

Advisor Financial Services, Inc.

Privacy Principles

We believe our clients should be confident in us regarding how we manage their personal and financial information. **We believe:**

Confidentiality and protection of client information is one of our fundamental responsibilities. While information is critical to providing quality service, we recognize that one of our most important assets is our clients' trust. We offer a free secure file portal to exchange confidential information. If you request us to email documents, they will be password protected. We do not email or otherwise send your documents to any third parties except for government reporting purposes such as tax returns. If you have any questions or concerns, please bring them to our attention immediately.

In limiting the use, collection, and retention of client information to what we believe is useful or necessary to conduct our business, provide quality service, and offer products, services, and other opportunities that we believe will benefit our clients. Information collected may include, but is not limited to: name, address, telephone number, tax identification number(s), date(s) of birth, employment status, annual income and data that comprises your net worth.

Maintaining accurate client records. We will respond to your requests to correct inaccurate information in a timely manner.

Limiting employee access to personally identifiable client information to those with a business reason to know such information. All AFS employees are required to maintain the confidentiality of client information.

Providing reasonable protection against unauthorized access to client information. We have established appropriate security standards and procedures to guard against any unauthorized access to client information.

Restrictions on the disclosure of client information. We may share client information with such companies if they provide a product or service that may benefit our clients. Whenever we do this, we carefully review the company and the product or service to make sure that it provides value to our clients.

We share the minimum amount of information necessary for that company to offer its product or service. We may also share information with unaffiliated companies that assist us in providing our products and services to our clients; in the normal course of our business (for example, with consumer reporting agencies, database collection and government agencies); when legally required or permitted in connection with fraud investigations and litigation; in connection with acquisitions and sales; and at the request or with the permission of a client.

Maintaining Client Privacy in Business Relationships with Third Parties: If we provide personally identifiable client information to a third party with which we have a business relationship, we will insist that the third party keep such information confidential, consistent with the conduct of our business relationship.

Disclosure of Privacy Principles to Clients: AFS recognizes and respects the privacy expectations of our clients. We want our clients to understand our commitment to privacy in our use of client information. As a result of our commitment, we have developed these Privacy Principles which are made readily available to our clients. Clients who have questions about these Privacy Principles or have a question about the privacy of their client information should call 844-392-3400 or e-mail Invest@Advisor.org.

These Privacy Principles apply to individuals, and we reserve the right to change these Privacy Principles, and any of the policies or procedures described above, at any time without prior notice. These Privacy Principles are for general guidance and do not constitute a contract or create legal rights and do not modify or amend any agreements we have with our clients.