

PRIVACY POLICY

Canby Financial Advisors values the trust our clients have placed in us, and we are committed to the responsible management, use and protection of our clients' personal information. We are proud of our privacy and confidentiality practices and we want you to know how we protect your information. Please take a moment to review our privacy policy as described below.

How and Why We Obtain Information

Canby Financial Advisors collects information about you to help us serve your financial needs, provide client service, offer new products or services, and fulfill legal and regulatory requirements. Any collection of personal information is to support our normal business operations and service your account.

Canby Financial Advisors collects nonpublic personal, financial and health information about you from information we receive from you. The sources and the information collected may include:

- Information on applications and related forms such as name, address, Social Security number, assets and income, (medical information if applying for insurance);
- Information regarding your transactions with us such as, products or services purchased, account balances and payment history;
- Information from consumer reporting agencies such as credit relationships;
- Information from your employer, association or benefit plan sponsor such as name, address, Social Security number, assets and income.
- Public Sources.

Sharing Information

Canby Financial Advisors does not disclose nonpublic personal information about you to anyone. However, in the course of servicing your account, we may share information collected about our clients as previously described above to Commonwealth Financial Network and other unaffiliated service providers such as insurance companies, mutual fund companies, banks, broker dealers or investment firms to provide account maintenance or customer service to your account. We may also disclose your information to other organizations without your consent, as permitted by law, such as:

- To respond to a subpoena or court order, judicial process or regulatory authorities;
- In connection with a proposed or actual sale, merger or transfer of all or a portion of a business or operating unit;
- To protect against fraud.

We may also share your information with other organizations and individuals with your consent (for example, your attorney or tax professional).

If your servicing advisor leaves Canby Financial Advisors, the advisor may retain copies of your personal information so he or she can continue to serve you at their new firm. In doing so, your advisor may share information with the new firm, but is otherwise required to keep confidential the personal information obtained from you while the advisor was affiliated with Canby Financial Advisors, and he or she may only use it for the purpose of providing services to you.

Opting in (Massachusetts Residents)

If you live in an “opt-in” state, where we are required to obtain your affirmative consent to share your nonpublic personal information with unaffiliated third parties who do not currently assist us in servicing you, we will obtain your consent before we allow your advisor to take your information with him or her should your advisor leave Canby Financial Advisors. Please note: you can withdraw your consent at any time, by contacting us at (508) 598-1082.

Opting out

If you live in an “opt-out” state and do not want your advisor to take your information with him or her should your advisor decide to leave Canby Financial Advisors in the future, you have the right to opt out of such disclosure. If you wish to opt out, now or at any time in the future, please contact us at (508) 598-1082.

Protecting Your Information

Canby Financial Advisors recognizes the need to prevent unauthorized access to the information we collect, including information held in electronic format. Canby Financial Advisors authorizes access to your nonpublic personal information only to personnel who need that information to serve you.

Canby Financial Advisors maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information to ensure we are complying with our own policy, industry practices, and federal or state regulations. If you decide to close your account(s) or become an inactive client we will adhere to the privacy policies and practices as described in this notice.

Canby Financial Advisors reserves the right to change this Privacy Policy at any time, without notice and will notify customers of any modifications on an annual basis.

Canby Financial Advisors does not sell, share, or disclose your nonpublic personal information to unaffiliated third-party marketing companies.

Questions

You do not have to contact us to benefit from our privacy protections; they apply automatically to all of our customers and former customers. If you have any questions after reading this privacy policy, we encourage you to contact us at (508) 598-1082.

Securities offered through Commonwealth Financial Network®, member FINRA/SIPC, a Registered Investment Adviser. Financial planning services offered through Canby Financial Advisors are separate and unrelated to Commonwealth.