



Cadence Financial Advisors, LLC

Form ADV Part 2A – Disclosure Brochure

Effective: March 11, 2020

This Form ADV 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Cadence Financial Advisors, LLC (“Cadence Financial” or the “Advisor”). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (972) 440-1195 or by email at mdomingo@cadenceadvisors.com.

Cadence Financial is a registered investment advisor located in the State of Texas. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information through Cadence Financial to assist you in determining whether to retain the Advisor.

Additional information about Cadence Financial and its Advisory Persons is available on the SEC’s website at www.adviserinfo.sec.gov by searching with the Advisor’s firm name or CRD# 141807.

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Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Cadence Financial. For convenience, the Advisor has combined these documents into a single disclosure document.

Cadence Financial believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. Cadence Financial encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes

There have been no material changes to this Disclosure Brochure since the last filing and distribution to Clients.

Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs in the business practices of Cadence Financial.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 141807. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (972) 440-1195 or by email at mdomingo@cadenceadvisors.com.

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Item 4 – Advisory Services

A. Firm Information

Cadence Financial Advisors, LLC (“Cadence Financial” or the “Advisor”) is a registered investment advisor with the state of Texas. Cadence Financial is organized as a limited liability company (“LLC”) under the laws of the State of Texas. Cadence Financial was founded in October 2006, and is owned and operated by, Michael A. Domingo (President and Chief Compliance Officer). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Cadence Financial.

B. Advisory Services Offered

Cadence Financial offers investment advisory services to individuals and high net worth individuals (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. Cadence Financial’s fiduciary commitment is further described in the Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

Wealth Management Services

Cadence Financial provides Clients with wealth management services, which generally includes discretionary management and non-discretionary of investment portfolios in connection with a broad range of comprehensive financial planning services.

Investment Management Services – Cadence Financial provides customized investment advisory solutions for its Clients through retirement planning, determination of financial objectives, cash flow management, tax planning, and estate planning, as well as various other means of consultation in connection with discretionary management of investment portfolios. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. Cadence Financial works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. Cadence Financial will then construct a portfolio, consisting of mutual funds offered by Dimensional Fund Advisors (“DFA”), sub-advisors and/or exchange-traded funds (“ETFs”) to achieve the Client’s investment goals. The Advisor may also utilize individual stocks, bonds other investment products and load-waived mutual funds to meet the needs of its Clients. The Advisor may retain certain legacy investments based on portfolio fit and/or tax considerations.

The Advisor recommends the investment sub-advisory services of Buckingham Strategic Partners (“Buckingham”) for the management of fixed income portfolios, based on the Client’s needs and objectives. Additionally, the Advisor may utilize Buckingham for modeling services, where the Advisor will make investment decisions based on the investment models prepared by Buckingham. Please see *Use of Independent Managers* below. The Advisor will provide the Client with Buckingham’s Form ADV2A – Disclosure Brochure and Privacy Policy, prior to signing an agreement, which grants the Advisor the authority to engage Buckingham as the sub-advisor. The Advisor also separately utilizes Buckingham for its related back office services.

Cadence Financial’s investment approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. Cadence Financial will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Cadence Financial evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Cadence Financial may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Cadence Financial may recommend selling positions for reasons that

include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

At no time will Cadence Financial accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within their designated account[s] at the Custodian, pursuant to the Client investment advisory agreement, please see Item 12 – Brokerage Practices.

Use of Independent Managers – As noted above, the Advisor may recommend that a Client utilize the sub-advisory services of Buckingham for discretionary investment management of fixed income portfolios. The Advisor will assist and advise the Client in establishing investment objectives, whether the portfolio is suitable to the Client needs and communications with Buckingham. The Advisor will serve as the Client's primary advisor and relationship manager for the account[s]. The Advisor will provide ongoing oversight of Buckingham's investment strategies to ensure they are managed consistent to the investment mandate[s].

Financial Planning Services – The Advisor also offers financial planning as a part of its wealth management services or as a separate engagement pursuant to a financial planning agreement. Cadence Financial provides a variety of financial planning services to Clients. Services are offered in several areas of a Client's financial situation, depending on their goals and objectives through an ongoing relationship or a limited scope engagement, pursuant to the financial planning agreement.

Generally, such financial planning services will involve preparing a financial plan based on the Client's financial goals and objectives. This planning may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, education savings, insurance needs and other areas of a Client's financial situation.

A financial plan developed for the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

Cadence Financial may also refer Clients to an accountant, attorney or another specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning recommendations pose a potential conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for wealth management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

Limited Scope Consulting Services

The Advisor offers a variety of investment consulting services to individuals and families, pursuant to a written investment consulting agreement. This service is ideal for Clients seeking a smaller scope engagement and to utilize the expertise of the Advisor without having an account managed by the Advisor or developing a financial plan as described above. Services are offered in several areas of a Client's financial situation, depending on their goals and objectives. Generally, such consulting services will involve rendering an investment consultation based on the Client's financial goals and objectives.

As investment consulting can be similar in nature as developing a financial plan but with a restricted scope of engagement, the consultation for the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For certain investment consulting engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Consultations are typically completed within six (6) months of contract date, assuming all information and documents requested are provided promptly.

Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

C. Client Account Management

Prior to engaging Cadence Financial to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – Cadence Financial, in connection with the Client, will develop a strategy that seeks to achieve the Client's goals and objectives.
- Asset Allocation – Cadence Financial will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Cadence Financial will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Cadence Financial will provide investment management and ongoing oversight of the Client's investment portfolio.

D. Wrap Fee Programs

Cadence Financial does not manage or place Client assets into a wrap fee program. Wealth management services are provided directly by Cadence Financial.

E. Assets Under Management

As of December 31, 2019, Cadence Financial manages \$59,980,145 in Client assets, \$59,838,817 of which are managed on a discretionary basis and \$141,328 on a non-discretionary basis. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into a written agreement with the Advisor.

A. Fees for Advisory Services

Wealth Management Services

Cadence Financial offers wealth management services, which is the combination of discretionary investment management and comprehensive financial planning as described below.

Wealth management fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the wealth management agreement. Wealth management fees are based on the market value of assets under management at the end of the prior calendar quarter. Wealth management fees are based on the following schedule:

Assets Under Management	Annual Rate
Up to \$1,000,000*	1.00%

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Assets Under Management	Annual Rate
\$1,000,001 to \$2,000,000	0.75%
\$2,000,001 to \$5,000,000	0.50%
Over \$5,000,000	0.35%

* Cadence Financial generally requires a minimum relationship size of \$500,000 and a minimum annual fee of \$5,000 for wealth management services.

Additionally, the Advisor requires a one-time initial fee ranging from \$1,500 to \$5,000 for the development of an initial financial plan for all new wealth management Clients, payable upon completion of the plan.

The wealth management fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by Cadence Financial will be independently valued by the Custodian. Cadence Financial will not have the authority or responsibility to value portfolio securities. Certain legacy Clients may be charged a different fee pursuant to their agreement[s] with the Advisor.

For Clients with less than \$500,000 in assets under management, Cadence Financial offers investment management and ongoing financial planning as separate services with an investment management fee at an annual rate of up to 1.00%. Once assets under management are greater than \$500,000 clients will move to Wealth Management Services with no ongoing separate financial planning fee.

The Advisor's fee is exclusive of, and in addition to any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Financial Planning Services

Cadence Financial offers financial planning services as a one-time or ongoing service. Fees for one-time financial planning services are charged a fixed fee ranging from \$1,500 to \$5,000, which may be negotiable depending on the nature and complexity of each Client's circumstances. An estimate for total costs will be determined prior to establishing the advisory relationship. Fees for ongoing financial planning services are offered for a fixed annual fee, payable monthly, at a rate ranging from \$150 to \$500 per month. The Client may elect to pay ongoing financial planning fee on a quarterly basis. Ongoing financial planning fees will be based on the complexity of services, frequency of Client interactions and other factors. Financial planning fees are negotiable at the sole discretion of the Advisor.

Limited Scope Consulting Services

Fees for investment consulting engagements are on an hourly basis at a rate of \$300 per hour (with a one (1) hour minimum), which may be negotiable depending on the nature and complexity of each Client's circumstances. An estimate for total hours and/or total costs will be provided prior to engaging for these services. If the Client engages the Advisor for additional wealth management services, the Advisor may offset future fees against the fees paid for consulting services.

Use of Independent Managers

Buckingham will not charge a separate fee to the Client and will collect a portion of the Advisor's fee, as disclosed above, deducted from the Client's account[s] that are utilizing Buckingham's services.

B. Fee Billing

Wealth Management Services

Wealth management fees will be calculated by the Advisor or its delegate and deducted from the Client's account[s] by the Custodian. The Advisor or its delegate shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective quarter-end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with Cadence Financial at the end of the prior quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the wealth management fee. In addition, the Advisor will provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by Cadence Financial to be paid directly from their account[s] held by the Custodian as part of the wealth management agreement and separate account forms provided by the Custodian.

Financial Planning Services

One-time financial planning fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement with the balance due upon receipt of the agreed upon deliverable[s]. Fees for ongoing financial planning services are either invoiced monthly or quarterly and are due upon receipt.

Limited Scope Consulting Services

Investment consulting fees are invoiced upon completion of the consultation or at the end of the month, whichever occurs first.

Use of Independent Managers

Buckingham will deduct fees from the Client account[s], retain its fee and distribute the Advisor's fee to Cadence Financial.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Cadence Financial, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all securities execution and custody fees charged by the Custodian, if applicable. The Advisor's recommended custodian does not charge securities transaction fees for ETF and equity trades in Client accounts, but typically charges for mutual funds and other types of investments. The wealth management fee charged by Cadence Financial is separate and distinct from these custody and execution fees.

In addition, all fees paid to Cadence Financial for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of Cadence Financial, but would not receive the services provided by Cadence Financial which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Cadence Financial to fully understand the total fees to be paid. Please see Item 12 – Brokerage Practices for additional information.

D. Advance Payment of Fees and Termination

Wealth Management Services

Cadence Financial is compensated for its wealth management services in advance of the quarter before investment advisory services are rendered. Either party may request to terminate their wealth management agreement with Cadence Financial, at any time, by providing advance written notice to the other party. The Client may also terminate the wealth management agreement within five (5) business days of signing the Advisor's

agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Client shall be responsible for wealth management fees up to and including the effective date of termination. Upon termination, the Advisor will refund any unearned, prepaid wealth management fees from the effective date of termination to the end of the quarter. The Client's wealth management agreement with the Advisor is non-transferable without the Client's prior consent.

Financial Planning Services

Cadence Financial offers one-time financial planning services. In such instances, Cadence Financial may be partially compensated for its financial planning services at the start of the engagement. Cadence Financial also offers ongoing financial planning services as a perpetual engagement. Financial planning agreements intended as perpetual will be ongoing in nature and continue until terminated by either party. Either party may terminate a financial planning agreement, at any time, by providing written notice to the other party. The Client may also terminate the agreement within five (5) days of signing the Advisor's financial planning agreement at no cost to the Client. After the five-day period, the Client shall be billed for actual hours logged on the planning project times the contractual hourly rate or in the case of an initial planning fee, the percentage of the engagement scope completed by the Advisor. Upon termination, the Advisor will refund any unearned, prepaid fees to the Client. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

Limited Scope Consulting Services

Cadence Financial is compensated for its investment consulting services upon completion of the engagement deliverable[s] or at the end of the month, whichever occurs first. Either party may request to terminate the investment consulting agreement with Cadence Financial, at any time, by providing advance written notice to the other party. The Client may also terminate the investment consulting agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Client's agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

Cadence Financial does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the fees noted above.

Item 6 – Performance-Based Fees and Side-By-Side Management

Cadence Financial does not charge performance-based fees for its investment advisory services. The fees charged by Cadence Financial are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

Cadence Financial does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

Cadence Financial provides investment advisory services to individuals and high net worth individuals. The amount of each type of Client is available on the Advisor's Form ADV Part 1A. These amounts may change over time and are updated at least annually by the Advisor. Cadence Financial generally requires a minimum relationship size of \$500,000 and a minimum annual fee of \$5,000 for wealth management services. These minimum relationship size and minimum fee may be reduced at the sole discretion of the Advisor.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

A. Methods of Analysis

Cadence Financial primarily employs a fundamental analysis method in developing investment strategies for its Clients. Research and analysis from Cadence Financial are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

As noted above, Cadence Financial generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Cadence Financial will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Cadence Financial may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Cadence Financial will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment approach:

Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

ETF Risks

The performance of an ETF is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

Mutual Fund Risks

The performance of a mutual fund is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving Cadence Financial or its owner. Cadence Financial values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its owner are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 141807.

Item 10 – Other Financial Industry Activities and Affiliations

Cadence Financial is required to disclose any relationship or arrangement that is material to its advisory business or to its Clients with certain related persons.

Independent Managers

As discussed in Item 4 above, the Advisor has engaged Buckingham as an investment sub-advisor to provide discretionary management for fixed income portfolios. In addition, the Advisor utilizes the back-office services of Buckingham. Buckingham provides the Advisor with back-office, technology, compliance and other support services. The services provided by Buckingham are paid for solely by the Advisor from its revenues and are not tied, in any way, to the level of trading activity in any Client account.

Insurance Licensed

Michael Domingo of Cadence Financial are also licensed insurance professionals. Mr. Domingo does not sell insurance products to Clients or receive compensation relating to the implementation of insurance products. Mr. Domingo will support Clients with questions relating to insurance and may refer a Client to other providers for insurance products. Mr. Domingo will not receive commissions or share in revenue for any such referrals.

As a fiduciary, Cadence Financial Advisors, LLC has certain legal obligations, including the obligation to act in clients' best interest. Cadence Financial Advisors, LLC maintains a Business Continuity and Succession Plan and seeks to avoid a disruption of service to clients in the event of an unforeseen loss of key personnel, due to disability or death. To that end, Cadence Financial Advisors, LLC has entered into a succession agreement with Buckingham, effective 2/22/19. Cadence Financial Advisors, LLC can provide additional information to any current or prospective client upon request to Michael A. Domingo, Managing Member at (972) 440-1195 or mdomingo@cadenceadvisors.com.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

Cadence Financial has implemented a Code of Ethics (the “Code”) that defines the Advisor’s fiduciary commitment to each Client. This Code applies to all persons associated with Cadence Financial (“Supervised Persons”). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor’s duties to the Client. Cadence Financial and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Cadence Financial Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (972) 440-1195 or via email at mdomingo@cadenceadvisors.com.

B. Personal Trading with Material Interest

Cadence Financial allows Supervised Persons to purchase or sell of the same securities the same securities that may be recommended to and purchased on behalf of Clients. Cadence Financial does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Cadence Financial does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

Cadence Financial allows Supervised Persons to purchase or sale of the same securities the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Client presents a potential conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Cadence Financial requiring reporting of personal securities trades by its Supervised Employees for review by the Chief Compliance Officer (“CCO”) or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While Cadence Financial allows Supervised Persons to purchase or sell of the same securities the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterward. **At no time will Cadence Financial or any of its Supervised Persons transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Cadence Financial does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize Cadence Financial to direct trades to the Custodian as agreed upon in the investment advisory agreement. Further, Cadence Financial does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where Cadence Financial does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by Cadence Financial. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. Cadence Financial may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, its reputation and/or the location of the Custodian’s offices.

Cadence Financial typically recommends that Clients establish accounts at TD Ameritrade Institutional, a division of TD Ameritrade, Inc. ("TD Ameritrade"), TD Ameritrade is an independent and unaffiliated SEC-registered broker-dealer and member FINRA/SIPC. TD Ameritrade offers to independent investment Advisors services, which include custody of securities, trade execution, clearance and settlement of transactions. The Advisor receives some benefits from TD Ameritrade through its participation in the program. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars – Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **Cadence Financial does not participate in soft dollar programs sponsored or offered by any broker-dealer. However, the Advisor does receive certain economic benefits from TD Ameritrade. Please see Item 14 below.**

2. Brokerage Referrals – Cadence Financial does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. Directed Brokerage – All Clients are serviced on a "directed brokerage basis", where Cadence Financial will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). Cadence Financial will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. Cadence Financial will execute its transactions through the Custodian as authorized by the Client.

Cadence Financial may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Clients' accounts. Fixed income securities in Buckingham accounts may be aggregated in order to obtain a favorable price.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by Mr. Domingo, President and Chief Compliance Officer of Cadence Financial. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify Cadence Financial if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 – Client Referrals and Other Compensation

A. Compensation Received by Cadence Financial

Cadence Financial is a fee-only advisory firm, who, in all circumstances, is compensated solely by the Client. Cadence Financial may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, Cadence Financial may receive referrals of new Clients from a third-party. The Advisor may refer Clients to various unaffiliated, non-advisory professionals (e.g., attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, Cadence Financial may receive non-compensated referrals of new Clients from various third-parties.

Participation in Institutional Advisor Platform

As disclosed under Item 12, above, the Advisor participates in TD Ameritrade's institutional customer program and the Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between the Advisor's participation in the program and the investment advice it gives to its Clients, although the Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving the Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to the Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by the Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit the Advisor but may not benefit its Client accounts. These products or services may assist the Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help the Advisor manage and further develop its business enterprise. The benefits received by the Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to Clients, the Advisor endeavors at all times to put the interests of its Clients first. The Clients should be aware, however, that the receipt of economic benefits by the Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

B. Client Referrals from Solicitors

Cadence Financial does not engage paid solicitors for Client referrals.

Item 15 – Custody

Cadence Financial does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fee. All Clients must place their assets with a "qualified custodian". Clients are required to engage the Custodian to retain their funds and securities and direct Cadence Financial to utilize the Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by Cadence Financial to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

Item 16 – Investment Discretion

Cadence Financial generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Cadence Financial. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by Cadence Financial will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Cadence Financial does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither Cadence Financial, nor Mr. Domingo, has any adverse financial situations that would reasonably impair the ability of Cadence Financial to meet all obligations to its Clients. Neither Cadence Financial, nor Mr. Domingo, have been subject to a bankruptcy or financial compromise. Cadence Financial is not required to deliver a balance sheet along with this Disclosure Brochure, as the Advisor does not collect fees of \$500 or more for services to be performed six months or more in advance.

Item 19 – Requirements for State Registered Advisors

A. Educational Background and Business Experience of Principal Officer

The President and Chief Compliance Officer of Cadence Financial is Michael A. Domingo. Information regarding the formal education and background of Mr. Domingo is included in Item 2 – Educational Background and Business Experience of his Form ADV Part 2B below.

B. Other Business Activities of Principal Officer

Mr. Domingo is also a licensed insurance professional but will not sell insurance products to Clients or receive compensation relating to the implementation of insurance products. Mr. Domingo will support Clients with questions relating to insurance and may refer a Client to other providers for insurance products. Mr. Domingo will not receive commissions or share in revenue for any such referrals.

C. Performance Fee Calculations

Cadence Financial does not charge performance-based fees for its investment advisory services. The fees charged by Cadence Financial are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

D. Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Cadence Financial or Mr. Domingo. Neither Cadence Financial nor Mr. Domingo has ever been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Cadence Financial or Mr. Domingo. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Cadence Financial or Mr. Domingo.***

E. Material Relationships with Issuers of Securities

Neither Cadence Financial nor Mr. Domingo have any relationships or arrangements with issuers of securities.



Form ADV Part 2B – Brochure Supplement

for

**Michael A. Domingo, CFP[®], CLU[®], CRPC[®]
President and Chief Compliance Officer**

Effective: March 11, 2020

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of Michael A. Domingo, CFP[®], CLU[®], CRPC[®] (CRD# **2769898**) in addition to the information contained in the Cadence Financial Advisors, LLC (“Cadence Financial” or the “Advisor”) (CRD # 141807) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Cadence Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (972) 440-1195 or by email at mdomingo@cadenceadvisors.com.

Additional information about Mr. Domingo is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2769898.

Item 2 – Educational Background and Business Experience

Michael A. Domingo, CFP®, CLU®, CRPC®, born in 1970, is dedicated to advising Clients of Cadence Financial in his role as the President and Chief Compliance Officer. Mr. Domingo earned a Masters of Science in Personal Financial Planning from the College for Financial Planning in 2017. Mr. Domingo earned a Masters of Business Administration in Finance from the University of Dallas in 2003. Mr. Domingo earned a Bachelor of Arts in Economics from Lamar University in 1996. Additional information regarding Mr. Domingo's employment history is included below.

Employment History:

President and Chief Compliance Officer, Cadence Financial Advisors, LLC	10/2006 to Present
Partner/Financial Advisor, Murphy & Sylvest	07/2015 to 01/2016

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Chartered Life Underwriter® (“CLU®”)

The Chartered Life Underwriter® (CLU®) is a designation of insurance expertise, helping gain a significant advantage in a competitive market. This course of study helps by providing in-depth knowledge on the insurance needs of individuals, business owners and professional clients.

Program Learning Objectives

- Provide guidance to clients on types and amounts of life insurance needed
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries
- Assist clients in making decisions about estate planning, including proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues
- Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients

Chartered Retirement Planning Counselor (“CRPC®”)

Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Domingo. Mr. Domingo has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Domingo.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Domingo.***

The Advisor encourages you to independently view the background of Mr. Domingo on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2769898.

Item 4 – Other Business Activities

Insurance Licensed

Mr. Domingo of Cadence Financial is also a licensed insurance professional. Mr. Domingo does not sell insurance products to Clients or receive compensation relating to the implementation of insurance products. Mr. Domingo will support Clients with questions relating to insurance and may refer a Client to other providers for insurance products. Mr. Domingo will not receive commissions or share in revenue for any such referrals.

Item 5 – Additional Compensation

Mr. Domingo has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Domingo serves as the President and Chief Compliance Officer of Cadence Financial. Mr. Domingo can be reached at (972) 440-1195.

Cadence Financial has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Cadence Financial. Further, Cadence Financial is subject to regulatory oversight by various agencies. These agencies require registration by Cadence Financial and its Supervised Persons. As a registered entity, Cadence Financial is subject to examinations by regulators, which may be announced or unannounced. Cadence Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Item 7 – Requirements for State Registered Advisors

A. Arbitrations and Regulatory Proceedings

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement[s], or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement[s], or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.

Mr. Domingo does not have any disclosures to make regarding this Item.

B. Bankruptcy

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.

Mr. Domingo does not have any disclosures to make regarding this Item.

Privacy Policy

Effective Date: March 11, 2020

Our Commitment to You

Cadence Financial Advisors, LLC (“Cadence Financial” or the “Advisor”) is committed to safeguarding the use of personal information of our Client’s (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Cadence Financial (also referred to as “we”, “our” and “us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Cadence Financial does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
Marketing Purposes Cadence Financial does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Cadence Financial or the Client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
Information About Former Clients Cadence Financial does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (972) 440-1195 or via email at mdomingo@cadenceadvisors.com.