



PRIVACY NOTICE

Capital Formation Group, Inc. (CFG) respects the privacy of our client relationships and is committed to maintaining the highest standards of confidentiality. In that regard, we are providing this Privacy Notice to all of our clients who obtain financial products and services from us. This Privacy Notice describes our privacy practices and is provided in compliance with applicable federal and state law.

Collection and Use of Your Personal Information

We collect and use non-public personal information (“information”) such as name, address, birth date, marital status, social security number, employment status, assets, income and certain medical information. This information comes primarily from account applications, financial statements or other forms you or your agent submit to us. We also receive your information through oral, written or electronic communication. We use this information to administer your accounts, process transactions and provide customer service. The information gathered for these purposes varies depending on the products or services that you request from CFG.

Sharing of Your Information

In the normal course of business, we may share your information with parties that represent you, such as custodians, consultants or other non-affiliated third parties at your consent or direction. Non-affiliated third party disclosure may also include companies under contract with us to perform services for us or on our behalf (e.g. vendors providing data processing or computer software/hardware maintenance). CFG will not share your nonpublic information with any person or company that does not agree to keep your information confidential. We may disclose your information with government agencies and regulators, as in the course of regulatory review and as necessary to protect our rights or property.

Outside of the above exceptions, we do not share your information with non-affiliated third parties. We do not sell or otherwise share your information with anyone for marketing purposes. If your relationship with us ends or becomes inactive, we continue to treat your information that we have collected in accordance with the Privacy Notice.

Information Security Procedures

We restrict access to your information to only those employees who need to know that information to provide our services to you. We maintain physical, electronic and procedural safeguards that comply with federal and certain state standards to guard your information from unauthorized disclosure. Our employees, when working with your information, must protect the integrity and the confidential nature of your information. Our employees are bound by CFG’s Code of Ethics and Policies and Procedures to access customer information only for legitimate business purposes and to keep your information confidential.

Updating the Privacy Notice

As federal law requires, we will notify you annually of our Privacy Notice. In the future, if it is necessary to disclose your information in a way that is not consistent with this Notice, we will provide you with advance notice of that so that you will have the opportunity to opt out of such a disclosure.

CFG Affiliates

This Privacy Notice also applies to Capital Formation Insurance Agency, Inc. an affiliate company of CFG. If you have any questions or require further information, please contact us at 781.237.0123, info@capformgroup.com or through our website, Facebook Page or Twitter account.