

KRD FINANCIAL, LLC

PRIVACY POLICY

On July 1, 2001, all Broker-Dealers and Investment Advisers became subject to the requirements of SEC Regulation S-P. Regulation S-P deals with certain types of information regarding clients, and under what circumstances that information may be collected and shared or disclosed to other parties. Among the requirements of Regulation S-P is that every Broker-Dealer and Investment Adviser develop policies and procedures covering use and dissemination of confidential client information. Additionally, Regulation S-P requires that every Broker-Dealer and Investment Advisor deliver a copy of its Privacy Policy to each of its clients on an annual basis.

Information We Collect. In connection with providing you with investment products, financial advice, or other related services, we obtain nonpublic personal information about you, including, information we receive from you on applications and tax returns.

Information We Disclose. We will not disclose information regarding you or your account(s) except under the following circumstances:

- To those staff members and third-parties who are involved with servicing your account(s).
- To government entities or other parties in response to subpoenas or other legal process as required by law.

Our Security Policy. Only those individuals who are involved with servicing your account(s) have access to your confidential information. We maintain physical, electronic, and procedural security measures that comply with applicable state and federal regulations to safeguard confidential client information.

Closed or Inactive Accounts. If you decide to close your account(s) or become an inactive customer, we will retain your private client information for the statutory time required by federal and/or state regulations, and will refrain from disseminating it to third parties without your written permission.

Changes to this Privacy Policy. If we make any substantial changes in the way we use or disseminate confidential information, we will notify you.

If you have any questions concerning this Privacy Policy, please contact us at 847-517-7967.