

**FACTS****WHAT DOES CEDAR BROOK GROUP DO WITH YOUR FINANCIAL INFORMATION?**

|                   |  |                                      |
|-------------------|--|--------------------------------------|
| <b>Why?</b>       | 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. |                                      |
| <b>What?</b>      | The types of personal information we collect and share depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and assets</li> <li>▪ Transaction history</li> </ul>             |                                      |
| <b>How?</b>       | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cedar Brook Group chooses to share; and whether you can limit this sharing.     |                                      |
|                   | <b>Reasons we can share your personal information</b>  | <b>Does Cedar Brook Group share?</b> |
|                   | <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                                  |
|                   | <b>For our marketing purposes –</b> to offer our products and services to you  | Yes                                  |
|                   | <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                                  |
|                   | <b>For our affiliates' everyday business purposes –</b> information about your creditworthiness  | No                                   |
|                   | <b>For our affiliates to market to you</b>   | No                                   |
|                   | <b>For nonaffiliates to market to you</b>  | No                                   |
|                   |  | <b>Can you limit this sharing?</b>   |
|                   |  | No                                   |
|                   |  | No                                   |
|                   |  | Not Applicable                       |
|                   |  | No                                   |
|                   |  | Not applicable                       |
|                   |  | Not Applicable                       |
|                   |  | Not Applicable                       |
| <b>Questions?</b> | Call 440-683-9200 or go to <a href="http://www.cedarbrookfinancial.com">www.cedarbrookfinancial.com</a>  |                                      |

| Who we are   |  |
|--|--|
| Who is providing this notice?  | Cedar Brook Group  |
| What we do   |  |
| How does Cedar Brook Group 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 building.   |
| How does Cedar Brook Group collect my personal information?                        | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Open an account</li> <li>▪ Deposit money</li> <li>▪ Seek advice about your investments</li> <li>▪ Enter into an investment advisory contract</li> <li>▪ Tell us about your investment or retirement portfolio or earnings</li> </ul> <p>We also collect your personal information from other companies.</p>   |
| Why can't I limit all sharing?   | <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 to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account.   |
| Definitions  |  |
| <b>Affiliates</b>  | <p>Companies related by common ownership and control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Cedar Brook Consulting, LLC</i></li> </ul>   |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership and control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>We do not share with nonaffiliates so that they can market to you.</i></li> </ul>   |
| <b>Joint marketing</b>   | <p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you.</p> <ul style="list-style-type: none"> <li>▪ <i>We do not jointly market.</i></li> </ul>  |