



PRIVACY POLICY

This Privacy Policy ("Privacy Policy") is effective as of November 30, 2016.

Sound Financial Strategies Group Inc. ("Sound Financial") values your trust and respects the privacy of your personal financial information. As part of our commitment to you, we want you to be informed about our policies to protect and safeguard your information.

We promise to use information about you in a responsible way. When we share information within or outside Sound Financial, we follow security standards, maintain confidentiality policies, and comply with applicable laws regarding the use of customer information. Our aim is always to deliver improved service and quality products to meet your needs.

This disclosure statement takes the place of all previous notices or statements of the Sound Financial or predecessor companies, involving privacy and use of consumer information and is subject to change at any time.

COLLECTION OF INFORMATION

We collect, retain, and use information about you when we reasonably believe that it will help conduct our business or provide products, services, and other opportunities to you. For example, we use your information to protect and administer records, accounts, and funds; to comply with certain laws and regulations; to help us design and improve our products and services; and to understand your financial needs so we can provide you with quality products and superior service. Information about you is collected from several sources, such as:

- Information you provide in applications for products and services and through other means (such as: investment advisory agreements, brokerage account applications and other documents you completed while opening and maintaining your accounts with us.)
- Information you have given us orally
- Information about your transactions and experiences with us and our affiliates (for example: account balances, account activity and usage, and payment history);
- Information we gather at your request or with your consent from third parties (for example: to assist us with servicing your account(s), or providing special services to you).

OUR INFORMATION-SHARING PRACTICES WITH OUTSIDE PARTIES

We may disclose customer information we collect, as described above in "Collection of Information," to non-affiliated third parties as permitted by law. For example, we may disclose customer information about you to help complete a transaction initiated by you, pursuant to your request or authorization, in response to a subpoena or court order, as required by certain federal and state laws, to examiners and regulators when undergoing a routine books and records review.

We also may disclose customer information we collect to companies that perform services or functions on our behalf—such as account processing, check printing, marketing services, and consulting services—and to other financial institutions with which we have joint marketing agreements—such as investment companies, insurance providers, and securities brokers or dealers. Joint marketing agreements with other financial institutions allow us to bring information to you about financial products and services that are different from those we provide. We require our service providers and those with which we jointly market financial products or services to

adhere to confidentiality standards governing the privacy of your information. These companies may use and disclose the information we provide to them only for the purposes for which it is provided or as otherwise permitted by law.

We do not receive compensation for sending customer information to outside marketers to allow them to independently solicit you for a product.

SECURITY OF YOUR INFORMATION

Our commitment to the privacy of your information includes maintaining the security of your information. We use physical, electronic, and procedural safeguards to help prevent unauthorized access to customer information.

We maintain internal procedures to restrict access to customer information to employees. The information is used to perform their duties, such as administering your accounts or providing products and services to you. All of our employees are governed by a code of ethics that authorizes access to customer information for business purposes only and includes strict standards for keeping your information confidential. We regularly educate our employees about the importance of maintaining the confidentiality of customer information through standard operating procedures and training programs.