

IMPORTANT NOTICE REGARDING CLIENT PRIVACY

Legacy Financial Advisors, Inc., (“Legacy”) treats our clients’ personal financial information with confidentiality and respect. Trust, privacy, and confidentiality are the guiding principles upon which Legacy’s relationship with clients is built and form the basis for our Privacy Policy, in accordance with the SEC’s Regulation S-P. Because Legacy is committed to servicing the needs of all who do business with us, we will take all reasonable steps to protect the privacy of all personal financial information which clients provide to us. Our Privacy Policy at Legacy is reasonably designed to:

- 1) insure the security and confidentiality of client records and information;
- 2) protect against any anticipated threats or hazards to the security or integrity of client records and information; and
- 3) protect against unauthorized access to or use of client records or information that could result in substantial harm or inconvenience to clients.

Employees of Legacy are responsible for protecting your nonpublic, personal confidential information and are bound by this Privacy Policy. We restrict access to clients’ nonpublic, personal information to those employees who need to know that information to provide Legacy’s services. We educate our employees on the importance of protecting the privacy and security of confidential personal information. We also maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard our clients’ personal information.

Nonpublic, personal information is defined in Regulation S-P to include all information a consumer provides to obtain a financial product or service, or information resulting from any transaction or information otherwise obtained in providing a financial product or service, but does not include publicly available information except when such information is disclosed in a manner that indicates an individual is or has been a consumer of the financial institution.

Information We Collect: We will limit the use and collection of information about clients to the extent which is necessary to administer our business, provide superior service and offer opportunities that we think will be in the clients’ best interest. Generally we collect the following:

- Information we receive from clients on applications or other forms, including but not limited to, a client’s name, social security number, date of birth, mailing address, legal address, home phone number, business phone number, fax number, cell phone number, country of citizenship, occupation, place of employment, annual household income, net worth, tax bracket, investment experience, investment objectives, income needs, risk attitude, various information about a client’s spouse and immediate family.
- Information about a client we gather from a client’s transactions with our affiliates, others, or us, including but not limited to, your account balances, transaction reports, and parties to transactions.

Sharing Information: We do not sell any personal information about you or your account to any third party. We will not disclose information about current or former clients to non-affiliated third parties except as permitted or required by law. In the normal course of business, personal information may be shared with persons or entities involved in servicing and administering products or services on our behalf such as:

- Schwab Institutional
- Pershing LLC
- Lockwood Financial Services, Inc.
- Insurance Companies (Life & Health)
- Legacy Financial Group, Inc. (Estate Planning Needs)

Sharing Information With The Government: The Right to Financial Privacy Act, the Welfare Reform Act, the Internal Revenue Code and various other laws and regulations sometimes require us or our non-affiliated third parties listed above, under certain circumstances, to provide certain client information to government agencies. We will only disclose client information to the government or others when we are required to do so by such laws, regulations or by court order. Certain state and federal laws, with which Legacy must comply, impose certain mandatory disclosures of client information by financial institutions.

Sharing Information With Third Party Litigants: If a client is involved in a legal proceeding, both federal and state law provide parties to the litigation the right to compel the production of records and information from banks and other third party record keepers in certain situations. We will only disclose client information to third party litigants when we are required to do so by lawful judicial process or by court order.

We will update our policy and procedures where 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 changes in our Privacy Policy, we will notify you in writing.

If you have any questions, regarding the
Privacy Policy please call your advisory associate at
Legacy Financial Advisors Corporation, 952-893-5555.