

Privacy Policy

Advice Only, PBC has adopted this Privacy Policy with recognition that protecting the privacy and security of the personal information we obtain about our clients is an important responsibility. We also know that you expect us to service you in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about you. We want you to know what information we collect and how we use and safeguard that information.

Information We Collect: We collect certain nonpublic and sensitive personal information for the essential purpose of allowing us to provide financial planning and investment advisory services to you. Information we collect may include but is not limited to:

- Information that you provide to us via forms, verbal or written communications, source documents you've provided to us, and data feeds you connect to third-party services that we share access to.
- Identifying information such as your name, date of birth, address, and Social Security Number.
- Personal and household information such as income, spending habits, investment objectives, financial goals, statements of account, insurance policies, employee benefits, retirement plan interests, legal documents, tax returns, and other records concerning your financial condition and assets.
- Information received from third parties such as consumer reporting agencies, financial institutions, your employer, government agencies, and service providers we collaborate with on your behalf such as tax preparers or insurance agents.

Security of Your Information: We restrict access to your nonpublic personal information to those employees who need to know that information to service your account. We maintain physical, electronic, and procedural safeguards that comply with applicable federal and state standards to protect your nonpublic personal information.

Information We Disclose: We do not disclose the nonpublic personal information we collect about our clients to anyone except: (i) in furtherance of our business relationship with them and then only to those persons necessary to effect the transactions and provide the authorized services on your behalf; (ii) to persons assessing our compliance with industry standards such as regulatory agencies or compliance consultants; (iii) our attorneys, accountants, and auditors; or (iv) as otherwise provided by law. These third parties are prohibited from using or sharing the information for any other purpose.

We may also share nonpublic personal information of any type with any party if we determine that it is clearly within a client's best interest for us to do so, and we deem that sharing to be necessary to act in accordance with our fiduciary responsibility to clients. One example of when we may choose to share information without prior consent of a client is in our investigations of potential fraud. If such sharing occurs, we will notify the client beforehand or as soon as is practical.

Changes to Our Privacy Policy: In the event of future material changes to this Privacy Policy, we will provide written notice to you. Where applicable, you will be given an opportunity to limit or opt-out of such disclosure arrangements.

Former Clients: This same Privacy Policy also applies to former clients who are natural persons. Information will only be retained to the extent necessary to comply with all applicable laws and securities regulations, after which it will be deleted.

Questions: If you have questions about this privacy notice or about the privacy of your customer information call our main number (619) 374-2261 and ask to speak to the Chief Compliance Officer.