

# **RACHOR INVESTMENT ADVISORY SERVICES LLC**

## **PRIVACY POLICY**

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**Our Commitment to Your Privacy:** *Rachor Investment Advisory Services LLC has a long-standing policy of protecting the confidentiality and security of information we collect about our clients. We will not share information about you with third parties without your consent, except for the specific purposes below. We are providing this Privacy Policy to you in an effort to explain our collection, use, retention and security of your personal information.*

**Why We Collect Information:** *We collect your personal information to facilitate establishing your investment policy and administering your accounts. This information may include but is not limited to your name, address, phone number, email address, Social Security number, date of birth, income, assets, liabilities, and information about your investment experience, objectives and current investments.*

**How We Gather Information:** *We collect nonpublic personal information about you, from you, during investment policy meetings, investment review meetings, phone meetings, phone calls to and from you. Any time there is a transaction in your account through us, we collect information about that transaction. We also keep information about your accounts through us, such as transaction history, current balances, and current investments. These records may also include the information listed above.*

**How We Use and Share Information:** *We use your personal information to establish and administer your accounts and to fulfill our regulatory obligations. We share your personal information only with those parties who assist us in providing superior service to you. We do not sell your personal information to anyone, and we make every effort to maintain confidentiality. In certain circumstances, we may share personal information as required or permitted by law. We may do so, for example, to cooperate with regulators or law enforcement authorities.*

**How We Protect Information:** *Our employees are required to protect the confidentiality of information and comply with our established policies. They may access information only when there is an appropriate reason to do so, such as to administer your accounts. We collect only relevant information about our clients. We restrict your personal information to only those individuals who need to know that information in order to provide services for you.*

**What Information We Disclose:** *We do not disclose nonpublic personal information about our current or former clients to anyone, except as required by law. The limited circumstances under which we are required by law to disclose a client's personal information include: to the extent necessary to service your accounts; with your consent or at your direction; to your legal representative; in response to a subpoena; to law enforcement and regulatory agencies; to comply with federal, state or local laws; or to protect against actual or potential fraud, unauthorized transactions, claims or other liability.*

**Former Clients:** *Even if you are no longer a client of Rachor Investment Advisory Services LLC, our Privacy Policy will continue to apply to you.*

**To Whom This Policy Applies:** *This Privacy Policy applies to services provided by Rachor Investment Advisory Services LLC. Any third parties who provide you with financial services may have policies that differ from this one. You should contact those companies directly for more information.*

**Further Information:** *We make every effort to keep your personal information accurate and complete. If you believe that we have outdated or otherwise inaccurate personal information about you, please contact us at your earliest convenience so that we may update our records.*

*We reserve the right to change this Privacy Policy. The examples contained within this Privacy Policy are illustrations and are not intended to be exclusive. This notice complies with federal law and SEC regulations regarding privacy. You may have additional rights under other foreign or domestic laws.*

*This notice has been provided to you pursuant to the Gramm-Leach-Bliley Act (Pub L 106-102), which requires a financial institution to notify its clients of its privacy practices and procedures on an annual basis. This notice is informational only. No action on your part is required.*