



Privacy Policy

January 23, 2026

In November of 1999, Congress enacted the Graham Leach Billey Act (GLBA). The GLBA requires certain financial institutions, such as investment advisor firms, to protect the privacy of customer information. In situations where a financial institution does disclose customer information to nonaffiliated third parties, other than permitted or required by law, customers must be given the opportunity to opt out or prevent such disclosure. RJCAC does not share or disclose customer information to nonaffiliated third parties except as permitted or required by law.

R J Cloud Advisors & Company (RJCAC) is committed to safeguarding its clients' confidential information. RJCAC holds all personal information provided in the strictest confidence and it is RJCAC's objective to protect the privacy of all clients. Except as permitted or required by law, we do not share confidential information about you with nonaffiliated parties. If there were to be a change in this policy, RJCAC will provide you with written notice and you will be provided with an opportunity to opt out.

To conduct regular business, RJCAC may collect personal information from sources such as:

- Information reported by you on applications or other forms you provide to RJCAC.
- Information about your transactions implemented by others.
- Information developed as part of financial consultations and analysis.

To provide related services for client accounts, it is necessary for RJCAC to provide access to customer information within the firm and to nonaffiliated companies whom we have entered into agreements with. To provide the utmost service, we may disclose the information below regarding customers and former customers, as necessary, to companies to perform certain services on our behalf:

- The information RJCAC received from the client on applications (name, Social Security number, address, assets, etc.).
- Information about your transactions with others (account information, payment history, parties to transactions, etc.).
- Information about your financial products and services.

RJCAC may also provide customer information outside of the firm as required by law, such as to government entities, consumer reporting agencies, or other third parties in response to subpoenas.