



Privacy Policy

Your Privacy is Important to Calder Financial Group

In order to provide the best possible financial advice, we must collect personal and financial data from our clients. At Calder, we earn your trust every day by adhering to strict privacy principles that respect your interest in protecting your personal information.

Accountable for Your Privacy

Calder is responsible for the safekeeping of all personal information under our control. Safeguarding personal information is of the utmost importance and an essential element in building customer loyalty and trust. We employ information protection controls in keeping with industry standards and practices and we review our internal controls regularly to insure the protection of your personal information.

How We Collect Information

Calder uses the personal information in our files to provide you with the highest level of financial advice and management. We collect information from the following sources:

- From you or your representative on applications or forms (i.e., name, address, Social Security number, birth date, assets, and income)
- From transactional activity in your account (i.e., trading history and balances)
- From other sources with your consent or with the consent of your representative (i.e., from other institutions if you transfer positions into your account)

Sharing Personal Information

At times, the staff at Calder is required to share specific personal information in order to provide clients with the financial services that are required by their account. We may share personal information with the following:

- Unaffiliated service providers (i.e., fulfillment companies and securities clearinghouses)
- Government agencies and law enforcement officials (i.e., for tax reporting or under court order)
- Other organizations, with your consent or as directed by your representative (i.e., if you use Calder Financial Group as a financial reference in applying for credit with another institution)
- Other organizations, as permitted by the laws that protect your privacy (i.e., for fraud prevention)

But let us say it once again: Calder Financial Group will not share personal information with any person or entity that is not part of providing our clients with competent financial management they hired our company to do. Calder will never sell your information to any outside party.

Calder Financial Group and Your Employer

Many companies retain Calder to manage their retirement plan assets. For employees enrolled in a retirement plan managed by Calder, we may exchange personal information with your employer and/or your plan's third party administrator in order to properly administer the plan. This includes such information as payroll, banking, insurance, etc.

Your Privacy at www.WeAreCalder.com

Calder considers your privacy when visiting our web site as important as the privacy you would expect in any other part of our operation. We do not ask for personal information on our web site. Any reference to personal information refers to forms that are available to download from our web site, print a hard copy, and then delivered to our office via mail, fax, or personal delivery.

Access to on-line account information is done on our web site in partnership with Fidelity. Fidelity uses a variety of proven protections to maintain the security of your online session. I.e., Fidelity makes extensive use of firewall barriers, encryption techniques and authentication procedures. Fidelity may also use cookies and similar files that may be placed on your hard drive for security purposes, to facilitate site navigation and to personalize the appearance of their site.

Calder collects internet information such as total number of visitors, which type of Internet browser you use, specific pages visited, and time spent visiting our site. Our staff analyzes this information and any comments we receive to continually improve our web site.

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