

PRIVACY POLICY

Effective January 14th, 2025

WT Wealth Management ("we", "our", or "us") is committed to protecting the privacy of our clients ("you"). As a registered investment adviser, we are bound by legal obligations to safeguard the confidentiality and security of the personal information we collect. This Privacy Policy explains how we collect, use, protect, and share your personal information in connection with the services we provide.

Our Privacy Policy

In providing financial services and products to you, we collect certain non-public information about you. Our policy is to keep this information confidential and strictly safeguarded, and to use or disclose it only as needed to provide services to you, or as permitted by law. Protecting your privacy is important to us.

Information We Collect

The non-public personal information ("NPPI") we collect about you includes what you give us when you open an account or communicate with us. This includes but is not limited to:

- Your name and address
- Social Security Number
- Investment objectives and experience
- Financial circumstances
- Employment
- Account balance and account transactions.

Information We Disclose

We do not disclose NPPI about you to third parties without your express written consent. We may disclose anonymous information that cannot be linked to an individual client on occasion, but only to companies that we hire to help us provide our products and services to you, as required by law, as authorized by you, or as otherwise described in this Privacy Policy.

Service Providers. We may share your information with third-party service providers who assist in providing services related to your accounts on our behalf such as IT and other technology vendors engaged for hosting, investment trading, customer relationship management and support, print and mail fulfillment, data management, email delivery, etc. and service related third-parties such as broker-dealers, custodians, administrators, transfer agents, investment funds and their respective managed and other non-affiliated third parties as necessary to provide our services to you.

Regulatory and Legal Requirements. We may disclose your information to regulators, government authorities, or other third parties as required by law, regulation, or legal process (e.g., subpoenas, court orders).

Affiliated Entities. If we enter into any joint marketing agreements with other firms or affiliates, we may share your information in compliance with those agreements, but only in accordance with this Privacy Policy and other applicable privacy laws.

These third parties are required to maintain the confidentiality and security of your information.

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Mobile Phone Numbers and SMS Data Sharing. With your written consent, we will communicate with you via text messaging. We will not share, or sell your mobile phone information with any third-parties or affiliates for marketing or promotional purposes. All sharing mentioned in this Privacy Policy excludes text message opt-in and consent. Text messaging opt-in and consent information is never shared with anyone for any purpose.

We do not sell your personal information to anyone.

How Information is Used

We use information about you to provide our asset management services to you, such as managing your investment account; to assess your financial needs and objectives; to process transactions; to fulfill regulatory and compliance requirements; or to communicate with you regarding your investments, account updates and regulatory disclosures. We may disclose this information to third parties as permitted by law, including the outside broker-dealers, custodians, administrators, transfer agents, accountants, or attorneys that we need to use to provide our services to you. From time to time, we must give information about our business to regulatory authorities. This may, or may not, include personal information about you and your accounts.

How Information is Safeguarded

We maintain procedural, technical, and physical safeguards for the Services to help protect against the loss, misuse, or unauthorized access, disclosure, alteration, or destruction of the information you provide via the Services. These safeguards vary depending upon the sensitivity of the information we collect and store. We have procedures in place that we believe are reasonably designed to protect the security and confidentiality of your information. These include confidentiality agreements with companies we hire to help use provide services to you, password-protected user access to our computer files and strict confidentiality policies that apply to all WT Wealth Management personnel, vendors, and contractors.

Even though we employ information safeguards, you acknowledge that threats to information security is dynamic, and as such, there is always a possibility of unforeseen risks, vulnerabilities, or sophisticated attacks that may impact the effectiveness of our safeguards.

We retain personal information in accordance with our information management policies, which establish general standards and procedures regarding the retention, handling, and disposition of our records, including personal information. Personal information is retained as long as necessary to meet legal and regulatory requirements. Retention may be extended if we are required to preserve personal information in connection with litigation, investigations, and proceedings.

Children's Privacy

We are committed to protecting the privacy of all individuals, including children. In compliance with the **Children's Online Privacy Protection Act (COPPA)**, we do not knowingly collect, use, or disclose personal information from children under the age of 13 without parental consent. If we become aware that we have inadvertently collected personal information from a child under the age of 13, we will take immediate steps to delete such information from our records.

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We will collect personal information, e.g., name, birthdate, and social security number, from you regarding your child(ren) as necessary to establish your child(ren) as a beneficiary on an account (e.g. UTMA, 529, etc.). For any intended collection of personal information from children under 13, we will:

1. Provide notice to parents about our data practices regarding children's personal information;
2. Obtain verifiable parental consent prior to collecting personal information from or about your children;
3. Provide a reasonable means for parents to review personal information collected from or about their children; and
4. Offer parents the opportunity to request deletion of personal information collected from or about their children.

Any personal information collected from children under 13 will only be used for the purpose for which it was collected, as disclosed to parents and we will not disclose children's personal information to third parties except as necessary to provide our services, and with parental consent where required by COPPA.

If you believe that we may have collected information from a child under 13 in violation of this policy, please contact us immediately at the phone number below.

Links to Third Party Websites

You acknowledge that we may provide links to third-party websites and that we are not responsible for the content of such third-party websites or their terms, conditions, or privacy policies. You acknowledge that you must carefully review the terms, conditions, and privacy policies of all third-party websites prior to using and you assume all risk of using third-party websites. Furthermore, you understand and agree to not hold us responsible for any third-party content provided on our website that may infringe on intellectual property rights, rights of privacy or publicity, or any rights of any nature in any jurisdiction.

Updates to Our Privacy Policy

We may update this Privacy Policy to reflect changes to our information needs or our Services. If we make any material changes, we will notify you before these changes come into effect at the email address specified in your account or via a notice on this website. We encourage you to periodically review this page for the latest information on our privacy practices. By continuing to use our Services, you agree to any changes in our Privacy Policy.

Your Data Choices

You may decline to provide information. We need to collect personal information to provide certain services. If you do not provide the information requested, we may not be able to provide those services.

How to Contact Us

You can reach us in the following ways:

- Mail: 20865 N 90th Place, Suite 105, Scottsdale, AZ 85255
- Phone: (800) 825-0616