

# Client Privacy Policy

CWM is required by law to provide you with a copy of our Privacy Policy Notice at the time a customer relationship is established.

## How and Why We Obtain Information

Arford & Associates Comprehensive Wealth Management, Inc. (CWM) collects information about you to help us serve your financial needs, provide customer service, offer new products or services, and fulfill legal and regulatory requirements. Any collection of personal information is to support our normal business operations and service your account.

CWM collects nonpublic personal, financial and health information about you from information we receive from you. The sources and the information collected may include:

- Information on applications and related forms such as name, address, Social Security number, assets and income, and medical information if applying for insurance;
- Information regarding your transactions with us such as products or services purchases, account balances and payment history;
- Information from your employer, association or benefit plan sponsor such as name, address, Social Security number, assets, income and PIN and password information.

## Sharing Information

CWM does not disclose nonpublic personal information about you to anyone. However, in the course of servicing your account, we may share information collected about our customers, as previously described above, to other unaffiliated financial service providers such as insurance companies, mutual fund companies, banks, broker/dealers or investment firms to provide account maintenance or customer service on your account. We may also disclose your information to other organizations such as governmental agencies and law enforcement officials (for example, for tax reporting or under court order) or other organizations and individuals with your consent (for example, attorney or tax professional). If you elect to opt out of disclosure of nonpublic personal information, we may be unable to establish an investment account or financial plan on your behalf.

## Protecting Your Information

CWM maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information to ensure we are complying with our own policy, industry practices, and federal or state regulations. If you decide to close your account or become an inactive customer, we will adhere to the privacy policies and practices described in this notice. Nonpublic personal information will be maintained to comply with industry requirements, after which time the information will be rendered undecipherable by means available that safeguard client nonpublic information.

CWM reserves the right to change this Privacy Policy at anytime, without notice, and will notify customers of any modifications on an annual basis. If you elect to receive this notice electronically from our website, any modifications will be incorporated into the language of the Policy immediately upon change.