



CLIENT PRIVACY POLICY STATEMENT

January 2021

Cambridge Financial Advisors, LLC (“Cambridge”) is committed to safeguarding the confidential information of our clients and prospects. Whether you are a prospective client or an existing client, we consider you to be under the privacy and confidentiality umbrella of our firm. We hold all personal information provided to our firm in the strictest confidence. We consider it a privilege to work with our clients to help them meet their financial needs. We recognize that this is a privilege that comes with responsibility – a responsibility to maintain the confidentiality of the personal information that they share with us. We take this responsibility very seriously.

The reason that we value confidentiality is that financial planning is a deeply personal activity. In order to facilitate open and honest communications, you need to know that your choices, your decision-making process, and your future plans are kept confidential. We maintain confidentiality of information relating to:

- Contact information
- Account, Social Security and Taxpayer Identification Numbers
- Correspondence
- Assets and liabilities
- Income and expenses
- Tax returns and tax planning
- Investment accounts and investment strategies
- Any additional topics discussed at appointments or in phone conferences

We do not sell information about current or former clients to third parties. Nor do we share such information, except when needed to complete transactions at your request, your representative’s request, or to make you aware of related financial products and services that we offer. These exceptions include:

- To perform administrative services, transactions, or account changes that you direct, or your representative directs. It may be necessary to provide identifying information to companies, individuals, or groups that are not affiliated with CFA. Examples of this would-be transferring assets from one financial institution to another, or tax preparation. In both cases we will need to provide certain information about you to those companies and/or software providers to complete the transaction.
- In certain instances, we may contract non-affiliated companies to perform services for us. Where necessary, we will disclose information about you to these third parties. In all such cases, we provide the third party with only the information necessary to carry out its assigned responsibilities and only for that purpose. And we require these third parties to treat your private information with the same high degree of confidentiality that we do.

- We restrict access to information about you to only those CFA employees who need the information to provide products or services to you. We maintain strict physical, electronic, and procedural safeguards to protect your personal information. Personally, identifiable information about you will be maintained while you are a client, and for the period thereafter that records are required to be maintained by federal and state securities laws. After this time, information may be destroyed.
- As a Certified Financial Planner, we may be asked to disclose client data to the Certified Financial Planner Board of Standards Inc. (CFP Board) as part of complying with the Board's Code of Ethics and Professional Responsibility and Disciplinary Rules and Procedures or other federal and state security regulators.
- Finally, we will release information about you if we are compelled by law to do so, or in other legally limited circumstances.

We are required by law to annually provide a written notice describing our privacy policy. In addition, we will inform you promptly if there are changes to our policy.

Cambridge Financial Advisors LLC