

## **CRESCENT ADVISOR GROUP, INC. PRIVACY POLICY STATEMENT**

Crescent Advisor Group, Inc. has always been committed to maintaining the confidentiality, integrity and security of personal information entrusted to us by current, prospective and past clients. We believe that confidence must be earned and validated through time. In today's world, when technology allows the sharing of information at light speeds, trust must be reinforced by our sincere pledge to take the steps necessary to ensure that the information you share with us is treated with respect and confidentiality. It has always been the policy of Crescent that your information is sacred to you and to us. We do not disclose any information in our files about you unless directed by you to do so, or unless required by court order or by legal process.

### **How and Why We Obtain Personal Information**

Crescent collects only the information we need to service your account and administer our business. We use personal information collected about you to provide you with the superior service you have come to expect from us. We may use this information in order to develop, offer, and deliver products and services; process transactions in your account; respond to inquiries from you or your representative; or to fulfill legal and regulatory requirements. Crescent may collect nonpublic personal information about you from any of the following sources:

- From you or your representative on applications or forms, correspondence, or conversations, including, but not limited to your name, address, phone number, social security number, assets, income, tax status, date of birth;
- From transactional activity in your account; and
- From other sources with your consent or with the consent of your representative.

### **Categories of Information We Disclose and Parties to Whom We Disclose**

We do not disclose, nor do we reserve the right to disclose, nonpublic personal information about our current or former clients to nonaffiliated third parties, except at your direction or as required or permitted by law.

### **How We Protect Your Information**

Crescent has always considered the protection of sensitive information to be a sound business practice and a foundation of customer trust. Within Crescent and among our service providers, we restrict access to information to those who require that access in order to provide products and services to you. We may share the personal information that we collect with the following entities:

- Affiliates, including affiliated service providers (for example, our clearing firm, data processing company and printing operation)
- Unaffiliated service providers (for example, fulfillment companies and Advisors clearinghouses)
- Government agencies and law enforcement officials (for example, for tax reporting or under court order)
- Other organizations, with your consent or as directed by your representative (for example, if you use Crescent as a financial reference in applying for credit with another institution)
- Other organizations, as permitted by the laws that protect your privacy (for example, for fraud prevention)

### **Option to Opt Out and Change Notices**

If for any reason at any time in the future, we find it necessary to disclose any of your personal information in a way that is inconsistent with this policy, we will give you advance notice of the proposed change and the opportunity to opt out of such disclosure.