

# DEFINE FINANCIAL Privacy Policy

## 5 Important Things to Know About Our Privacy Policy

1

As a licensed financial advisor and fiduciary, we are legally required to maintain the privacy and confidentiality of your nonpublic information pursuant to SEC regulations.

2

As CFP® Professionals (only ~25% of financial advisors are also CFP® Professionals), we have an additional layer of Ethical, Confidentiality, and Privacy standards to adhere to. [Click here to learn more.](#)

3

If you are not an active client of our firm but have shared sensitive information with us, it is securely stored in our Document Management System (DMS), [Citrix ShareFile](#). Your general contact information (i.e., non-sensitive information) is safely and securely stored in our Contact Management System (CRM), [Redtail](#).

4

If you are an active client of our firm, we are only authorized to share your information with third parties to the extent necessary to deliver the services you have hired us to perform. For example, if you are an active client of our firm, we would need to provide certain information to [Fidelity](#) to open/transfer accounts and manage your investments. We DO NOT sell your information to anyone and DO NOT share your information with any third-party for any other purpose except to render the services you've hired us to provide.

5

We take the privacy of your information very seriously and are required to ask for your express written consent before sharing your information with anyone outside of the limited circumstances noted above and below.

Your Fiduciary,



**Taylor Schulte, CFP®**  
Founder & CEO



# DEFINE FINANCIAL Privacy Policy

## What Does Define Financial, LLC Do With Your Personal 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Financial account balances, holdings, and transaction history
- Investment experience, income, and assets

When you are no longer our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Define Financial, LLC chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DO WE 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—in order to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes—information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes—information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A



# DEFINE FINANCIAL Privacy Policy

## What Does Define Financial, LLC Do With Your Personal Information?

### Who We Are

Who is providing this notice?	Define Financial, LLC
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### What We Do

How does Define Financial, LLC 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 buildings, as well as other physical, electronic and procedural safeguards.
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How does Define Financial, LLC collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"><li>● Sign an investment advisory agreement</li><li>● Open an account</li><li>● Request investment or financial planning advice</li><li>● Tell us about your investment or retirement portfolio</li></ul>
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Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"><li>● Sharing for affiliates' everyday business purposes—information about your creditworthiness</li><li>● Affiliates from using your information to market to you</li><li>● Sharing for nonaffiliates to market to you</li><li>● State laws and individual companies may give you additional rights to limit sharing.</li></ul>
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### Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>N/A.</i>
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Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>We do not share with nonaffiliates so they can market to you.</i>
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Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>We do not jointly market to you.</i>
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#### OTHER IMPORTANT INFORMATION

Define Financial, LLC may also share your personal information with a successor advisor if necessary in connection with the unexpected death or incapacity of its principal owner(s), as well as in connection with the eventual retirement or other change in control of the firm.

Questions? Call (858) 345-1197 or go to [www.definefinancial.com](http://www.definefinancial.com)