

PRIVACY NOTICE

Our Commitment to Your Privacy: *Rachor Investment Advisory Services, LLC, doing business as “Rachor Financial,” has a long-standing policy of protecting the confidentiality and security of nonpublic personal information we receive when we provide services to our customers. We will not share information about you with third parties without your consent, except for the specific purposes below. We are providing this Privacy Notice to you in an effort to explain our collection, use, retention and security of your personal information. "Nonpublic personal information" does not include information available from government records, widely distributed media, or government mandated disclosures.*

Why We Collect Information: *We collect your nonpublic personal information to facilitate establishing your investment policy and administering your accounts. This information may include but is not limited to your name, address, phone number, email address, Social Security number, date of birth, income, assets, liabilities, and information about your investment experience, objectives and current investments.*

How We Collect Information: *We collect nonpublic personal information about you, from you, on applications and other forms, during investment policy meetings, investment review meetings, and phone meetings. We also receive information about your transactions and accounts with us or others, such as transaction history, account balances, and current investments.*

When We Share Information: *We do not disclose nonpublic personal information about our customers or former customers to anyone except as permitted by law. For example, we are permitted by law to share information about you with parties that assist us in processing your transactions and servicing your account. Additional examples include your brokerage firm, in order to execute securities transactions on your behalf, and with your consent, your accountant, lawyer, other advisers, or family members. Entities with whom we have agreements with to perform services for use or function on your behalf, such as software companies, our attorneys, and consultants. In certain circumstances, we may share nonpublic personal information to cooperate with regulators or law enforcement authorities. We do not sell your personal information to anyone, and we do not provide your personally identifiable information to direct marketers or solicitor for any purpose.*

How We Protect Information: *Our employees are required to protect the confidentiality of information and comply with our established policies. They may access information only when there is an appropriate reason to do so, such as to administer your accounts. We collect only relevant information about our customers. We restrict your personal information to only those individuals who need to know that information in order to provide services for you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.*

Former Customers: *We will continue to adhere to the privacy practices described in this notice when you become a former customer of Rachor Financial. You become a former customer when you close your accounts with us or your investment advisory agreement is terminated. We will maintain personally identifiable information about you during the time you are a customer, and for any time thereafter that we are required to maintain such records by federal and state securities laws. After this required period of record retention, we may destroy that information.*

To Whom This Policy Applies: *This Privacy Policy applies to services provided by Rachor Financial. Any third parties who provide you with financial services may have policies that differ from this one. You should contact those companies directly for more information.*

Further Information: *We make every effort to keep your personal information accurate and complete. If you believe that we have outdated or otherwise inaccurate personal information about you, please contact us at your earliest convenience so that we may update our records.*

We reserve the right to change our privacy policy and will inform customers of changes or amendments as required by law.