

# Sherman Financial, LLC

## Privacy Policy

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**Christopher Sherman, CFP® | Chief Compliance Officer**

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**March 2026**

*This Privacy Policy describes how Sherman Financial, LLC collects, uses, and protects client information. This notice is provided to all clients at the beginning of the advisory relationship and is updated annually. Please contact us with any questions.*

## Our Commitment to Your Privacy

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Protecting our clients' privacy is of paramount importance to Sherman Financial, LLC ("Advisor" or "Firm"). No client information obtained by the Advisor is sold or made available to third parties except as described in this Privacy Policy. We will not share nonpublic personal information about our clients with nonaffiliated third parties without prior client consent, except for specific purposes described below.

## How Information Is Gathered

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In connection with providing clients with investment advisory services, we may obtain information from the following sources:

- Client agreements and other information that clients provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include a client's name, address, phone number, email address, social security number, employment information, income, investment experience, and credit references
- Personal tax returns provided by the client
- Transactions conducted on a client's behalf, including account balances, positions, investment interests, and history
- Consumer reporting agencies, including account information and credit history
- Public sources

## Sharing Information with Nonaffiliated Third Parties

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We only disclose nonpublic client information to nonaffiliated third parties without prior client consent when we believe it is necessary for the conduct of our business or as required or permitted by law, including:

- If you request or authorize the disclosure of the information
- To provide client account services or account maintenance, including use of third-party custodians such as The Vanguard Group, Charles Schwab Corporation, and Fidelity Brokerage Services
- To respond to a subpoena or court order, judicial process, law enforcement, or regulatory authorities
- To perform services for the firm or on its behalf, including development or maintenance of proprietary software or systems
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of our business or an operating unit
- To help us prevent fraud

**We do not** make any disclosure of client nonpublic personal information to other companies who may want to sell their products or services to you. We do not sell client lists and will not sell client names to catalog companies or any other marketing entities.

## Opt-Out Provision

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If, at any time in the future, it becomes necessary to disclose any client personal information in a way that is inconsistent with this policy, we will give our clients advance notice of the proposed disclosure so that they will have the opportunity to opt out of such disclosure.

## Former Clients

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Our Privacy Policy continues to apply to all former clients. The same protections described in this policy remain in effect after the advisory relationship has ended.

## To Whom This Policy Applies

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This Privacy Policy applies to individuals who obtain or have obtained services from Sherman Financial, LLC, used primarily for personal, family, or household purposes.

## Security Practices and Information Accuracy

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We take steps to safeguard client information. We restrict access to the personal and account information of our clients to our employees and agents for business purposes only. We maintain physical, electronic, and procedural safeguards to protect your personal information.

We have internal controls to keep client information as accurate and complete as possible. If you believe that any information we hold about you is not accurate, please contact us so that we may correct it promptly.

## Annual Updates

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We will send you a copy of our Privacy Policy annually, as required by applicable regulations. We reserve the right to change this Privacy Policy at any time. Clients will be notified of any material changes.

*Annual Update Log: March 2024 — Change of phone number to (919) 442-8634. March 2025 — No changes. March 2026 — Change of phone number to (919) 923-2337.*

## Questions and Contact Information

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If you have any questions about our Privacy Policy, please contact:

**Christopher Sherman**, Principal and Chief Compliance Officer

Sherman Financial, LLC

902 Crestwood Lane, Chapel Hill, NC 27517

Telephone: (919) 923-2337

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