



KENSINGTON CAPITAL CORP.

MEMBER FINRA ♦ SIPC

SECURITIES • INVESTMENT BROKERS

Privacy Policy

Maintaining the security of customer information is a top priority for Kensington Capital Corporation ("The Company"). We are providing this notice so that you might better understand how we handle your personal information that we collect and may disclose to our affiliate and other third parties.

The Privacy Policy explains the following:

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy?
- The types of information we have about you and where it comes from.
- The types of information the Company shares, why and with whom.
- Opting Out – how to instruct us not to share certain information about you.

Protecting The Confidentiality of Customer Information

We maintain physical, electronic, and procedural safeguards in compliance with federal standards to store and secure information about you from unauthorized access. Our control policies authorize access to customer information only to individuals who need access to do their work. We are under agreement with our clearing firm, Hilltop Securities, to provide services to us to make services available to you. Under this agreement, the Company may recover information about you but it must safeguard this information and it may not use it for any other purposes.

Who Is Covered By The Privacy Policy

We provide our Privacy Policy to customers when they open a new account and annually thereafter. The Privacy Policy is subject to change at any time. We will notify customers of any modifications at least annually. If we change our privacy policies to permit us to share additional information, we have about you or to permit disclosures to additional types of parties, you will be notified in advance.

This Privacy Policy applies to current and former customers and consumers with whom we do business. Similarly, customers who provide information to the Company through the Internet are covered by the privacy policies posted on its website as well as this Privacy Policy.

Information We Collect And Sources Of Information

The Company receives information about you from various sources, including information from your applications or other forms, as well as from consumer reporting agencies. This information includes your income, net worth, address, and credit history. We also collect information regarding your transactions with us or our affiliate, such as your account balance and trading history.

Information Kensington Shares With Non-affiliates

The Company shares information it has about you, as described above, with non-affiliated third parties to provide you with superior customer service in the conduct of routine business and for legal reasons. We may disclose all of the information we collect, as described above, to companies that perform services on our behalf, including those who assist us in preparing and mailing confirmations and statements and responding to customer inquiries.

The categories of information we share with these non-affiliated third parties include: Information received from applications or other forms, such as address, telephone number, social security number, and date of birth; and Information about your transactions, your account balance, and payment history.

We may disclose information we have about you as required or permitted by law. For example, we may share information with the regulatory authorities and law enforcement officials, provide information to protect against fraud; share information with your consent and give account information to service providers who work with us.

Information Kensington Shares With Affiliates

We may share information we have about you, as described above, such as identification application, and transaction and account balance information with our affiliate, an insurance company. Some of the benefits to you of this sharing of information may include improved customer service and responsiveness. **Other information shared with our affiliate concern your eligibility for credit (e.g., your income) and may be excluded if you tell us not to do so. We also disclose information to our affiliate as permitted by law.**

Should we ever share information as described above, with any non-affiliated third parties, other than our clearing firm, you may instruct us not to share your personal information by following the Opt Out procedures below.

How To Contact Us To Opt Out

We may share information about you with our affiliate and our clearing firm. If you do not wish to have your information shared with other non-affiliated third parties or your creditworthiness with our affiliate, then please notify us as follows; By telephone: call us at: (718) 436-2111 ext. 2014

By mail: Opt Out Kensington Capital Corporation
49-10 Thirteenth Avenue
Brooklyn, New York 11219

To insure proper processing of your request, include your Name, Address, and account Number. If you have previously informed us of your desire to Opt Out, you do not need to do so again.

Important Additional Notes:

For joint accounts, an opt out request submitted by one party will apply to all parties on the account. We will process your opt out request promptly. Please allow several weeks for your request to take effect. Once your opt out request has been processed, it will remain in effect until you request a change in writing. Please note that after your request is processed, you may still be contacted by our affiliate based on its own information.