

# PRIVACY POLICY NOTICE

## FinDec Wealth Services, Inc. Privacy Policy Notice

FinDec Wealth Services, Inc. has adopted this privacy policy with recognition that protecting the privacy and security of the personal information we obtain about our customers 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 information about you ("Customer Information"). The essential purpose for collecting Customer Information is to allow us to provide advisory services to you. Customer Information we collect may include:

- Information that you provide on applications or other forms. This Customer Information may include personal and household information such as income, spending habits, investment objectives, financial goals, statements of account, and other records concerning your financial condition and assets, together with information concerning employee benefits and retirement plan interests, wills, trusts, mortgages and tax returns.
- Identifying information such as your name, age, address, social security number, etc.
- Information about your transactions with us, or others (e.g., broker-dealers, clearing firms, or other chosen investment sponsors).
- Information we receive from consumer reporting agencies (e.g., credit bureaus), as well as other various materials we may use to provide an appropriate recommendation or to fill a service request.

**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 or state standards to protect your nonpublic personal information.

**Information We Disclose:** As required or permitted by law, we disclose the nonpublic personal information we collect about our customers: (i) to persons necessary to effect the transactions and provide the services that our customers authorize, such as broker-dealers, custodians, independent managers etc.; (ii) to persons assessing our compliance with industry standards (e.g., professional licensing authorities, etc.); (iii) our attorneys, accountants, and auditors; or (iv) as otherwise provided by law. We are permitted by law to disclose the nonpublic personal information about you to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs). These third parties are prohibited to use or share the information for any other purpose.

**Information We Disclose to Affiliated Third Parties:** We disclose the following information to affiliated third parties: Retirement Plan Account Information. The affiliated third parties to whom we disclose this information include: FinDec Benefit Services and FinDec Insurance Services.

## Your California Privacy Rights (California Residents)

California residents have the right to request once per calendar year a list of the companies with which

we may share personal information for the third parties' direct marketing purposes and a list of the categories of such personal information shared. California residents may make this request by e-mailing [Compliance@findec.com](mailto:Compliance@findec.com). Please include "California Privacy Rights Request" in the first line of the description and your California mailing or street address.

You may ask businesses to disclose what personal information they have about you and what they do with that information, to delete your personal information, to direct businesses not to sell or share your personal information, to correct inaccurate information that they have about you, and to limit businesses' use and disclosure of your sensitive personal information:

If you are a California resident, you also have the right to access, or to request that we delete, any Personal Information we have collected about you, and inquire about our collection, sale and disclosure of your Personal Information by calling us toll free at 1-855-434-6332 or by e-mailing [Compliance@findec.com](mailto:Compliance@findec.com). Your exercise of these rights will have no adverse effect on the fees and quality of our services. California residents may request further information about compliance with California law and to make a request under California law by e-mailing [Compliance@findec.com](mailto:Compliance@findec.com). Please include "California Privacy Rights Request" in the first line of the description and your California mailing or street address.

**Former Clients:** If you decide to close your account(s) or become an inactive customer, we will adhere to our privacy policies, which may be amended from time to time.

**Changes to Our Privacy Policy:** In the event there were to be a material change to our privacy policy regarding how we use your confidential information, we will provide written notice to you. Where applicable, you would be given an opportunity to limit or opt-out of such disclosure arrangements.

**Questions:** If you have questions about this privacy notice or about the privacy of your customer information call our main number 209-957-7413 and ask to speak to the Chief Compliance Officer.