

# PRIVACY POLICY NOTICE

## Capstone Wealth Advisors, Inc.

### **Client Information Privacy Principles**

Like most industries today, the financial services industry is rapidly being shaped by technology, which is literally changing the way we do business. To be successful in this environment, we must continue to insure that our clients are confident that we will manage their financial affairs expertly and confidentially.

Capstone Wealth Advisors, Inc. (hereafter "CWA") collects personal, private information from its clients in order to determine the client's specific investment goals and objectives, which will assist in determining how to adequately service the client account based on the services provided by CWA, as disclosed in CWA's Form ADV Part II.

The safeguarding of client information is an issue we take seriously, and we want to assure all of our clients that whenever information is collected and used, it is done so with discretion. To affirm our continuing commitment to the proper use of client information, we have set forth the following Privacy Principles, which are designed to guide us in serving the privacy needs of our clients.

### **Recognition of a Client's Expectation of Privacy**

At CWA, we believe the confidentiality and protection of client information is one of our fundamental responsibilities. Moreover, while information is critical to providing quality service, we recognize that one of our most important assets is our clients' trust. Thus, the safekeeping of client information is a priority for CWA.

### **Use, Collection, and Retention of Client Information**

CWA limits the use, collection, and retention of client information to what we believe is necessary or useful to conduct our business, provide quality service, and offer products, services, and other opportunities that may be of interest to our clients. Information collected may include, but is not limited to name, address, telephone number, tax identification number, date of birth, employment status, annual income, and net worth.

### **Maintenance of Accurate Information**

CWA recognizes that it must maintain accurate client records. The above referenced information is collected at the inception of your relationship with CWA. Therefore, CWA will contact you periodically to review your overall account holdings, and to ensure that personal/confidential information contained in your file is accurate. CWA also request that you review any information provided to you related to your advisory account, and notify CWA promptly on the discovery of erroneous information. CWA will respond to a comment/request to correct inaccurate information immediately.

### **Limiting Employee Access to Information**

CWA, employee access to personally identifiable client information is limited to those employees that have a business reason to know such information. Employees are educated on the importance of maintaining the confidentiality of client information and on these Privacy Principles. Because of the importance of these issues, all CWA employees are responsible for maintaining the confidentiality of client information and employees who violate these Privacy Principles will be subject to disciplinary measures.

## **Protection of Information via Established Security Procedures**

CWA recognizes that a fundamental element of maintaining effective client privacy procedures is to provide reasonable protection against the unauthorized access to client information. Therefore, CWA has established appropriate security standards and procedures to guard against any unauthorized access to client information.

## **Restrictions on the Disclosure of Client Information**

When it comes to sharing client information with unaffiliated companies, CWA places strict limits on who receives specific information about client accounts and other personally identifiable data. CWA may share information with such companies if they provide a product or service that may benefit our clients. Whenever we do this, we carefully review the company and the product or service to make sure that it provides value to our clients.

We share the minimum amount of information necessary for that company to offer its product or service. We may also share information with unaffiliated companies that assist us in providing our products and services to our clients; in the normal course of our business (for example, with consumer reporting agencies and government agencies); when legally required or permitted in connection with fraud investigations and litigation; in connection with acquisitions and sales; and at the request or with the permission of a client.

- 1. Maintaining Client Privacy in Business Relationships with Third Parties:** If we provide personally identifiable client information to a third party with which we have a business relationship, we will insist that the third party keep such information confidential, consistent with the conduct of our business relationship.
- 2. Disclosure of Privacy Principles to Clients:** CWA recognizes and respects the privacy expectations of our clients. We want our clients to understand our commitment to privacy in our use of client information. Because of our commitment, we have developed these Privacy Principles, which are made readily available to our clients. Clients who have questions about these Privacy Principles or have a question about the privacy of their client information should call Ronald Rich at 317-577-8233.

These Privacy Principles apply to individuals, and we reserve the right to change these Privacy Principles, and any of the policies or procedures described above, at any time. Under such circumstances, we will provide you with an updated set of our policies, and will provide adequate time for you to opt out of any information sharing arrangement. These Privacy Principles are for general guidance and do not constitute a contract or create legal rights and do not modify or amend any agreements we have with our clients.