



TOBIAS FINANCIAL ADVISORS PRIVACY STATEMENT

The collection of confidential non-public information is essential for the financial planning process as well as investment advisory services. Tobias Financial Advisors (TFA) has always placed an extremely high priority on maintaining the confidentiality of our clients' personal and financial information.

Categories of nonpublic personal information about our clients that TFA collects will vary based upon the scope of the client engagement. Confidential information that we collect may include the following:

- Information received from you on applications and/or other forms, including but not limited to income tax returns and verbal communications. This information may include but is not limited to your name, address, social security number, assets, income, and other information that is required by Industry Regulators.
- Information about your transactions with us, or others that we are a party to. This may include portfolio balances, statements, margin balances, customer holdings, or portfolio evaluations.

TFA does not share your information with any affiliated/nonaffiliated entities other than those that are authorized by you or those who need to know that information in order for us to provide services agreed upon, such as to service an account, execute a transaction, or:

- To comply with government regulatory types of authorities (such as the SEC, or the CFP Board).
- If required by law (e.g. if your records are subpoenaed by a court order).
- If you specifically authorize us in writing to disclose information to specified parties. **(NOTE: If a client would like TFA to disclose information to outside parties such as relatives, accountants, attorneys, etc., they will need to provide TFA with that authorization in writing.)** We also limit access to nonpublic personal information about you to those employees who need to know that information to provide products or services to a client(s).

We treat information concerning our former clients or prospects in the same manner that we treat information about our current clients.

TFA has established policies to maintain physical, electronic, and procedural safeguards in order to maintain the confidentiality of the personal information of our customers. Appropriate measures are taken to ensure that access is available to those individuals who need to know that information in order to provide our products and services.