

FACTS	WHAT DOES Cairn Financial Group LLC DO WITH YOUR PERSONAL INFORMATION?	
Reasons we can share your personal information?	Does Cairn Financial Group LLC Share?	Can you limit this sharing?
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	Yes	No
For our marketing purposes - To offer our products and services to you	No	We don't share
For Joint Marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - Information about your creditworthiness	No	We don't share
For non-affiliates to market to you – For clients with accounts established with Cairn Asset Management's investment adviser representatives	No	Yes
Questions?	Call: xxx-822-3708 or Visit: www.CairnFG.com	

Who we are	
Why?	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.
What?	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"> • Tax Identification Number, Date of Birth, Telephone Number and Address • Annual Income, Tax Bracket, Account Balances and Transaction History • Net Worth, Assets and Employment History When you are <i>no longer</i> our customer, we continue to share your information as described in this notice
How?	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons companies can share their clients' personal information; the reasons Cairn Financial Group LLC chooses to share; and whether you can limit this sharing.

Who is providing this notice?	Cairn Financial Group LLC
-------------------------------	---------------------------

What we do	
How does Cairn Financial Group LLC 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.
How does Cairn Financial Group LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an Account • Seek Investment Advice • Enter into an Investment Advisory Contract • Tell us about your investment or retirement portfolio <p>We also collect your personal information from other, such as credit bureaus, affiliates, or 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"> • 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.</p> <ul style="list-style-type: none"> • <i>Cairn Financial Group LLC does not share with affiliates, so they can market to you.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Cairn Financial Group LLC does not share with non-affiliates, so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Cairn Financial Group LLC does not jointly market.</i>