

**Schedule F of  
Form ADV  
Continuation Sheet for Form ADV Part II**

Applicant: Estate & Financial Strategies, Inc.	SEC File Number: 801- <b>N/A</b>	Date: <b>01/01/2015</b>
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: <b>Estate &amp; Financial Strategies, Inc.</b>	IRS Empl. Ident. No.: <b>62-1832977</b>
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Item of Form (identify)	Answer
Privacy Policy	To conduct regular business, Applicant (EFS, Inc.) may collect non-public information about its clients from sources such as: (1) Information reported by clients on applications or other forms clients provide to Applicant (EFS, Inc.). (2) Information about client transactions with Applicant (EFS, Inc.) and its affiliates or others. (3) Conversations between client and firm representatives. Applicant (EFS, Inc.) will share non-public information solely to service client accounts. Applicant (EFS, Inc.) will not disclose any non-public personal information about its client or former clients to anyone, except as permitted by law. If a client decides to close his or her accounts with Applicant (EFS, Inc.) or becomes an inactive client, Applicant (EFS, Inc.) will continue to adhere to this privacy policy and practices with respect to that client as described in this notice.

**Complete amended pages in full, circle amended items and file with execution page (page 1).**