

Privacy Notice



FACTS What does HK Financial Services, Inc. do with your personal information?

WHY?	Financial institutions 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 Privacy Notice (“Notice”) carefully to understand what we do.
WHAT?	<p>As a registered investment adviser, HK Financial Services (“HKFS”) must collect certain personally identifiable financial information about our customers that is not publicly available in order to meet our fiduciary duty to provide them with suitable investment advice. The types of nonpublic personal information that we collect and share depends on the products and/or services you obtain (or seek to obtain) from us. This information can include (but is not limited to):</p> <ul style="list-style-type: none"> ▪ Social Security numbers, Tax Identification numbers, Driver’s License numbers ▪ Annual income, net worth, tax liability, account balances ▪ Account statements, governing (legal) documents <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this Notice.</p>
HOW?	All financial institutions need to share their customers’ personal information to run their everyday business. In the section that follows, we list the reasons financial companies can share their customers’ personal information; the reasons that HKFS chooses to share; and whether you can limit this sharing.

Reasons HKFS can share your personal information	Does HKFS share?	Can you limit this sharing?
For our everyday business purposes – to open and maintain your account(s), to facilitate the processing of transactions that you may request or authorize, to settle transactions, and to respond to regulatory inquiries (including court orders and legal investigations, or reports to credit bureaus).	Yes	No
For our marketing purposes – to offer our products and/or services to you.	Yes	No
For our affiliates’ everyday business purposes – information about your transactions and experiences, or as otherwise necessary to provide our advisory services to you.	Yes	No
For our affiliates to market their products and/or services to you.	Yes	Yes
For our affiliates’ everyday business purposes – information about your creditworthiness.	No	N/A
For joint marketing with other financial companies.	No	N/A
For non-affiliates to market their products and/or services to you.	No	N/A

Questions?

Call (toll free) 800-791-8994 or go to www.hkfs.com.

Who we are

Who is providing this Notice? HK Financial Services, Inc. (HKFS)

What we do

How does HKFS protect my personal information?

We maintain physical, electronic, and procedural safeguards that comply with federal law. We restrict access to customers' personal information to only those employees and advisors acting on our behalf who need to know it in order to provide products or services to you. We require non-affiliates with which we enter in to arrangements that might involve the exchange of personal information to similar safeguards. We will maintain customers' personal information throughout the customer relationship, and then for the subsequent period following its termination - as required by law. After that time, we may destroy that information using methods that are reasonably designed to protect customers' personal information.

How does HKFS collect my personal information?

We collect your personal information, for example, when you:

- Complete account opening documentation, custodial applications or other servicing-related forms;
- Provide governing documents (such as trust or estate records), transactional records (from banks or financial services firms, and/or accountants and other professional advisors), and other pertinent financial records.

Why can't I limit ALL sharing?

Federal law gives you the right to limit *only*:

- 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.

State laws and individual financial institutions may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial institutions.

- *Our affiliate is Honkamp Krueger & Co., P.C.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial institutions.

HKFS does not share with non-affiliates for marketing purposes.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *HKFS does not have any joint marketing partners.*

Other important information

As stated above, we restrict the disclosure of your non-public personal, sensitive, and confidential information. We only share your information as indicated in this Notice or as required by law. In accordance with Section 248.13 of Regulation S-P, we may disclose all the information we collect, as described above, to certain non-affiliated third parties, such as attorneys, accountants, auditors, and persons or entities that are assessing our compliance with industry standards. We enter into contractual agreements with all non-affiliated third parties that prohibit them from sharing or using the information other than to carry out the purposes for which we share that information. Federal law gives you the right to limit our sharing of information with an affiliate for their everyday business purposes, except when we have a sub-advisory relationship with our affiliate. State laws may give you additional rights to limit sharing. Please contact us *in writing* to limit the sharing of your personal information at 3390 Asbury Road, Dubuque, IA 52002, or you can email our Chief Compliance Officer, Chris Kobes, at ckobes@hkfs.com.