



## Wealth Care LLC Privacy Policy

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 ensure that our clients are confident that we will manage their financial affairs expertly and confidentially.

Our clients have access to a range of products and services from basic banking products to multiple categories of investments. To deliver these services as effectively and conveniently as possible, it is essential that we use technology to manage and maintain certain customer information.

We want to assure all of our clients that whenever private information is used, it is done with discretion. The safeguarding of client information is an issue we take very seriously.

These are the privacy principles that guide us in serving the privacy needs of our clients:

- **Recognition of a Client's Expectation of Privacy:** Wealth Care LLC believes that the confidentiality and protection of client information is one of our fundamental responsibilities. And while information is critical to providing quality service, we recognize that one of our most important assets is our clients' trust.
- **Use, Collection, and Retention of Customer Information:** Wealth Care LLC limits the use, collection, and retention of client information to what we believe is necessary or useful to conduct business and provide quality service.
- **Maintenance of Accurate Information:** Wealth Care LLC recognizes that it must maintain accurate client records. Therefore, we have established procedures to maintain the accuracy of client information and to keep such information current and complete. These procedures include using custodians and technologies that have passed due diligence and responding to requests to correct inaccurate information in a timely manner.
- **Protection of Information Through Established Security Procedures:** Wealth Care LLC recognizes that a fundamental element of maintaining effective client privacy procedures is providing reasonable protection against unauthorized access to client information. We have established appropriate security procedures, such as encryption and using secure document sharing portals, to guard against unauthorized access to client information.
- **Restrictions on the Disclosure of Client Information:** When it comes to sharing client information with unaffiliated companies, Wealth Care LLC places strict limits on who receives specific information about clients. Wealth Care LLC may share information with such companies if requested by clients, or if the company provides a product or service that is beneficial to our clients. Whenever we do this, we carefully review the company and service to make sure that it provides value to our clients. We share the minimum amount of information necessary for that company to provide its service. We also may share information with unaffiliated companies that assist us in providing our services to clients in the normal course of our business (for example, with consumer reporting agencies and government agencies); when



- legally required in connection with fraud investigations or litigation; in connection with acquisitions and sales; and at the request of a client. Lauren Podnos is a fiduciary to all Wealth Care LLC clients and will never share Wealth Care LLC client information in the course of her work with Schnall Advisory Services.
- **Maintaining Client Privacy in Business Relationships with Third Parties:** If we provide personally identifiable client information to a third party in which we have a business relationship, we insist that the third party keep such information confidential, consistent with the conduct of our business relationship.
  - **Disclosure of Privacy Policy to Clients:** Wealth Care LLC 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. As a result of this commitment, we have developed this policy, which is made readily available to our clients and can be found on our website, [www.wealthcarellc.com](http://www.wealthcarellc.com). Clients who have questions about privacy can reach Rachel at [rachel@wealthcarellc.com](mailto:rachel@wealthcarellc.com) or (321) 505-7592, Steven at [steven@wealthcarellc.com](mailto:steven@wealthcarellc.com) or (321) 543-1099 and Lauren at [lauren@wealthcarellc.com](mailto:lauren@wealthcarellc.com) or (321) 537-7502.
  - We reserve the right to change this privacy policy at any time without prior notice. If the policy is changed, clients will be notified immediately. This policy is for general guidance and does not constitute a contract or create legal rights.

We thank you for your trust,

Steve, Rachel, and Lauren