

## Client Privacy Policy

At KB Financial Partners, LLC (KBFP), our clients have access to a broad range of financial products and services. To deliver these products and services as effectively as possible, it is essential that we have access to and retain non-public, personal information. KBFP is committed to protecting the security and confidentiality of this information and we have developed our Privacy Policy as follows:

- **Client's Expectation of Privacy:** At KBFP, we believe the confidentiality and protection of client information is a fundamental responsibility. While access to personal information is critical to providing high quality financial services, we recognize that one of our most important assets is our client's trust. Thus, the safekeeping of client information is a priority for KBFP.
- **Collection, Use and Retention of Client Information:** KBFP collects personal information from its clients and prospective clients in a number of manners, including verbal discussions, on applications or other forms, via electronic and hard copy communications and from transactions with others or us. KBFP limits the collection, use and retention of client information to what is legally required and/or what we believe is useful to conduct our business and provide quality service to our clients. Information collected may include, but is not limited to, name, address, telephone number, social security number, date of birth, employment status, annual income and net worth.
- **Employee Access to Information:** At KBFP, it is common and necessary for many of our employees to have access to client information. However, all KBFP employees are educated on the importance of maintaining the confidentiality of client information and the KBFP Client Privacy Policy. All KBFP employees are responsible for maintaining the confidentiality of client information and employees who violate this Client Privacy Policy are subject to disciplinary measures, up to and including dismissal.
- **Protection of Information:** KBFP has established security standards and procedures to provide reasonable protection against unauthorized access to client information. Clients are also encouraged to exercise their own due care when transmitting personal information to us.
- **Sharing of Client Information:** KBFP may share client information with affiliated and unaffiliated companies (e.g., asset managers, custodians, IT consultants, selected vendors, etc.) that assist us in providing our services to our clients or with regulatory agencies as required by law. KBFP also shares client information with affiliated companies to evaluate if a client might benefit from the services of an affiliated company. Federal law allows you to limit KBFP's information sharing for these marketing purposes. Upon your request and authorization, we will also share your information with other professionals, such as your accountants, attorneys, etc. KBFP does not sell or rent client information to others.
- **Maintaining Client Privacy in Business Relationships with Third Parties:** If we provide personally identifiable client information to a third party with which we have a business relationship, we insist that the third party keep such information confidential, consistent with the conduct of our business relationship.

This Client Privacy Policy applies to prospective, current and former clients and is for general guidance, it does not constitute a contract or create legal rights and does not modify or amend any agreements we have with our clients. As a client of KBFP, we will send you our current Client Privacy Policy no less than once each calendar year. If you have any questions about KBFP's treatment of client personal information, please contact a KBFP representative.