Rev. 02.2023

Privacy Policy

WHY?	APFORIA, LTD recognizes that our relationships with current and prospective clients are based on integrity and trust. We work hard to maintain your privacy and to preserve the private nature of our relationship with you. We want our clients to understand what information we collect, how we use it, and how we protect your personal information.
WHAT?	The types of personal information we collect and share depend on the type of engagement you have with us. This information can include: Social Security number and Birth Date — Assets and Liabilities Name, address, and phone number — Income and Expenses Email address(es) — Investment Activity Account information — Investment experience and goals When you are *no longer* our client, we continue to share your information as described in this notice.
HOW?	Investment Advisers need to share personal information regarding their clients to effectively implement their services. In the section below, we list some reasons we may share your personal information.

Reasons we can share your personal information	Does APFORIA share?	Can you opt out of this sharing?
For our everyday business purposes - We may share nonpublic personal information with non-affiliated third parties (such as brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed services to you consistent with applicable law, including but not limited to: ● Processing transactions; ● General account maintenance; ● Responding to regulators or legal investigations; and ● Credit reporting, etc.	Yes	No
For our marketing purposes - to offer our products and services to you	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes - information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes - information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

Questions?	Call (833) 780-2487 or email us at Paul@apforia.com

WHAT WE DO	
How does APFORIA, LTD 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. We also use personal and confidential log ins of all our systems, computer network and back ups of your data.
How does APFORIA, LTD collect my personal information?	We gather information about you from the following sources: ● Custody, brokerage, and advisory agreements ● Account applications and forms ● Other advisory agreements and legal documents ● Investment questionnaires and suitability documents ● Transactional information with us or others ● Other information needed to service your account
Why can't I limit all sharing?	Federal and state laws give you the right to limit only ● sharing for affiliates' everyday business purposes ● 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.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ● Clear Insight Financial Planning and Redeployment Wealth Strategies
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ● None
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ● None

Changes to Our Privacy Policy
We will send you notice of our Privacy Policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our Privacy Policy and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.