is not all-inclusive. There may be additional fees for other services requested. Please inquire. Effective September 2010