



PRIVACY POLICY

Empowering Financial Solutions, Inc. (Empowering) requires that you provide current and accurate financial and personal information. Empowering will protect the information you have provided in a manner that is safe, secure, and professional. Empowering and its employees are committed to protecting your privacy and to safeguarding that information. We are required by law to deliver this statement to all current customers annually, in writing. We will notify current customers in advance if our privacy policy is expected to change.

Safeguarding Documents

We collect non-public data in checklists, forms, in written notations, and in documentation provided to us by our consumers and customers for investment and consulting services.

During regular business hours access to consumer and customer records is monitored so that only those with approval may access the files. During hours in which the company is not in operation, these records will be locked. In addition, we maintain appropriate security measures for our computer and information systems, including the use of passwords and firewalls.

No individual who is not so authorized shall obtain or seek to obtain personal and financial consumer and customer information. No individual with authorization to access personal and financial consumer and customer information shall share that information in any manner without the specific consent of a firm principal. Failure to observe Empowering procedures regarding consumer and customer privacy will result in discipline and may lead to termination.

Personally identifiable information about you will be maintained while you are a customer, and for a period thereafter as required by federal and state securities laws. After that time, this information may be destroyed.

Sharing Nonpublic Personal and Financial Information

Empowering is committed to the protection and privacy of its customer's and consumer's personal and financial information. Empowering will not share such information with any affiliated or nonaffiliated third party except:

- When necessary to complete a transaction in a customer account, such as with the clearing firm or account custodians;
- When required to maintain or service a customer account;
- To resolve customer disputes or inquiries;
- With persons acting in a fiduciary or representative capacity on behalf of the customer;
- With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;
- In connection with a sale or merger of Empowering Financial Solutions, Inc.'s business;
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
- To comply with federal, state or local laws, rules and other applicable legal requirements;
- In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement;
- In any circumstances with the customer's instruction or consent; or
- Pursuant to any other exceptions enumerated in the California Information Privacy Act.

Opt-Out Provisions

Empowering does not share nonpublic personal and financial information with affiliated or unaffiliated third parties except under the circumstances noted above. Since sharing under the circumstances noted above is necessary to service customer accounts or is mandated by law, there are no allowances made for customers to opt out.

...the source you can trust