


PRIVACY POLICY

FACTS	 FINANCIAL PERSPECTIVES WHAT DOES FINANCIAL PERSPECTIVES 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 financial information can include: <ul style="list-style-type: none"> • Social Security number • Assets and income • Account balances and transaction history • Contact information When you are no longer our customer, we continue to share your information as described in this notice.	
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 Financial Perspectives chooses to share, and whether you can limit this sharing.	
REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES FINANCIAL PERSPECTIVES SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes – such as to process your transactions, maintain your account(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	We don't share
For nonaffiliates to market to you	No	We don't share
WHO WE ARE		
Who is providing this notice?	This notice is being provided on behalf of Financial Perspectives, Inc. ("Financial Perspectives").	

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WHAT WE DO	
How does Financial Perspectives protect my personal information?	To protect your personal information from unauthorized access and use, we use physical, electronic, and procedural safeguards that comply with federal law. These measures include computer safeguards and secured files and buildings. We do not sell non-public personal information.
How does Financial Perspectives collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account • Direct us to buy/sell securities • Provide account information or give us your contact information • Seek advice about your investments • Enter into an investment advisory agreement • Website, educational platforms, and portals • Tell us about your investment or retirement portfolio or earnings We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account – unless you tell us otherwise.
SMS Messaging	We do not sell, rent, share, transfer, disclose, or otherwise provide your mobile phone number or any personal information collected in connection with our SMS messaging program to third parties for their own marketing purposes. Your mobile phone number and related information will be used solely to administer and deliver the SMS messages and services you have consented to receive. We may share your information only with service providers acting on our behalf to facilitate the delivery of SMS communications, and only to the extent necessary to provide those services.
Our Commitment	We want to assure you that we are committed to maintaining the confidentiality, integrity and security of your personal information. The safeguarding of client information is an issue we take seriously. We have developed this Privacy Notice to protect our client. This Privacy Notice is for general guidance and does not constitute a contract or create legal right, and does not modify or amend any agreement we have with our clients.
Changes to this Notice	We may change this Privacy Notice from time to time. If you have any questions regarding this Privacy Notice or would like to exercise your rights, you may contact our Chief Compliance Officer, Nicole Wilken, at nwilken@fpwealth.com .
DEFINITIONS	
Affiliates	Companies related by common ownership or control. <ul style="list-style-type: none"> • Our affiliate is FP Tax & Accounting, LLC, DBA: “Dugan & Company” or “Dugan & Co.”
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates we share with can include our broker/dealer, insurance companies and agents, mutual fund companies, banks, brokerage firms. • Financial Perspectives does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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- Financial Perspectives does not jointly market.

COOKIE NOTICE

We use cookies and similar technologies to support website functionality, measure and improve performance and deliver marketing and advertising campaigns. A “cookie” is a small data file that is sent from a server and is stored on another device’s hard drive. You can adjust your browser settings to accept or reject most cookies altogether or to monitor the storage of cookies on your device. You should refer to your browser or mobile device settings to determine what options are available to you. Some cookies may be required in order to allow you to access and use the Company’s Website. By completely disabling cookies, you may not be able to access some or all of the features of the Company’s Website.

When you visit our website, we may collect information about, but not limited to, device information, website usage information, and form submissions. We may use third-party service providers and advertising platforms to support website analytics, audience measurement and marketing and advertising campaign deliveries. You can control cookies through their browser controls. However, blocking or deleting some cookies may affect website functionality.

ARTIFICIAL INTELLIGENCE NOTICE

We may use artificial intelligence tools, including tools that incorporate AI, in order to provide services to its you. For example, we may use notetaking tools during client meetings to support its client service and regulatory obligations, including documenting discussions, identifying follow-up actions, and preparing meeting summaries. These notetaking tools use large language models (LLMs), a form of generative AI technology, to convert raw meeting content into structured outputs such as notes, action items, and draft communications. We client consent before using any notetaking tools during meetings. With respect to information security, these artificial intelligence tools adhere to SOC 2 standards and employ modern security measures, including end-to-end encryption for data both in transit and at rest, as well as multi-factor authentication. In addition, the tools undergo regular security reviews, including SOC 2 Type II audits, independent third-party penetration testing, and ongoing software updates to maintain security and reliability. We do not input any client personal information into open artificial intelligence tools.

EUROPEAN ECONOMIC AREA (“EEA”)

If you are located in the European Economic Area (“EEA”), to the extent permitted by applicable law, in relation to your Personal Information, you may request:

- To access the Personal Information held by us about you;
- The right to restrict or object to the processing of your Personal Information, or request that your Personal Information is erased;
- The right to receive a copy of the Personal Information which you have provided to our Firm, in a structured, commonly used and machine-readable format (known as “data portability”)
- Have a copy of the Personal Information we hold about you provided to you or another controller where technically feasible
- Where you have provided Personal Information voluntarily, or otherwise consented to its use, the right to withdraw your consent

To help protect your privacy and maintain security, we may take steps to verify your identity before granting you access to your information. To the extent permitted by applicable law, a charge may apply before we provide you with a copy of any of your Personal Information that we maintain.

RETENTION AND PROCESSING OF PERSONAL INFORMATION

To the extent permitted by applicable law, we retain your personal information for the period necessary to serve the purposes for which we obtained it. We may also retain your personal information beyond such period in accordance with applicable laws, regulations, or another lawful basis, including but not limited to, compliance with our contractual obligations, legal obligations, regulatory obligations, legal claims, or another legitimate interest.

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DATA TRANSFERS	
<p>We may transfer the Personal Information we obtain about you to recipients in countries other than the country in which the information originally was collected. Those countries may not have the same data protection laws as the country in which you initially provided the information. To the extent required by applicable law, when we transfer your information to recipients in other countries (such as the United States, United Kingdom, Ireland or Cayman Islands), we will protect that information as described in this Privacy Notice.</p> <p>If you are located in the European Economic Area ("EEA"), we will comply with applicable legal requirements regarding the provision of appropriate safeguards for the transfer of Personal Information to recipients in countries for which the European Commission has not issued an adequacy decision.</p>	
RESIDENTS OF CALIFORNIA	
<p>You have the right under the California Consumer Privacy Act of 2018 (CCPA) and certain other privacy and data protection laws, as applicable, to exercise free of charge:</p>	
<p>Disclosure of Personal Information We Collect About You</p>	<p>You have the right to know:</p> <ul style="list-style-type: none"> • The categories of personal information we have collected about you; • The categories of sources from which the personal information is collected; • Our business or commercial purpose for collecting or selling personal information; • The categories of third parties with whom we share personal information, if any; and • The specific pieces of personal information we have collected about you. • Please note that we are not required to: <p>We will provide the personal information to you for the 12-month period preceding your request. You can make the request to know up to twice a year and the information will be provided to you free of charge.</p>
<p>Right to Opt-Out of Sharing</p>	<p>You have the right to opt-out of the disclosure of your personal information. If you exercise your right to opt-out of the disclosure of your personal information, we will refrain from sharing your personal information, unless you subsequently provide express authorization to share your personal information. To opt-out of the disclosure of your personal information, contact us at: compliance@fpwealth.com.</p>
<p>Right to Deletion</p>	<p>Subject to certain exceptions set out below, on receipt of a verifiable request from you, we will:</p> <ul style="list-style-type: none"> • Delete your personal information from our records; and • Direct any service providers to delete your personal information from their records. • Please note that we may not delete your personal information if it is necessary to: (1) information is publicly available; (2) we cannot verify your request; (3) information is necessary to complete the transaction; (4) information is needed for certain business security practices; (5) for certain internal uses that are compatible with reasonable consumer expectations or the context in which the information is provided; (6) to complete comply with legal obligations, exercise legal claims or rights, or defend legal claims; or (7) if the information is exempt from CCPA
<p>Right to Correct</p>	<p>You may ask us to correct inaccurate information that we have about you.</p>
<p>Right to Limit Use and Disclosure of Sensitive Personal Information</p>	<p>You can direct us to only use your sensitive personal information (for example, your social security number, financial account information, your precise geolocation data, or your genetic data) for limited purposes, such as providing you with the services you requested.</p>

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Protection Against Discrimination	You have the right to not be discriminated against by us because you exercised any of your rights under the CCPA. This means we cannot, among other things: <ul data-bbox="574 310 1357 417" style="list-style-type: none">• Deny services to you;• Charge different prices or rates for services; or• Provide a different level or quality of goods or services to you.
QUESTIONS	
<p>We will endeavor to ensure your personal information is kept accurate, complete, up to date, and relevant. You should notify us if any information changes. If personal information is not accurate, complete, or up to date, please notify us and we will take reasonable steps to ensure it is corrected. This Privacy Notice may change from time to time. Such changes shall be effective immediately upon notice. This Privacy Notice is for general guidance and does not constitute a contract or create legal rights and does not modify or amend any agreement we have with you.</p> <p>Please contact your Financial Advisor or our Compliance Department at (877) 553-7780.</p>	