

Privacy Policy

Prepared for Wealth Analytics Partners, LLC

Effective Date: 2026 | **Revised:** September 2026

Our Commitment

Wealth Analytics Partners, LLC (the "Firm") is a fee-only Registered Investment Adviser registered with the U.S. Securities and Exchange Commission. As your fiduciary, we are committed to protecting the privacy and security of your nonpublic personal information ("NPI"). This Policy is provided in accordance with **Regulation S-P (17 C.F.R. § 248)** and the **Gramm-Leach-Bliley Act**.

Information We Collect

We collect NPI in connection with providing investment advisory services, including:

- **Information you provide:** name, address, Social Security number, financial account information, income, assets, investment objectives, and tax information
- **Information from transactions:** account balances, positions, transaction history, and performance data
- **Information from third parties:** custodians, account statements, and other financial institutions at your direction

How We Safeguard Your Information

The Firm maintains a written **Information Security Program** consistent with Regulation S-P's Safeguards Rule, including:

- Restricted physical and electronic access to NPI — access is limited to authorized personnel only
- Employee training on privacy obligations and data handling procedures
- Oversight of third-party service providers who handle NPI on our behalf
- Secure disposal of records containing NPI in accordance with the **Disposal Rule (17 C.F.R. § 248.30)**
- An **Incident Response Program** to detect, respond to, and recover from unauthorized access to or use of customer information

Data Breach Notification: In the event of a breach involving your NPI, the Firm will notify affected individuals within **30 days** of discovering the incident, consistent with the 2024 Regulation S-P amendments, and will report qualifying incidents to the SEC as required.

Sharing of Nonpublic Personal Information

We do **not** sell or share your NPI for marketing purposes. We may share NPI only under the following **permitted exceptions** under Regulation S-P, none of which require your consent or trigger opt-out rights:

- To effect, administer, or enforce a transaction you requested (e.g., custodians, clearing firms, transfer agents)
- To service or maintain your account

- With your attorney, accountant, trustee, or other authorized representative acting on your behalf
- With auditors, attorneys, or compliance professionals of the Firm
- To protect against or prevent fraud, unauthorized transactions, or liability
- To comply with applicable federal, state, or local law, regulation, or legal process
- As required or permitted by the SEC, FINRA, or other competent regulatory authority
- In connection with a sale, merger, or reorganization of the Firm, subject to confidentiality obligations
- With your express written consent
- As permitted under applicable California privacy law, including the **California Consumer Privacy Act (CCPA/CPRA)**

Opt-Out Provisions

Because we only share NPI under the permitted exceptions noted above — all of which are necessary to service your account or are legally required — **no opt-out is available or required** under Regulation S-P. We do not share NPI with unaffiliated third parties for independent marketing, cross-selling, or other non-expected purposes.

Electronic Communications & SMS

If you provide your phone number to the Firm, you consent to receiving calls during normal business hours. SMS/text communications are used only for appointment reminders or account service notifications. You may opt out of SMS at any time by replying **STOP**.

Notice Delivery

- **Initial Notice:** Provided at the time you become a client
- **Annual Notice:** Provided each calendar year for duration of our relationship, or as required by Regulation S-P
- **Revised Notice:** Issued before we make any material change to our privacy practices

Employee Obligations

All Firm employees with access to NPI are bound by these policies. Unauthorized access, disclosure, or misuse of NPI is grounded for immediate disciplinary action up to and including termination and may result in civil or criminal liability.

Questions or Complaints

Direct any questions regarding this Policy to:

Chief Compliance Officer

Wealth Analytics Partners, LLC

Email: service@wealthanalytics.com

Phone: 858-794-2100