

Privacy Policy Statement

At Canterbury Consulting Incorporated (“CCI”), protecting your privacy is our top priority. When you work with a financial services firm, you may share highly personal information which may be critical to providing superior products and service. Therefore, we understand our obligation to keep information about you secure and confidential. We will inform you of our policies for collecting, using, securing, and sharing your nonpublic personal information (“Customer Information”) the first time we do business and every year that you remain a customer with us. The following information describes our policies and procedures for handling your personal financial information.

Information We Collect. We collect and use various types of information we believe is necessary to administer our business, and to offer you the best possible customer service. Customer Information we collect is categorized into the following types: (1) information we receive from you on applications, or on other forms, through telephone or in-person interviews, such as your name address, phone number, social security number; your assets, income and other household information; (2) information about your transactions and account experience with us or others, such as your account balance, transaction history; (3) information from consumer reporting agencies, such as information regarding your creditworthiness or credit history; (4) other general information we obtain about you that is not assembled for the purpose of opening an account or offering certain products or services that you may request, such as demographic information.

Information We Share. We may disclose your non-public personal information as part of servicing and maintaining your policy, contract or account, and/or for other purposes as permitted or required by law. In the normal course of business, we may share personal information with persons or entities involved in servicing and administering products and services on our behalf. These could include: your agent or broker, insurance companies, consumer reporting agencies, CCI’s assisting in administration of policies and claims, companies that perform marketing services on our behalf or other financial institutions with whom we have joint marketing agreements, and other service providers and affiliates assisting us.

We may also disclose any of the types of Customer Information to other organizations under certain conditions as permitted by law. These may include: (1) a disclosure in connection with a subpoena or similar legal process; (2) a fraud investigation; (3) recording of deeds of trust and mortgages in public records; (4) an audit or examination; and (5) the sale of your account to another financial institution.

We will NOT disclose personal information about current or former customers to non-affiliated third parties, except as permitted or required by law, and we do NOT sell any personal information about you to any third party.

Protection and Confidentiality of Information. We have procedures in place that limit access to Customer Information to only those employees, representatives and service providers who are considered “authorized” personnel who need to know the information to perform business services or market products on our behalf. We also educate our employees about the importance of protecting the privacy and security of confidential personal information. Additionally, we maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your personal information.

Maintaining Accurate Information. We have procedures in place that help us maintain the accuracy of the personally identifiable information that we collect. Please write to us or call if you believe that our information about you is incomplete, out-of-date, or incorrect.

SIPC Contact Information. You may obtain information about SIPC, including the SIPC brochure, by contacting SIPC. SIPC’s Web site address is (www.sipc.org) and telephone number is (202) 371-8300. You will obtain this information, in writing, at least once each year.

Updating Our Privacy Policy. We will provide notice of our privacy policy annually, as long as you maintain an ongoing relationship with us. We will also update our policies and procedures when necessary to ensure that your privacy is maintained and that we conduct our business in a way that fulfills our commitment to you. If we make any material changes in our privacy policy, we will provide our customers with an updated notice.

Please Contact Us With Any Questions. Confidentiality is an established hallmark of our business. We understand the need to safeguard the personal information that you disclose to us, and we have an established tradition of discretion and respect for our customers’ privacy. We reinforce this daily in the way we routinely handle sensitive client information as part of our normal business operations. If you have any questions about our privacy policy, please contact us at (800) 888-4551 or visit our Website at www.canterburyconsulting.com.