



Privacy Statement

PointOak Retirement Services, LLC is committed to maintaining the privacy and confidentiality of your personal information. PointOak has adopted a privacy policy in accordance with privacy regulations requiring financial institutions, including investment advisory firms, to disclose procedures for handling nonpublic personal information of prospective, current, and former clients. Details of our approach to privacy and how your information is collected and used are set forth in this Privacy Statement.

What information do we collect?

Nonpublic personal information (NPI) is confidential personal information about you that we obtain in connection with providing financial services or products to you. This includes identifying information such as your date of birth, social security or taxpayer identification number, driver's license number, address and contact information, current and prior financial information, etc. We generally collect personal information about you from sources such as that which: 1) are reported to us by you on applications or other forms you provide; 2) derives from your transactions with us, our affiliates, our service providers, or other parties to transactions; and/or 3) are provided by unaffiliated financial service providers (i.e., custodians, insurance agents, attorneys, and consumer reporting agencies).

How is your information used?

We do not share or disclose any personal information about our current or former clients without your express consent, except as described in this notice. We only share your nonpublic personal information with: 1) employees of our firm, 2) affiliates of our firm; 3) unaffiliated service providers (i.e., broker-dealers, banks, subadvisors, co-advisors, third-party managers, and mutual fund companies); 4) account aggregation services chosen by mutual agreement; 5) others who need to know such information in order to provide products or services to you; and 6) any other situation where we are required or permitted by law to share it. We will also receive NPI from some or all of the entities listed above. Disclosure of NPI to such parties is unrestricted and facilitated by your agreement and consent.

How do we protect your information?

We maintain physical, electronic, and procedural safeguards that meet federal and/or state standards to protect your information from unauthorized disclosure. Our safeguards include measures to protect your information prior to, during, and upon termination of our financial service engagement. Personal data shall be subject to additional safeguards to ensure this data is processed securely. For example, we work hard to ensure data is encrypted when in transit and storage, and access to this data will be strictly limited to a minimum number of individuals and subject to confidentiality commitments.

We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Policy. When possible, encryption is used, both in transit and storage. Access controls within the organization limit who may access information.

Is information disclosed to non-affiliated third parties?

No. We do not sell, share, or disclose your information to persons or entities other than as described above. We will not share or disclose your information to non-affiliated third-party marketing companies.

Future policy revisions: This policy may change to reflect updates in our practices, procedures, or regulatory requirements concerning the collection and use of NPI. As our client, you will receive notifications at least annually and our revisions or changes to this policy will be highlighted in our annual notifications. If you have any questions regarding our privacy policy, please do not hesitate to contact us.

PointOak Retirement Advisors, LLC

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We are providing this notice to you in accordance with Federal and State regulations.