



## *Privacy Policy Information*

<b>FACTS</b>	<p><b>What does Retirement Investment Advisors, Inc. (RIA) do with your personal information?</b>          Maintaining the trust and confidence of our clients is a high priority. That is why we want you to understand how we protect your privacy when we collect and use information about you, and the steps we take to safeguard that information.</p>
<b>Why?</b>	<p>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</p>
<b>What?</b>	<p>The types of personal information we collect and share depend on the service that we provide to you. In connection with providing financial advice, investment products, or other services, we obtain nonpublic personal information about you. This information can include, but would not be limited to:</p> <ul style="list-style-type: none"> <li>▶ Social Security or tax identification number, date of birth, address and phone number</li> <li>▶ net worth, cash flow, income, account balances, tax returns</li> <li>▶ transaction history and credit history</li> <li>▶ information we receive from you on account applications, information about your transactions with us or others (including other financial advisers); and information received from service bureaus or other third parties</li> </ul>
<b>How?</b>	<p>Financial companies typically need to share customers' personal information internally in order to run their everyday business – to process transactions, maintain or service customer accounts. Only those individuals who need to perform their jobs are authorized to have access to confidential client information. We maintain physical, electronic, and procedural security measures that comply with applicable state and federal regulations to safeguard confidential client information. In the section below, we list the reasons many financial companies can share their customers' personal information; the reasons RIA chooses to share your information; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does RIA share?	Can you limit this sharing?
<p><b>For our everyday business purposes -</b>            To process your transactions, maintain your account(s), and report to credit bureaus.</p>	Yes	No
<p><b>For our marketing purposes -</b>            To offer our products and services to you</p>	Yes	No
<p><b>For joint marketing with other financial companies</b></p>	Yes	No
<p><b>For our affiliates' everyday business purposes –</b>            Information about your transactions and experiences</p>	Yes	No
<p><b>For our nonaffiliates to market to you</b></p>	No	We do not share

**Information we disclose -** We will not disclose information regarding you or your account with us except under the following circumstances:

- ▶ To establish or maintain an account with an unaffiliated third party, such as a trust company custodian or a clearing broker providing services to you.
- ▶ To government entities or other third parties in response to subpoenas, court order, regulatory demand or other legal process as required by law.
- ▶ As authorized by you – you may direct us, for example, to send account statements or other account information to a third party (tax preparers, attorneys, family members, etc.).

## Retirement Investment Advisors Privacy Policy (continued)

### What we do

<p><b>How does RIA protect my personal information?</b></p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also restrict access to non-public personal information about you to those employees who have a need to know such information.</p>
<p><b>How does RIA collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▶ Open an account or provide account information</li> <li>▶ Apply for a loan or make deposits or withdrawals from your account</li> <li>▶ Seek advice about your investments</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▶ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▶ Affiliates from using your information to market to you</li> <li>▶ Sharing for nonaffiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

### Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies. The following is a list of affiliated companies that this Privacy Policy applies to: Retirement Investment Advisors, Inc., Bowie, Thurman &amp; Associates, LLC, WealthTrust Oklahoma, SEI Private Trust Company, TIAA-CREF, Retirement, LLC, Leon E. Wertz &amp; Associates, Inc., National Financial Partners, Inc., and National Advisors Trust Company.</p>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>RIA does not share with nonaffiliates so they can market to you.</i></p>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>

**How often does RIA notify me about their practices?** We must notify you about our sharing practices when you engage our services and each year while you are a customer.

**Changes to the Privacy Policy.** If we make any substantial changes in the way we use or disseminate confidential information, we will notify you.