

## PRIVACY STATEMENT

Worley Erhart-Graves Financial Advisors, Inc., an independent financial planning firm, is committed to safeguarding the confidential information of its clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from clients in connection with any of the services provided by Worley Erhart-Graves Financial Advisors. We have never disclosed information to nonaffiliated third parties, except as authorized by you or required by law, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first. As you know, we use financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information about you is listed below.

We limit employee access to information to only those who have a business or professional reason for knowing and only to nonaffiliated parties as permitted by law.

For unaffiliated third parties that require access to your personal information, such as auditors, we require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted under the law.

We do not provide your personal identifiable information to mailing list vendors or solicitors for any purpose.

We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk. Ongoing updates are added to our computer network in order to provide the most current and effective security software available.

Personally identifiable information about you will be maintained during the time you are a client and for the time thereafter that such records are required to be maintained by federal and state regulator's securities laws and consistent with the CFP Board Code of Ethics and Professional Responsibility. After this required period of record retention, all such information will be destroyed by a secure method. Our firm uses the services of a bonded shredding company for the disposal of all client documents.

## HOW WE USE AND PROTECT PERSONAL INFORMATION

To Cambridge Investment Research, Inc. and its affiliates<sup>1</sup> (“Cambridge”), protecting your privacy is very important. We value your trust and we want you to understand what information we collect, how we protect it, and how we use it. We treat personal information — nonpublic information that identifies you — with respect, and in accordance with this privacy policy.

## INFORMATION WE MAY COLLECT

We may obtain information, much of which comes directly from you, to provide you with products and services you have requested and as we deem appropriate, to determine your eligibility for products or services. We may collect identification and contact information, as well as transaction and investment experience information from applications, transactions with others and us, and from outside companies.

## EXAMPLES OF THE SOURCES AND TYPES OF INFORMATION WE MAY COLLECT INCLUDE

- Information about the products and services you purchase through us, including copies of applications, registration forms, or other forms, containing your name, address, telephone number, social security number, email address, investment objectives, income assets, employment information, and accounts with others;
- Information regarding your brokerage and/or investment advisory transaction history with us, our service providers, such as clearing firms, mutual fund companies, insurance companies, or other companies that provide you with financial products or services including your former broker/dealer or its registered representatives, your current registered representative and their affiliated business;
- Information that other companies who assist us in marketing our own products and services or products we offer jointly with other financial institutions may have, such as your name, address, and telephone number;
- Information under the USA Patriot Act enacted by the United States Treasury Department and Congress to combat terrorism. (Investor notification is available upon request.)

## INFORMATION WE MAY DISCLOSE AND TO WHOM WE MAY DISCLOSE INFORMATION

Cambridge will not disclose your personal information to companies or organizations not affiliated with us that would use the information we have provided them to contact you about their own products and services except as outlined below. We may disclose all the personal information we collect, as described above, to our staff, affiliates, representatives, their affiliated businesses, insurance companies, brokers, banks, Broker/Dealers and investment advisers that provide services to you on our behalf, in the following types of situations:

- Providing administrative, customer assistance, clearing, operational, or other services;
- Preparing, printing and delivering portfolio management performance reports, confirmation statements, and other documents;
- Maintaining or developing software for us and a financial institution (such as banks, investment advisers, or securities firms) with which we have joint marketing arrangements to jointly endorse or offer financial products or services. Cambridge will not sell your personal and confidential information to unaffiliated third parties.
- Third party asset managers with whom we have relationships for the management of customer accounts;
- State, Federal, and other regulatory and self-regulatory authorities as required by law or regulation;
- In certain situations, we may share your information with parties that are not affiliated with us, as described below:
  - We recognize that you have elected to open accounts with us due to the efforts of your Rep/Advisor. If he or she elects to leave our firm for another registered Broker/Dealer, and/or investment advisory firm, we may allow them to take your confidential information with them to the new firm, subject to the requirements or limitations of applicable law. Client information may also be shared with a non-Cambridge affiliated representative and their firm if a Cambridge Rep/Advisor has entered into an agreement to sell all or some portion of their securities, advisory or insurance business to the non-Cambridge affiliated representative.

## DISCLOSURES PERMITTED BY LAW

We may also disclose all the information we collect as permitted or required by law. For example, we may disclose information to law enforcement agencies or insurance and securities regulatory agencies.

## OPTING OUT OF THIRD PARTY DISCLOSURES

If you do not want Cambridge to share your information (other than as prescribed by law) with any non-affiliated third parties, as described above, you may contact our Compliance Department by calling our toll free number, 800-777-6080. In addition, there are some states that require you as a client to “Opt-In” before we will share this information with non-affiliated persons. If you live in one of these states, we will ask you to sign an acknowledgement before sharing any information.

## SECURING YOUR INFORMATION

Our staff, affiliates, representatives, and their staffs are required to follow our policies and procedures to keep your information secure, confidential, and prevent unauthorized use of your personal information. Our physical, electronic, and procedural safeguards have been reasonably designed to protect your information.

## INSTRUCTIONS ON HOW TO NOTIFY US

For any questions regarding this policy, please contact your Rep/Advisor directly or call the Cambridge Compliance Department at 800-777-6080. You may also visit our website at [www.cir-info.com](http://www.cir-info.com), or you may contact us at: Cambridge Investment Research, Inc., Attn: Compliance Department, 1776 Pleasant Plain Road, Fairfield, Iowa 52556.