



175 East 1600 North, North Logan, Utah 84341  
(435)752-7094 or Neil@clearwaterwm.com

## PRIVACY POLICY

Clearwater Wealth Management LLC (hereinafter referred to as CWM) values and protects the privacy of our clients and partners. We thank you for the trust that you place in us and we want you to know that any information you share with us will be treated with care. The purpose of our Privacy Statement is to disclose and explain what information we collect and how we use and/or share it.

### TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

**We are required by law to collect certain nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization.**

This can include but is not limited to your Social Security Number, date of birth, and banking or other financial institution account information. It may also include information regarding your income, net worth, debt, and other financial information. We use this information to form the basis of the financial advice we provide and to comply with provisions of the Patriot Act and other rules and regulations governing our industry.

### PARTIES TO WHOM WE DISCLOSE INFORMATION

All Investment Advisers need to share personal client information to run their everyday business. We share information ONLY with partners with whom it is necessary to transact business, or for required reporting such as client statements or tax reporting.

**CWM does not disclose nonpublic personal information about its consumers or former consumers to anyone, except as permitted by law.** The law permits disclosure of nonpublic personal information, for example, where it is necessary to effect, administer, or enforce a transaction requested or authorized by the consumer, or in connection with the servicing or processing of a financial product or service requested or authorized by the consumer. The law also permits such sharing where it is released to protect the confidentiality or security of our records pertaining to our consumers, the services or products we offer, or the transactions we process or handle. The law also allows for the release of nonpublic personal information to protect against or prevent actual or potential fraud, identity theft,

unauthorized transactions, claims or other liability, as well as for resolving consumer disputes or inquiries. The law further allows the release and/or disclosure of nonpublic personal information to comply with federal, state or local laws or regulations or other legal requirements, such as subpoenas or other legal processes. This list of examples of the types of sharing of information that is permitted by law is not meant to be comprehensive, but provides you with some basic information on some of the types of sharing permitted by law.

**CWM does not sell or exchange consumer lists or consumer information.** CWM permits only authorized employees and affiliates who have signed a copy of CWM's Privacy Policy to have access to client information. Any employee violating CWM's Privacy Policy will be subject to disciplinary actions and/or termination of employment.

### PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENT'S INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and offices.

### FEDERAL LAW GIVES YOU THE RIGHT TO LIMIT SHARING - OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by "opting-out" of NPI sharing. However, if you elect to opt-out, we will likely be unable to serve you as a client if we are unable to share information with our service partners.

If you have any questions regarding this notice, please contact Steven Parkinson, Chief Compliance Officer.