

PRIVACY POLICY

FACTS	WHAT DOES CAIN WATTERS & ASSOCIATES DO WITH YOUR PERSONAL INFORMATION?
Why?	In the face of today's increasingly sophisticated and advanced technology, many people are concerned with the sale, sharing or other exchange of personal information and data. CWA appreciates that your trust is the cornerstone of our relationship with you, both personally and professionally. Federal law 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?	<p>In order to serve your financial planning, investment advisory, accounting and tax preparation needs, it is necessary to collect non-public personal information about you. We may collect non-public personal information about you from the following sources:</p> <ul style="list-style-type: none"> • Information we receive from you in order to perform financial planning, investment advisory, accounting and tax services. • Information we receive from you on applications, questionnaires or other forms. • Information about your transactions with us or others. • Information received from a financial institution.
How?	All financial companies need to share customers' personal information to run their everyday business. CWA does not disclose any non-public personal information about our existing or former clients to any non-affiliated third parties known to us, except as permitted by law or as described in this privacy policy. For affiliated third parties, CWA limits certain non-public information related to our clients that can be shared.

Reasons we may share your personal information	Does Cain Watters & Associates share?	Can you limit this sharing?
<p>For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.</p> <p>Only after obtaining consent from our clients will CWA share information with non-affiliated third parties known to us, including those parties we call upon to assist us in providing high quality products and services to you, such as investment, insurance, pension administration, legal, estate planning and banking institutions. Even with your consent, our sharing of information is limited to that needed for financial, legal, estate or other transactional purposes.</p>	Yes	No
<p>For our marketing purposes – CWA may also utilize third party vendors for new client services/marketing mailings.</p>	No	We do not share
<p>For joint marketing with other financial companies</p>	No	We do not share
<p>For our affiliates' everyday business purposes – Information necessary to provide services to you. CWA will only share information with affiliates that CWA has created.</p>	Yes; limited	Yes
<p>For our affiliates' everyday business purposes – Information about your creditworthiness</p>	No	We do not share
<p>For our affiliates to market to you CWA may share certain personal information to affiliated or other CWA related companies to provide proposals related to your financial plan, by the affiliated or related companies.</p>	Yes	Yes
<p>For our non-affiliates to market to you</p>	No	We do not share

Questions?	Call us at 972.233-3323
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Who we are	
Who is providing this notice?	Cain Watters & Associates LLC
What we do	
How does Cain Watters & Associates protect my personal information?	<p>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, as well as:</p> <ul style="list-style-type: none"> • information access controls • service provider oversight and confidentiality agreements • proper disposal of customer information • periodic security training for personnel
How does Cain Watters & Associates collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account or seek advice about your investments • share account statements and other personal financial information necessary to complete your financial plan, tax return, or accounting services • tell us about your investment or retirement portfolio or earnings <p>We also collect your personal information from affiliates, or other non-affiliated third-party companies that are providing services to you.</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"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions									
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies as referenced below:</p> <table border="0"> <tr> <td><i>NDP, LLC (NDP)</i></td> <td><i>Tectonic Advisors</i></td> </tr> <tr> <td><i>7 Pillars</i></td> <td><i>T Bank</i></td> </tr> <tr> <td><i>Elite Dental Alliance (EDA)</i></td> <td><i>Sanders Morris Harris (SMH)</i></td> </tr> <tr> <td><i>3to1 Foundation</i></td> <td><i>HWG Insurance</i></td> </tr> </table> <p>CWA will only share information with affiliates that CWA has created. In other words, if CWA did not create it, we cannot share it. CWA will communicate only that information that is necessary to provide proposals for services related to your personal and business financial plan. See Opt Out Notification below, if you wish to be</p>	<i>NDP, LLC (NDP)</i>	<i>Tectonic Advisors</i>	<i>7 Pillars</i>	<i>T Bank</i>	<i>Elite Dental Alliance (EDA)</i>	<i>Sanders Morris Harris (SMH)</i>	<i>3to1 Foundation</i>	<i>HWG Insurance</i>
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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.								

Other important information	
Changes to our Privacy Policy	From time to time, it may be necessary to amend this privacy policy. CWA reserves the right to modify or supplement this policy at any time. If changes are made, we will provide current customers with notice of such changes on an annual basis
Opt Out Notification	If you desire to be excluded from marketing materials of CWA affiliates, please call us at 972.233.3323 or via email to info@cainwatters.com .