



# Privacy Policy

## *What does Guardian Financial Group do with consumer information?*

<p><b>The Law</b></p>	<p>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 financial companies to tell consumers how they collect, share, and protect consumer information. The law requires financial companies to notify consumers about their privacy practices when they open an account with us, and once a year while they are a client.</p>
<p><b>Our Policy</b></p>	<p>The types of personal information we collect and share depend on the product or service you have with us. Information we share may include:</p> <ul style="list-style-type: none"> <li>• Income</li> <li>• Employment &amp; residential information</li> <li>• Social security number</li> <li>• Cash &amp; Security balances</li> <li>• Transaction detail history</li> <li>• Investment objectives, goals, &amp; risk tolerance</li> </ul> <p>If you discontinue services with us, we will continue to share your information as described in this notice.</p>

## Definitions

<p><b>Everyday business purposes</b></p>	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as providing investment advisory and financial planning advice, processing securities transactions, and otherwise providing financial services to you.</p>
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies. Guardian Financial Group (GFG) is owned by RnB &amp; Associates, and has the following affiliates:</p> <ul style="list-style-type: none"> <li>• Epic Tax Solutions</li> <li>• Epic Insurance Solutions</li> </ul>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p>
<p><b>Joint marketing</b></p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to consumers.</p>

## Understanding your rights

All financial companies need to share consumers' personal information to run their everyday business. We list below the reasons financial companies can share their clients' personal information, reasons information is shared and what sharing you can limit.

## Sharing practices

Reasons we may share your personal information	Does GFG Share?	Can consumers limit sharing?
Four our everyday business purposes—such as providing advice, processing your transactions, and maintaining your accounts	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	Information not shared
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	Information not shared
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Non	Information not shared
Summary		
How does GFG protect consumer personal information?	To protect consumers' 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 GFG collect my personal information?	<p>We collect your personal when you</p> <ul style="list-style-type: none"> <li>• Establish an investment advisory relationship</li> <li>• Contract for financial planning services</li> <li>• Open an account or deposit money with custodians</li> <li>• Purchase or sell securities with executing broker-dealers</li> </ul> <p>We may also collect your personal information from others such as custodians, broker-dealers, or other companies.</p>	
Why can't I limit all sharing?	<p>Federal law gives consumers the right to limit sharing only for</p> <ul style="list-style-type: none"> <li>• Affiliates' everyday business purposes—information about your credit worthiness</li> <li>• Affiliates to market to you</li> <li>• Non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>	
Contact us	Call Guardian Financial Group at (509) 582-2047	