



Privacy Policy Notice

FACTS		WHAT DOES CONFLUENCE WEALTH MANAGEMENT DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number ▪ Account balances ▪ Investment holdings 	
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Confluence Wealth Management chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Confluence Wealth Management share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), meet regulatory obligations, respond to court orders and legal investigations, vote proxies, process class action claims	Yes	Yes, you can opt out of the proxy voting and class action claims services
For our marketing purposes— to offer our products and services to you	No	Not Applicable
For joint marketing with other financial companies	No	Not Applicable
For our affiliates' everyday business purposes— information about your transactions and experiences	No	Not Applicable
For our affiliates' everyday business purposes— information about your creditworthiness	No	Not Applicable
For our affiliates to market to you	No	Not Applicable
For nonaffiliates to market to you	No	Not Applicable

What we do	
How does Confluence Wealth Management protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Confluence Wealth Management collect my personal information?	We collect your personal information, for example, when you open an account, link to an existing account or initiate a financial planning project. We also collect your personal information from other companies, such as your custodian firm.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Confluence is affiliated with Perkins Accounting
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.