

ARCWOOD FINANCIAL, LLC

PRIVACY POLICY

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> Social Security number and financial information Investment holdings and investment history Financial goals and financial history <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies must share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information, the reasons Arcwood Financial Group chooses to share, and whether you can limit this sharing.	
Reasons we can share your personal information:	Does Arcwood Financial Group share?	Can you limit this sharing?
For our everyday business purposes – such as processing your transactions, maintaining your Account(s), responding to court orders, and complying with regulatory requirements.	Yes	No
For our marketing purposes – to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	No	We don’t share
For our affiliates’ everyday business purposes – Information about your transactions and experiences.	No	We don’t share
For our affiliates’ everyday business purposes – Information about your creditworthiness.	No	We don’t share
For nonaffiliates to market to you.	No	We don’t share
Questions?	Call (602) 526-3643 or email Dave.Riley@arcwood.com	
Who we are		
Who is providing this notice?	Arcwood	
What We Do		
How does Arcwood protect my personal information?	We use security measures that comply with federal law to protect your personal information from unauthorized access and use. These measures include computer safeguards and secured files and buildings. We also restrict access to your personal information to those individuals who need to know the information to provide services and/or products to you.	
How does Arcwood collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> Open an Account with us or transfer assets to our management. Complete an insurance application for a product we recommend 	

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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">• Sharing for affiliates' everyday business purposes – Information about your creditworthiness.• Affiliates from using your information to market to you• Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See additional information below.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• Arcwood Financial, LLC, Arcwood Benefits Consulting, LLC, Arcwood HR, LLC, are affiliates doing business under the trade name Arcwood®• Financial Forte Insurance, LLC, is how we offer non-variable life insurance and annuity products.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• Our Nonaffiliated business partners include Charles Schwab & Co., Inc., and Alphastar Capital Management, LLC.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that market financial products or services to you.</p> <ul style="list-style-type: none">• We have no such agreements.
Other important information	
<p>You may have privacy protections under applicable state laws. To the extent the state laws apply, we will comply with them when we share information about you, and in some cases may be limited by you.</p>	