

Dwyer Financial LLC

Privacy Policy

Dwyer Financial, LLC is a licensed investment adviser. Our policy is to respect our client's personal information and maintain the highest level of confidentiality with regard to all information we collect regarding our clients.

We do not sell personal information about our clients to anyone. We will not share personal information about our clients with other companies unless we need to share information in order to provide a product, service, or quote that a client has requested. Unless we tell clients otherwise, these other companies do not have the right to use clients' personal information obtained from our firms in any manner beyond what is required to provide the client's requested product or service. Our firm limits the collection of personal information to what is necessary to administer our business and to deliver our products and services to clients.

Information We Collect

Primarily, you provide us with a majority of the information we collect in the course of acting as your financial planner and/or investment adviser. Information collected may relate to your finances, employment, and health as well as publicly available information about you. Listed below are a few examples of information we collect.

- Personal information such as name, address, phone number, date of birth and social security number.
- Financial information such as income, net worth, risk tolerance, account numbers, tax bracket, assets and liabilities.
- Personal family information such as names, addresses and dates of birth.
- Personal health information such as health conditions, recent surgeries, treatments etc.

We also collect information about your transactions with us such as insurance premiums and policy numbers, investment brokerage account numbers, and retirement plan information.

Information Collection Procedures

Personal information we collect about you might come from several different sources- examples of those sources are as follows:

- Directly from you via telephone calls, meetings, etc.
- Information supplied through contracts, agreements, insurance and investment brokerage applications or various other forms.
- Information provided by a nonaffiliated third parties such as your accountant, attorney or other professionals.
- Information provided by members of your family (spouse, children, etc.)
- Information received directly from third parties such as security brokerage firms, insurance companies, mutual fund companies and private institutional portfolio managers.

Information We Disclose

We do reserve the right to disclose or report personal information in limited circumstances to third parties that require access to your personal information. The categories of nonpublic personal information that we collect from a clients depend upon the scope of the client engagement. It will include suitability information about you and information about your investment holdings and transaction

between you and third parties. It may include health information about you to the extent it is needed for financial planning process.

In the normal course of business we may share your personal information with the following individuals and entities:

- Individuals with whom you have directed us to speak with – accountant, attorney, mortgage lender, other professionals, including insurance agencies and agents and family members.
- Regulators such as federal or state examiners when we are required to disclose your information by law.
- Accountants and auditors hired by our firm to perform accounting, tax work, and required examinations.
- Other firms with whom either your or our firm has contracted for operational or investment management services.
- Consultants who employ to review our business and regulatory practices (including our computer consultants).
- Federal regulations permit us to share information about you with a brokerage firm in order to execute securities transactions on your behalf.

How We Use This Information

We use this information to conduct business with you. At no time do we sell your information. And we share it only when it is necessary to conduct business with you.

Personally identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities law. After this required period of retention, all such information will be destroyed.

Protect Your Confidential Information

Our firm's policies that employees with access to confidential client information may not use or disclose the information except for business use. Access to client information is restricted to our employees, affiliates, representatives and agents with a business reason for access to such information. We safeguard information accordingly to established security standards and procedures and train our employees and representatives to understand and comply with these protections.

Privacy Policy Changes

Dwyer Financial, LLC reserves the right to update and change our policies. If we do make any changes we will notify you in writing and update our Privacy Policy available on our website. In addition you will be provided with the firms' most current privacy notice at least annually and available on our website.

How To Contact Us With Privacy Questions

If you have any questions regarding our privacy policy, please contact us by:

- Phone at: 928-774-7679
- Mail at: Dwyer Financial, LLC
2615 N Fourth St. Suite 5
Flagstaff, AZ 86004