



Privacy Policy

Who we are	
Who is providing this notice?	This notice is being provided on behalf of Red Cedar Advisory, Inc.
What we do	
How does Red Cedar protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, encryption, secured files and building.</p> <p>Red Cedar trains its advisers on the proper handling of personal information and requires companies that help provide services to you to protect the confidentiality of personal information they receive.</p>
How does Red Cedar collect my personal information?	<p>Red Cedar collects your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or make deposits or withdraws from your account • Direct us to buy securities or direct us to sell securities • Give us your contact information • Seek advice about your investments or retirement portfolio • Enter into an investment advisory contract <p>We may, also, collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your credit worthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a common Red Cedar Advisory, Inc. name.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Red Cedar does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Red Cedar does not jointly market.
Other important information	
<p>We comply with more restrictive state laws to the extent that they apply. For example, if you reside in Vermont, Nevada or California, we will automatically opt you out of sharing your information with non-affiliates for marketing purposes unless you have provided Red Cedar with written authorization to opt you in to such sharing.</p>	



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FACTS	What does Red Cedar do with your personal information?
Why?	Financial institutions choose how to share Client's Information in accordance with the law. Federal law requires Red Cedar ("Firm") to explain to the Client how we collect, share and protect Client's data/personal information. Federal law gives the Client the right to limit some but not all information. Please read this notice carefully to fully understand what we do as a Firm.
What?	Depending on what product or service the Client has with Red Cedar, will depend on the type of information collected or shared. This financial information collected or shared can include, but is not limited to, the following: <ul style="list-style-type: none"> • Copies of Applications • Registration or Other Forms • Social Security Number / Birthdate • Email Addresses • Investment Objectives • Income / Assets / Net Worth / Credit History • Account Transactions / Balances • Employment Information • Contact Information
How?	All financial institutions need to share customers' personal information to conduct their everyday business. In the section below, reasons are listed for sharing personal Client information; the reasons Red Cedar chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Red Cedar share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes – To offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No
For our affiliates' everyday business purposes – Information about your transactions / experiences.	Yes	No
For our affiliates' everyday business purposes – Information about your credit worthiness	No	Yes
For our affiliates to market to you – Only if your Rep / Advisor leaves Red Cedar, retires or sells his or her practice.	No	Yes
For nonaffiliates to market to you – Only if your Rep / Advisor leaves Red Cedar, retires or sells his or her practice.	No	Yes

To limit our sharing	<p>Call 319-200-6600 or Email theresa@redcedaradvisory.com</p> <p>Please note: Information sharing can begin 30 days from the date of becoming a new customer and receiving this notice.</p>
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Questions?	Call 319-200-6600 or Email theresa@redcedaradvisory.com
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