CRUX WEALTH
ADVISORS

PRIVACY NOTICE

Facts	**WHAT DOES CRUX WEALTH ADVISORS ("CWA") 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: • Social Security number and income • Account balances and payment history • Credit history and credit scores
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 we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
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	Not Applicable
For our affiliates to market to you	No	Not Applicable
For non-affiliates to market to you	No	Not Applicable

To limit our sharing	**Please note**: If you are a new customer, we can begin sharing your information from the date you received this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call us at 562.735.3875
Who we are	
Who is providing this notice?	Crux Wealth Advisors ("CWA")
What we do	
How does CWA 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, secured files, and buildings.
How does CWA collect my personal information?	We collect your personal information, for example, when you • Open an account • Enter information on our website
Why can't I limit all sharing?	Federal law gives you the right to limit only. • 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 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?	Your choices will apply to everyone on your account - unless you tell us otherwise.

Your California Privacy Rights

This section applies to residents of California whose personal information is subject to the California Consumer Privacy Act, as amended by the California Privacy Rights Act (the "CPRA"). If you are not a resident of California, the rights described in this section do not apply to you.

Right to Request	You have the right to request that we disclose to you the categories of personal information we have collected about you, the categories of sources from which we collected the Personal Information, the purposes for collecting the personal information, the categories of third parties to whom we have disclosed your personal information, the categories of personal information disclosed for a business purpose and, for each, the categories of recipients, or that no disclosure occurred, and the categories of personal information sold about you and, for each, the categories of recipients, or that no sale occurred. You also have the right to request the specific personal information we have collected from or about you.
Right to Delete	You have the right to request that we delete all or a portion of your personal information that we have collected from you.

Right to Correct	You have the right to request that we correct inaccurate personal information that we maintain about you.
Contact us	You may exercise your California privacy rights by calling us at 562.735.3875
There are circumstances where we are not required to comply with consumer requests, and we will let you know if one of those situations arises. We do not sell your personal information. We reserve the right to verify your identity before we process any request relating to your personal information. We verify identify by comparing information we have on file against information you may provide us. California residents may not be discriminated against for exercising any of the rights described above	

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	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.