



## **NOTICE OF PRIVACY PRACTICES CBIZ, INC. and its subsidiaries**

CBIZ Investment Advisory Services, LLC (“CBIZ IAS”) is a subsidiary of CBIZ, Inc. Please see the attached Privacy Notice. To view the entire Privacy Policy of CBIZ, Inc., you may request a copy from your Advisor or you can visit: [www.cbiz.com/privacy-policy](http://www.cbiz.com/privacy-policy).

The Gramm-Leach-Bliley Act governs how CBIZ, Inc. and its subsidiaries treat your non-public personal financial information and requires any company that collects such information to inform clients of the company’s privacy practices. CBIZ, Inc., including its subsidiaries (collectively, “CBIZ”), is committed to maintaining the confidentiality of our customers’ information. Accordingly, we appreciate this opportunity to clarify our privacy practices for you.

In performing our various services, we may obtain non-public personal financial information about you. This information can include information we receive from you on applications or other forms, information about your transactions with us, our affiliates, or others, and information we receive from a consumer reporting agency.

- We do not disclose any non-public personal information (“NPI”) about our clients or former clients to anyone in any manner prohibited by law.
- We restrict access to NPI to authorized individuals at CBIZ who need to know this information to provide services and products to you.
- We maintain physical, electronic, and procedural safeguards that protect your NPI.
- CBIZ employees share NPI outside CBIZ only as authorized by you for a specific business purpose.
- CBIZ shares NPI internally with its affiliates for marketing purposes, unless you choose to opt-out as described below, and to assist in providing services to you.

We value our relationship and strive to earn your continued trust.

### **AFFILIATE MARKETING OPT-OUT**

CBIZ, Inc. and its subsidiaries (“CBIZ”) are providing this notice. Federal law gives you the right to limit some but not all marketing from CBIZ. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from CBIZ. You may limit CBIZ’s affiliates, such as CBIZ’s insurance and tax subsidiaries, from marketing their products or services to you based on the personal information that they receive from other CBIZ affiliates that provide services to you. This information may include your income, your history of CBIZ services received, and other nonpublic personal information. To limit marketing offers from other CBIZ companies, contact us by telephone at 1-800-440-9184 or on the internet at [www.cbiz.com/optout](http://www.cbiz.com/optout).

If you want to learn more about the Gramm-Leach-Bliley Act, you can obtain an entire copy of this federal rule and other useful information related to the rule from the Federal Trade Commission website (<http://www.ftc.gov/privacy/privacyinitiatives/glbact.html>).



**Why?**

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.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and your name
- Your income and other services received from CBIZ

**How?**

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons CBIZ, Inc. and its affiliates chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CBIZ, Inc. or its subsidiaries internally share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	-
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	-
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	-

**To limit our sharing**

- Call 1.800.440.9184 or
- Visit us online: [www.cbiz.com/optout](http://www.cbiz.com/optout)

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call 1.800.440.9184 or go to [www.cbiz.com/optout](http://www.cbiz.com/optout)



## Who we are

### Who is providing this notice?

CBIZ, Inc. and its subsidiaries

## What we do

### How does CBIZ protect my personal information?

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.

### How does CBIZ collect my personal information?

- We collect your personal information, for example, when you
- fill out tax questionnaires or submit financial information to us
  - provide auto, property or other information in connection with insurance applications

### Why can't I limit all sharing?

- Federal law gives you the right to limit only
- sharing for affiliates' everyday business purposes—information about your creditworthiness
  - affiliates from using your information to market to you
  - sharing for nonaffiliates to market to you
- State laws and individual companies may give you additional rights to limit sharing.

### What happens when I limit sharing for an account I hold jointly with someone else?

CBIZ, Inc. and its subsidiaries will not share either party's information with its affiliates

## Definitions

### Affiliates

- Companies related by common ownership or control. They can be financial and nonfinancial companies.
- *CBIZ, Inc.'s subsidiaries provide accounting, tax, benefits and insurance services to individuals nationwide. These entities are all affiliates of CBIZ, Inc.*

### Nonaffiliates

- Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- *CBIZ does not share your information with nonaffiliates unless necessary to provide services to you*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.