Rev June 2, 2026

FACTS

WHAT DOES CARDINAL RETIREMENT PLANNING, INC. DO WITH CUSTOMER INFORMATION?

Why?

Financial companies choose how they share your Customer 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 Customer Information. Please read this notice carefully to understand what we do.

What?

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

- Social Security numberand income
- Account balances and payment history
- Any data or analysis derived from this information.

How?

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 we choose to share; and whether you can limit this sharing.

Reasons we can share your Customer Information	Do we share?	Can you limit this sharing?
For our everyday business purposes(Regulation S-P §248.14-248.15)-such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies– third party must be bound by confidentiality restrictions per Regulations S-P §248.13.	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	No
For non-affiliates to market to you	No	We don't share
For buying, selling, or sharing of client data gathered for text messaging.	No	NA

To limit our sharing

Please note:

If you are a *new* customer, we can begin sharing your information from the date you received 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 **919-439-2114**

Who we are	
Who is providing this notice?	***Cardinal Retirement Planning, Inc.***
What we do	
How do we protect your Customer Information?	We maintain policies and procedures reasonably designed to safeguard customer information, including: • Administrative, technical, and physical safeguards to protect against unauthorized access or use; • Proper disposal of customer information when no longer required; • Oversight of service providers who may access or maintain customer information
How do we collect your Customer Information?	We collect your Customer Information, for example, when you • Open an account or deposit money
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 non-affiliates 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?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.