



VANTAGE POINT
WEALTH MANAGEMENT

PRIVACY POLICY

2024

This privacy policy describes the ways VPWM Advisors, LLC (“VPWM”, “we,” or “us”) and its affiliates collect, store, use, disclose, and protect your personal information.

“**Personal information**” describes that information that can be associated with you or can be used to identify you. It does not include information that is publicly available or does not identify a specific person.

Federal law requires us to inform you of our policies on personal information privacy and gives you the right to limit some, but not all, sharing of personal information.

We take your privacy very seriously and are bound by more stringent standards of confidentiality than those required by law.

Information We Collect

When you use VPWM’s services, we collect information about you. For example, when you open an account, enter into an investment advisory agreement, apply for insurance, seek investment advice or tell us about your financial position we receive information from you and about you, and some of that information may be personal information.

Personal information includes your name, address, telephone number, email address, alternative contact information, and Social Security number. It also includes information you give us in connection with an account application, financial product, service, or transaction, such as income, assets, demographic information, investment preferences, and other financial information. We may collect and retain personal information you submit to us by email, online, in person, and through other means that you authorize.

How We Use Your Personal Information

We may use your personal information to:

- Provide information, products, or services you request
- Verify your identity
- Work with other financial service providers on your behalf
- Compare information for accuracy and verify our records
- Detect and prevent fraud or other criminal activity
- Improve, modify, customize, and measure our services
- Provide you with information about our products and services
- Enforce agreements between you and us

How We Share Your Personal Information

To provide financial services to you and for everyday business purposes, we may share your personal information with other entities who perform services on behalf of VPWM, including affiliated and nonaffiliated third parties.

We may share your personal information with service providers who are authorized to use your personal information as necessary to support our business operations.

The personal information we share for business purposes may include any of the categories of personal information identified in this Privacy Policy. We may also share some of your personal information as required or permitted by law.

We may share personal information with other affiliate and nonaffiliate financial service providers to jointly market to you.

Under certain circumstances, we may share your personal information with nonaffiliated third parties to market to you without our participation – for example, if your representative moves to another firm, we may share your information with the new firm. You may opt out of this sharing by contacting us as described below in this Policy.

We do not share information about your creditworthiness to any affiliates or nonaffiliates.

If you are no longer our customer, we may continue to share your information only as described in this Policy.

Third-Party Privacy Policies

VPWM maintains various financial and non-financial service relationships with affiliated and unaffiliated organizations. You might have approved one or more of these organizations to work on your behalf through us.

Each organization may have a separate Privacy Policy, which can include provisions different than those of VPWM on the sharing and use of your personal information, and which we do not control. We encourage you to read and understand how those Policies affect you, the sharing and use of your personal information, and your options.

How We Store and Protect Personal Information

We maintain administrative, technical, and physical safeguards designed to protect the privacy and security of your personal information and that comply with Federal law.

The internet, however, is not a fully secure environment, and we cannot ensure or warranty the security of any information transmitted to or generated by online services. There is no guarantee that information may not be accessed, disclosed, altered, or

destroyed by breach of any of our administrative, technical, physical, or other operational safeguards.

State-Specific Conditions

Information for California, North Dakota, and Vermont Customers

To comply with applicable state law, if the mailing address provided for your account is in California, North Dakota, or Vermont we will automatically treat your account(s) as if you do not want us to disclose your personal information to nonaffiliated third parties for marketing purposes, except as permitted by applicable state law.

Additional Information for California Customers

Certain residents of California have the following rights:

- To request that we disclose what personal information about you that we collect, share, or sell
- To request that we delete certain personal information about you that we maintain
- To opt-out from the sale of your personal information
- To make a request under these California rights, please call us at 763-587-7120
 - We may need information about you or your specific request to verify and respond
 - If you have an authorized agent, that person also may submit requests relating to your California privacy rights
 - We will need to verify the agent's identity, their authority to act on your behalf, and that you are the individual with information in VPWM's control

A business may not discriminate against a California resident that exercises their privacy rights under state law.

Definitions

For this Policy:

- An "affiliate" is a financial or non-financial company related to us by common ownership or control
- A "nonaffiliate" is a financial or non-financial company not related to us by common ownership or control
- "Joint marketing" is a formal agreement between non-affiliated financial companies to market financial products or services to you together

Mail-In Opt-Out Form

If you would like to limit the personal information that your financial professional could disclose or take if he or she moved to another firm and terminated their relationship with VPWM, please call us at 763-587-7120 or print, complete, and mail the following form to:

Vantage Point Wealth Management
Attn: Opt-Out
505 N Highway 169, Suite 260
Plymouth, MN 55441

If your primary address is in a state that requires your affirmative consent to share your personal information with the new firm, you must give your written consent, or opt-in, before we can allow your financial professional to take your personal information to a new firm. Please contact your financial professional to provide that opt-in.

By completing and returning this form as described, I am instructing VPWM to limit the personal information about me that my financial professional could disclose or take if he or she moves to another brokerage or investment advisory firm and terminates their relationship with VPWM. However, I understand that VPWM may disclose my name, address, telephone number, email and the title of the accounts serviced by my financial professional to the new brokerage or investment advisory firm as allowed under federal and certain state laws.

*For an opt-out election to be effective, you must complete **all** the following information. Please note that for accounts held jointly by two or more persons, the privacy choices of any account holder apply to **all** holders of the account.*

Name

Address

City

State

ZIP

Phone Number

Name of Financial Professional

Signature

Date