

The Retirement Group, LLC - 2021 Privacy Policy

The Retirement Group, LLC requires that you provide current and accurate financial and personal information. The information that you provide is owned by The Retirement Group, LLC. The Retirement Group, LLC will protect the information you have provided in a manner that is safe, secure, and professional. The Retirement Group, LLC and its employees, independent contractors and those working on behalf of The Retirement Group, LLC, are committed to protecting your privacy and to safeguarding that information. Under no circumstances can any advisor of The Retirement Group, LLC take client information to any third party without written approval from The Retirement Group, LLC.

Safeguarding Customer Documents

We collect public and non-public customer data (i.e. name, address, social security #, date of birth, net worth...) from checklists, forms, in written notations, and in documentation provided to us by our customers for investment and consulting services.

During regular business hours, access to customer records is monitored using multiple security systems. These security precautions include video cameras outside the building, in building common areas, and inside the office suite; physical locks on all doors, drawers, cabinets, or offices which contain private customer information; web monitoring and key logging software for all users; IP restrictions on database usage; disabled USB, CR Rom, and flash ports on all firm computers; and forensic tools to review all user activity on firm computer systems. These precautions have been implemented so that only those with approval may access the files. During hours in which the company is not in operation, the customer records will be locked.

No individual who is unauthorized shall obtain or seek to obtain personal and financial customer information. No individual with authorization to access personal and financial customer information shall share that information in any manner without the specific consent of a firm principal. Failure to observe The Retirement Group, LLC procedures regarding customer and consumer privacy will result in discipline and may lead to termination.

Sharing Nonpublic Personal and Financial Information

The Retirement Group, LLC is committed to the protection and privacy of its customers' and consumers' personal and financial information. The Retirement Group, LLC will not share such information with any affiliated or nonaffiliated third party except:

- When necessary to complete a transaction in a customer account, such as with the clearing firm or account custodians;
- When required to maintain or service a customer account;
- To resolve customer disputes or inquiries;
- With persons acting in a fiduciary or representative capacity on behalf of the customer;
- With insurance rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;
- In connection with a sale or merger of The Retirement Group's business;
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
- To comply with federal, state or local laws, rules and other applicable legal requirements;
- In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement;
- In any circumstances with the customer's instruction or consent; or
- Pursuant to any other exceptions enumerated in the California Information Privacy Act.

Opt-Out Provisions

It is a policy of The Retirement Group, LLC not to share nonpublic personal and financial information with affiliated or unaffiliated third parties except under the circumstances noted above. Since sharing under the circumstances noted above is necessary to service customer accounts or is mandated by law, there are no allowances made for clients to opt out. Under no circumstances can any advisor of The Retirement Group, LLC take non-public client information to any third party without written approval from The Retirement Group, LLC.

If you have any questions regarding The Retirement Group, LLC Privacy Policy, you may contact the Operations department at 1-800-900-5867 or email operations@theretirementgroup.com.