



# PRIVACY POLICY

## **POLICY ON CONFIDENTIALITY OF OUR CLIENTS' INFORMATION**

In the course of doing business with *Creative Financial Designs, Inc.*, you share personal and financial information with us. We treat this information as confidential and recognize the importance of protecting access to it.

You may provide information when communicating with us in writing, electronically, or by phone. For instance, information may come from your applications, your requests for forms or literature or your transactions with us. On occasion, such information may come from consumer reporting agencies and those providing services to us.

We do not sell information about our clients (whether current or former) to third parties. We do not disclose this information concerning clients or former clients to third parties unless it is necessary to process a transaction, service an account, or as may otherwise be legally permitted or required.

We maintain physical, electronic and procedural safeguards to protect information about our clients. Access to such information is limited to those who need it to perform their jobs, such as servicing your accounts or resolving problems or to inform you of products or services. Our Compliance Manual as well as our contracts with employees and agents restricts the use of your nonpublic personal information to those who need it to perform their jobs, such as servicing your accounts or resolving problems, and require that it be held in strict confidence.

We may share information between our two companies (*Creative Financial Designs, Inc.* and *cfd Investments, Inc.*) in the course of providing or offering products and services to best meet your investing needs. We may also share that information with companies performing administrative or marketing services for either company or with a business partner with whom we are developing or offering investment products. However, use of information about our clients in such cases is severely restricted – the other party is prohibited from sharing or using it for any other purpose.

Finally, we may share your information with another broker/dealer in order to assist in the timely transition of your account in the event that your financial adviser leaves us and becomes associated with another securities firm. If you would prefer that we not disclose your information in that circumstance, please let us know by writing to us, addressed to *cfd Investments, Inc., 2704 South Goyer Road, Kokomo, IN 46902, Attn: Chief Compliance Officer*. You can also call us at 800.745.7776.