

Privacy Policy Notice

FACTS	WHAT DOES CARDINAL POINT WEALTH MANAGEMENT DO WITH YOUR FINANCIAL INFORMATION?																									
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 depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and assets ▪ Transaction history and investment experience 																									
How?	All financial companies need to 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 Cardinal Point chooses to share; and whether you can limit this sharing.																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; padding: 5px;">Reasons we can share your personal information</th> <th style="width: 25%; padding: 5px;">Does Cardinal Point share?</th> <th style="width: 25%; padding: 5px;">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td> <td style="text-align: center; padding: 5px;">Yes</td> <td style="text-align: center; padding: 5px;">No</td> </tr> <tr> <td style="padding: 5px;">For our marketing purposes to offer our products and services to you</td> <td style="text-align: center; padding: 5px;">Yes</td> <td style="text-align: center; padding: 5px;">No</td> </tr> <tr> <td style="padding: 5px;">For joint marketing with other financial companies</td> <td style="text-align: center; padding: 5px;">No</td> <td style="text-align: center; padding: 5px;">Not Applicable</td> </tr> <tr> <td style="padding: 5px;">For our affiliates' everyday business purposes information about your transactions and experiences</td> <td style="text-align: center; padding: 5px;">Yes</td> <td style="text-align: center; padding: 5px;">No</td> </tr> <tr> <td style="padding: 5px;">For our affiliates' everyday business purposes information about your creditworthiness</td> <td style="text-align: center; padding: 5px;">Yes</td> <td style="text-align: center; padding: 5px;">Yes</td> </tr> <tr> <td style="padding: 5px;">For our affiliates to market to you</td> <td style="text-align: center; padding: 5px;">Yes</td> <td style="text-align: center; padding: 5px;">Yes</td> </tr> <tr> <td style="padding: 5px;">For non-affiliates to market to you</td> <td style="text-align: center; padding: 5px;">No</td> <td style="text-align: center; padding: 5px;">Not Applicable</td> </tr> </tbody> </table>			Reasons we can share your personal information	Does Cardinal Point share?	Can you limit this sharing?	For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No	For our marketing purposes to offer our products and services to you	Yes	No	For joint marketing with other financial companies	No	Not Applicable	For our affiliates' everyday business purposes information about your transactions and experiences	Yes	No	For our affiliates' everyday business purposes information about your creditworthiness	Yes	Yes	For our affiliates to market to you	Yes	Yes	For non-affiliates to market to you	No	Not Applicable
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Questions?	Call 602.374.3727 or go to www.cardinalpointwealth.com																									

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Who we are	
Who is providing this notice?	Cardinal Point
What we do	
How does Cardinal Point protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and building.
How does Cardinal Point collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Deposit money ▪ Seek advice about your investments ▪ Enter into an investment advisory contract ▪ Tell us about your investment or retirement portfolio or earnings <p>We also collect your personal information from others, such as affiliates or other companies.</p>
Why can't I limit all sharing?	<p>U.S. 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>U.S. state laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership and control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Focus Operating, LLC, Connectus Group, LLC, Focus Risk Solutions, LLC and Focus Client Solutions, LLC.
Non-affiliates	<p>Companies not related by common ownership and control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ We do not share with non-affiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you.</p> <ul style="list-style-type: none"> ▪ We do not jointly market.
Other Important Information	<ul style="list-style-type: none"> • This document is meant to also serve as our privacy notice under applicable Canadian federal and provincial law. • Our privacy policy and the above disclosure may change from time to time. We will provide you notice of any material change to this disclosure before we implement the change. • In addition to the prescribed information categories of information we collect found on page 1, Cardinal Point will also collect non-public identifying information including your name, address, date of birth, e-mail address, telephone number, credit history, occupation, financial goals and income. • In addition to the prescribed definition of "For our everyday business purposes" found on page 1, Cardinal Point may also provide information to service providers

assisting with accounting, auditing, legal and compliance obligations or general maintenance of industry standards.