



ADAPTIVE

WEALTH ENGINEERING

The Science of Investing. The Art of People.

PRIVACY POLICY

We consider client privacy to be fundamental to our relationship with our clients. We are committed to maintaining the confidentiality, integrity, and security of clients' personal information entrusted to us. Internal policies have been developed to protect this confidentiality, while allowing client needs to be served.

We never disclose information to nonaffiliated third parties, except as permitted by law. We use financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy.

Our policy with respect to personal information about you is listed below:

- To help the government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain and record information that identifies each person who opens an account. When you open an account we will ask you for your name, address, date of birth, social security or tax I.D. number, and driver's license information.
- We do not sell client information - whether it is your personal information or the fact that you are a Adaptive Wealth Engineering client - to anyone.
- We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.
- The categories of nonpublic information that we collect from a client depend upon the scope of the client relationship. It will include information about your personal finances, transactions and accounts with other financial institutions, wills and trusts, tax returns, qualified plan documents, and any other financial documents needed in the financial planning process.
- For unaffiliated third parties that require access to your personal information, including financial services companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal regulators may also review our firm records as permitted by law.
- Year-end account information, requested on your behalf (e.g., client accountant, attorney, etc.) will only be released upon receiving your prior approval. At no time, shall such information be released without authorized approval.
- Personal identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal securities laws. After this required period of record retention, all such information will be destroyed.

If you have any questions concerning our privacy statement, please contact us at (800) 683-5800.