

## PRIVACY POLICY OF BULMAN WEALTH GROUP (“BWG”)

FACTS	WHAT DOES BULMAN WEALTH GROUP 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 and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and assets</li> <li>▪ Transaction history</li> </ul>
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 Bulman Wealth Group chooses to share, and whether you can limit this sharing.

Reasons BWG can share your personal information	Does BWG share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	N/A
<b>For our affiliates’ everyday business purposes</b> – information about your account(s), transactions, and experiences	Yes	No
<b>For our affiliates’ everyday business purposes</b> – information about your creditworthiness	No	N/A
<b>For our affiliates to market to you</b>	No	N/A
<b>For nonaffiliates to market to you</b>	No	N/A
<b>For nonaffiliates to satisfy their regulatory oversight obligations</b> – information about you, your account and transactions, and experiences	Yes	No
<b>Questions?</b>	Call our offices at 916-458-8199	

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Who we are	
<b>Who is providing this notice?</b>	Bulman Wealth Group (“BWG”)

What we do	
<b>How does BWG protect my personal information?</b>	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 office security measures.
<b>How does BWG collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"><li>▪ Open an account</li><li>▪ Transfer funds</li><li>▪ Seek advice about your investments</li><li>▪ Enter into an investment advisory agreement</li><li>▪ Tell us about your investment or retirement portfolio or earnings</li></ul> <p>We also collect your personal information from other companies.</p>

Definitions	
<b>Affiliates</b>	Companies related by common ownership and control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership and control. They can be financial or nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or service to you.