

VESTIA PERSONAL WEALTH ADVISORS

FACTS	WHAT DOES VESTIA PERSONAL WEALTH ADVISORS DO WITH YOUR FINANCIAL INFORMATION?
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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.
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What?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and assets ▪ Transaction history ▪ Credit history and credit scores
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How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Vestia Personal Wealth Advisors chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Do we 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	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you	Yes	Yes

Questions?	Call us at (877) 669-1126 or visit our website at www.vestiaadvisors.com .
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Who we are	
Who is providing this notice?	Vestia Personal Wealth Advisors
What we do	
How does Vestia Personal Wealth Advisors 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 building.
How does Vestia Personal Wealth Advisors collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Deposit money ▪ Seek advice about your investments ▪ Enter into an investment advisory contract ▪ Tell us about your investment or retirement portfolio or earnings <p>We also collect your personal information from other companies.</p>
Definitions	
Affiliates	<p>Companies related by common ownership and control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>We may share information with our affiliates for our everyday business purposes, including information about your transactions and experiences.</i>
Nonaffiliates	<p>Companies not related by common ownership and control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>We share limited information with a select group of nonaffiliates in cases where we believe their services may provide a benefit to you. Example: getting a quote for a mortgage for you if we believe your interest rate or terms could be improved upon.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you.</p> <ul style="list-style-type: none"> ▪ <i>When we jointly market, we are selective about who is jointly marketed to and seek to jointly market only with companies we believe provide a meaningful benefit to our clients. When they exist, conflicts of interest are properly disclosed.</i>
Other important information	