



Privacy Policy

We are committed to maintaining the confidentiality, integrity, and security of personal information about our current and prospective clients. Our Privacy Policies are reviewed annually, and you will be asked to sign one each year.

We take great care to protect personal information about you, and when we use it, we do so with respect for your privacy. We may use personal information about you to service, maintain, and protect your accounts; process transactions in your accounts; respond to inquiries from you; or to fulfill legal and regulatory requirements. For your benefit, you may make a request at any time for us to share or deliver personal information to your professional affiliations.

We consider the protection of personal information to be a foundation of customer trust and a sound business practice. We employ physical, electronic and procedural controls and we regularly adapt these controls to respond to changing requirements and advances in technology. We use firewall barriers, encryption techniques and authentication procedures, among other controls, to maintain the security of your information, and to protect our systems from unauthorized access.

We restrict access to personal information to those who require it to develop, support, offer and deliver products and services to you. Our service providers are obligated to keep the personal information we share with them confidential and use it only to provide services specified by us for your benefit and at your direction. This may include the digital platforms we use in servicing and reporting on your accounts, our secure portal for sending and receiving documents, and various support personnel to supply your requested services. It may also include other financial institutions when transferring your accounts into or out of our management.

We DO NOT share personal information about our clients with unaffiliated third parties for use in marketing their products and services.

We may be required to share personal information with Government agencies, other regulatory bodies, law enforcement officials, and other organizations as required by law (for example, for tax purposes, for reporting suspicious transactions, for fraud prevention, or to respond to a subpoena.)

If you become a former client, these policies also apply to you; we treat your information with the same care as we do information about current clients.

Please sign below that you have received a copy of this policy, and return this consent form to our firm in person or by mail, fax or e-mail to advisor@stjohnfinancial.com.

In the event we do not receive a response, we will interpret it as agreement to this policy as stated and no further action is needed.

Signature: _____

Printed Name: _____

Date: _____

Co-Signature: _____

Printed Name: _____

Date: _____

Policy revised March 1, 2025