



Collaborative Wealth requires that you provide current and accurate financial and personal information. Collaborative Wealth will handle the information you have provided in a manner that is safe, and secure. We are committed to protecting your privacy.

Safeguarding Customer Documents

We collect non-public customer data in checklists, forms, in written notations, and in documentation provided to us by our customers for investment and consulting services.

During regular business hours access to customer records is monitored so that only those with approval may access the files. During hours in which the company is not in operation, the customer records will be locked.

No individual who is not so authorized shall obtain or seek to obtain personal and financial customer information. No individual with authorization to access personal and financial customer information shall share that information in any manner without the specific consent of a firm principal. Failure to observe Collaborative Wealth's procedures regarding customer and consumer privacy will result in discipline and may lead to termination.

Sharing Nonpublic Personal and Financial Information

Collaborative Wealth is committed to the protection and privacy of its customers' and consumers' personal and financial information. Collaborative Wealth will not share such information with any affiliated or non-affiliated third party except:

- To complete a transaction in a customer account, with a clearing firm, account custodian or similar firm;
- With broker-dealer firms having regulatory requirements to supervise certain of Collaborative Wealth's activities and Collaborative's representatives who are also registered with a broker-dealer firm
- To maintain or service a customer account;
- To resolve customer disputes or inquiries;
- With persons acting in a fiduciary or representative capacity on behalf of the customer;
- With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;
- In connection with a sale or merger of Collaborative Wealth's business;
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
- To comply with federal, state or local laws, regulatory agencies, and other applicable legal requirements;
- In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement;
- When the customer instructs us to, consents; or
- Pursuant to any other exceptions enumerated in the Pennsylvania Privacy of Consumer Financial Information, California Information Privacy Act, and *Massachusetts Standards for the Protection of Personal Information of Residents of the Commonwealth*.

Opt-Out Provisions

Collaborative Wealth does not share nonpublic personal and financial information with affiliated or unaffiliated third parties except under the circumstances noted above. Since sharing information under the circumstances noted above is necessary to service customer accounts or is mandated by law, there are no allowances made for clients to opt out or to opt in when applicable.