



VESTIA PERSONAL WEALTH ADVISORS

Facts **WHAT DOES VESTIA PERSONAL WEALTH ADVISORS DO WITH YOUR FINANCIAL 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 assets
 • Transaction history
 • Credit history and credit scores

How? All financial companies need to share customers' personal information to run their everyday business. The section below lists the reasons financial companies can share their customers' personal information, the reasons Vestia Personal Wealth Advisors chooses 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 processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus.	Yes	No
For our marketing purposes – To offer our products and services to you. We will never sell or share your personal information with 3 rd parties for marketing purposes. This includes email, SMS, and any other form of communication. SMS opt-in or phone numbers are not being shared for the purpose of SMS. <i>By opting into SMS from a web form or other medium, you are agreeing to receive SMS messages from Vestia Personal Wealth Advisors This includes SMS messages for appointment scheduling, appointment reminders, post-visit instructions, and other general messages. Message frequency varies. Message and data rates may apply. See privacy policy at www.vestiaadvisors.com. Message HELP for help. Reply STOP to any message to opt-out at any time.</i>	Yes	No
For joint marketing with other financial companies	No	Not Applicable
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 nonaffiliates to market to you	No	Not Applicable

Who we are
Who is providing this notice? Vestia Personal Wealth Advisors



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What we do	
How does Vestia Personal Wealth Advisors 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 and secured files and buildings.
How does Vestia Personal Wealth Advisors collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> Open an account <ul style="list-style-type: none"> ▪ Deposit money ▪ Seek advice about your investments ▪ Enter into an investment advisory contract ▪ Tell us about your investment or retirement portfolio or earnings <p>We also collect your personal information from other companies.</p>

Definitions	
Affiliates	<p>Companies are related by common ownership and control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>We may share information with our affiliates for our everyday business purposes, including information about your transactions and experiences.</i>
Nonaffiliates	<p>Companies not related by common ownership and control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>We do not share with nonaffiliates so that they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>We do not jointly market.</i>

Other important information	
<p>SMS Terms & Conditions</p> <p>1- SMS Consent Communication: The information (Phone Numbers) obtained as part of the SMS consent process will not be shared with third parties for marketing purposes.</p> <p>2- Types of SMS Communications: If you have consented to receive text messages from Vestia Personal Wealth Advisors, you may receive messages related to the following:</p> <ul style="list-style-type: none"> • Appointment reminders • Follow-up messages • Billing inquiries <p>Example: "Hello, this is a friendly reminder of your upcoming appointment with your advisor at our office on 4/3/25 at Noon EST. You can reply STOP to opt out of SMS messaging from Vestia Personal Wealth Advisors at any time."</p> <p>3- Message Frequency: Message frequency may vary depending on the type of communication. For example, you may receive up to 5 SMS messages per week related to your account.</p> <p>4- Potential Fees for SMS Messaging: Please note that standard message and data rates may apply, depending on your carrier's pricing plan. These fees may vary if the message is sent domestically or internationally.</p> <p>5- Opt-In Method: You may opt-in to receive SMS messages from Vestia Personal Wealth Advisors by submitting an online form.</p> <p>6- Opt-Out Method: You can opt out of receiving SMS messages at any time. To do so, simply reply "STOP" to any SMS message you receive. Alternatively, you can contact us directly to request removal from our messaging list.</p> <p>7- Help: If you are experiencing any issues, you can reply with the keyword HELP. You can also get help directly from us at www.vestiaadvisors.com.</p> <p>Additional Options:</p> <ul style="list-style-type: none"> • If you do not wish to receive SMS messages, you can choose not to check the SMS consent box on our forms. <p>8- Standard Messaging Disclosures:</p> <ul style="list-style-type: none"> • Message and data rates may apply. • You can opt out at any time by texting "STOP." • For assistance, text "HELP" or visit our Privacy Policy & Terms and Conditions page. • Message frequency may vary. 	

Questions?	Call us at (877) 669-1126 or visit our website at www.vestiaadvisors.com .
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