

## Privacy Policy

TCFG Wealth Management, LLC and its affiliates (collectively known as "TCFG") respects your right to privacy. We have always been committed to secure the confidentiality and integrity of your personal information. We are proud of our privacy practices and want our current and prospective customers to understand what information we collect and how we use it.

TCFG is committed to safeguarding your confidential information. Except as described in this notice in as may be required or permitted by law, TCFG does not share your customer information with non-affiliated to third parties.

### Customer information we collect

TCFG collects and develops personal information about you. The term "customer information" means any type of personally identifiable information Provided by you or gathered about you that is not generally publicly known. The essential purpose for collecting customer information is to provide and support the financial products and services you obtain from TCFG. The categories of customer information collected by TCFG depends upon the scope of the engagement with your investment representative (hereinafter referred to as "Representative") and are generally described below.

TCFG collects customer information in order to provide advisory services as well as brokerage products and services. Customer information TCFG collects includes:

- Information we received from you on applications or other forms and specifically including your name, address, Social Security number, income, income tax rate, net worth, financial objectives, risk tolerance and the names of beneficiaries.
- Information we receive or obtain from other sources including information collected and developed by issuers of securities, insurance products or services you own to issue, administer and process transactions relating to these products or services.
- For products involving the extension of credit, information about your credit worthiness and credit history that we may obtain from unaffiliated consumer reporting agencies.
- Information about your financial products and services transactions with TCFG.
- If you apply for insurance product through TCFG insurance solutions, we may collect health information that you provide to us.

### Data Security

TCFG restricts access to customer information to our representatives and employees who need the information to perform their job responsibilities. TCFG maintains agreements, as well as physical, electronic, and procedural security measures that comply with federal regulations to safeguard your customer information.

### Use in disclosure of customer information to provide customer service for your accounts

To administer, manage and service customer accounts, process transactions and provide related services for your accounts, it is necessary for us to provide access to customer information within TGI to certain nonaffiliated companies. We may share customer information we gather with:

- Entities that perform services for use or function on our behalf (including check printing services, clearing broker dealers, investment companies and insurance companies).

- Third party administrators in vendors for the purpose of providing current and future information on your account (such as transaction history, tax information and performance reporting).
- Financial institutions with whom we have entered into a networking agreement to provide you with the valuable financial products or services.
- Others as permitted or required by law (such as government entities, consumer reporting agencies or other third parties in response to subpoenas, arbitration or litigation actions, or regulatory inquiries).

We may enter one or more joint marketing arrangements with unaffiliated broker dealers to jointly market our respective financial services and provide you with valuable financial products or services. We may share all the categories of customer information described above.

## Disclosure of your Customer Information

TCFG recognizes the right of each customer to select a broker dealer representative to provide brokerage insurance products and services. In connection with the transfer of your representative's securities registration to another firm, your consumer information may be shared with your representative and his or her new firm. The information to be shared may include confidential information in the custody of your representative as well as other information in our possession or in the possession of certain non-affiliated third parties who performed services for your account that we believe are necessary to transfer your account, including your address, telephone number, email address, account number and type, transaction history, tax reporting information and other information relating to your account.

Your customer information may also be shared with certain entities that are owned, controlled by, or affiliated with your representative. In addition, in the event your representative (or his or her estate) agrees with an unaffiliated representative to sell or some portion of his or her securities or insurance business, your confidential customer information may be shared with the acquiring representative and his or her firm. You may prevent disclosure of your customer information by instructing TCF not to provide your customer information in these instances by emailing opt out to service at TCFG wealthmanagement.com or by writing to us at 28200 Cabot Rd, suite 300, Laguna Niguel CA 92677 or by contacting your representative directly. You may prevent this disclosure now or at any later time period in addition, you may contact us to revoke or withdraw, your instructions to not share your customer information.

## Use and Disclosure of Health Information

To the extent you provide health information to TCFG for the purpose of making application for insurance products, such information will not be disclosed to nonaffiliated companies for any purpose, except to underwrite or administer your insurance policy, related claims, as required by law, or as authorized by you.

## Former Customers

If you close an account with TCFG, we will continue to operate in accordance with the principle stated in this notice.

## Requirements of Federal Law

In November 1999, Congress enacted the Gramm Leach Bliley Act ("GLBA") GLBA requires financial institutions, including broker dealers, investment Financial Professionals, an investment companies to adopt policies and procedures designed to protect the privacy of customer information period to the extent a financial institution discloses customer information to nonaffiliated third parties other than as permitted or required by law, customers must be given the opportunity and means to opt

out (or prevent ) such disclosure.

## Requirements of State Law

### Opt Out States

If you live in a state that permits you to opt out (or prevent) disclosures of your customer information, and you do not wish for us to share your customer information with those entities owned, controlled by or affiliated with your representative, or if your representative should sell his /her securities business to an unaffiliated representative or transfer his /her securities registration to another firm, you have the right to opt out of such disclosure. If you wish to prevent sharing of your customer information please call or email your representative directly or by email the Home Office at [SERVICE@TCFGWEALTH.COM](mailto:SERVICE@TCFGWEALTH.COM) or write us at: 28202 Cabot Rd, suite #300, Laguna Niguel CA 92677

### Opt In States

If you live in a state which requires your affirmative consent to authorize the sharing of your customer information, the representatives knew firm, TCFG and or your representative will seek your written instructions as required under applicable state law to authorize disclosure of your confidential customer information before the data is shared.

### Keeping up to Date with our Privacy Notice

We may make changes to this policy at any time and will inform you of changes, as required by law. To receive the most up-to-date privacy notice, you may call or email your representative directly or write us at 28202 Cabot Rd , suite #300, Laguna Niguel CA 92677

### How to Protect Your Own Information

- Protect your Social Security number provide your Social Security number only when necessary, and do not carry your Social Security number with you
- Treat your trash in Mail carefully period to thwart an identity thief who may pick through your trash or recycling bin to capture your personal information always shred you are charged receipts, copies of credit applications, insurance forms, physical statements, checks, bank statements, expired charge cards that you're discarding end credit offers you get in the Mail.
- Always deposit your outgoing Mail containing personal identifying information in post office collection boxes or at your local post office rather than an unsecured mailbox.
- Be on guard when using the Internet. The Internet can leave you vulnerable to online scammers, identity thieves and more. For practical tips to help you be on guard against Internet fraud, secure your computer, and protect your personal information, visit [www.onguardonline.gov](http://www.onguardonline.gov)
- Verify a source before sharing information. Don't give out personal information on the phone, through the Mail, or over the Internet unless you've initiated the contact an are sure you know who you're dealing with period I didn't the thieves or clever Ann may pose as representatives of banks, Internet service providers , and even government agencies to get people to reveal their Social Security number, mother's maiden name, account numbers and other identifying information.