

Sapphire Wealth Consulting, Inc.

Facts	What Does Sapphire Wealth Consulting, Inc. 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?	<p>The types of personal information we collect can include:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Social Security number</td> <td style="width: 50%;">Investment experience</td> </tr> <tr> <td>Income/Assets</td> <td>Account transactions</td> </tr> <tr> <td>Name</td> <td>Address</td> </tr> <tr> <td>Email</td> <td>Phone Numbers</td> </tr> <tr> <td>Account Numbers</td> <td></td> </tr> <tr> <td>Date of Birth</td> <td>Driver license or passport information</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we will continue to hold your information and share it as described in this notice.</p>	Social Security number	Investment experience	Income/Assets	Account transactions	Name	Address	Email	Phone Numbers	Account Numbers		Date of Birth	Driver license or passport information
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How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons why financial companies can share their customers' personal information, the reasons Sapphire Wealth Consulting, Inc. chooses to share personal information and whether you can limit this sharing.												

Reasons We Can Share Your Personal Information	Does SWCI Share?	Can You Limit This Sharing?
For our everyday business purposes, such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, auditors, examiners, compliance reviews or report to credit bureaus	Yes	No
For our marketing purposes to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For non-affiliates to market to you—for clients with accounts established with Sapphire Wealth Consulting, Inc. representatives at banks or credit unions	No	We don't share
For non-affiliates to market to you—for clients with accounts established with Sapphire Wealth Consulting Inc. independent representatives	No*	Yes
* If your independent representative terminates his or her relationship with us and moves to another brokerage or investment advisory firm, we or your independent representative may disclose your personal information to the new firm.		

Questions?

Email us at uli@sapphirewealth.net or call us 904-728-2769

Who We Are

Who is providing this notice?	Sapphire Wealth Consulting, Inc.
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What We Do

How does Sapphire Wealth Consulting Inc. protect my personal information?	<p>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.</p> <p>Our online environment uses security technologies, including layered security and access controls over personal information. For further information call us directly at 904-728-2769.</p>
How does Sapphire Wealth Consulting, Inc. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none">▪ Open an account▪ Apply for insurance▪ Seek advice about your investments <p style="text-align: right;">③ Enter into an investment advisory account ③ Tell us about your investment or retirement portfolio</p> <p>We also collect your personal information from others such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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 non-financial companies.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">• Non-affiliates we may share information with include an independent representative's new brokerage or an investment advisory firm.
Joint marketing	A formal agreement between non-affiliates financial companies that together market financial products or services to you: <ul style="list-style-type: none">• This may include banks, credit unions or other financial institutions with which we have a joint marketing agreement.

Third Parties

Third Parties we share for providing services that you have not entered into a contract with.	Planning Software; Performance Reporting Software and Client Management Software; Compliance Services; Document Management Services; Data Processing Services, E-Signature, Data Backup services
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