

Comprehensive Wealth Management: Privacy Policy

How and Why We Obtain Information

Comprehensive Wealth Management, LLC (CWM) collects information about you to help us serve your financial needs, provide customer service, offer new products or services, and fulfill legal and regulatory requirements. Any collection of personal information is to support our normal business operations and service your account.

CWM collect nonpublic personal, financial and health information about you from information we receive from you. The sources and the information collected may include:

- Information you provide on applications and related forms such as name, address, Social Security number, assets, liabilities, income, expenses, federal and state income tax information, dependents and beneficiaries, and medical information if applying for insurance;
- Information we receive or obtain regarding your transactions with us such as products or services purchased or sold, account balances and holdings, and payment and disbursement history;
- Information from your employer, association or benefit plan sponsor such as name, address, Social Security number, assets, income and PIN and password information.

Sharing Information

CWM does not disclose nonpublic personal information about you to anyone other than to establish, maintain and service an investment account. In the course of establishing, maintaining and servicing your account, we may share information collected about our customers, as previously described above, to other unaffiliated financial service providers such as insurance companies, mutual fund companies, banks, broker/dealers or investment advisory firms to provide securities execution and custody, account maintenance or other customer service on your account. We may also disclose your information to other organizations such as governmental agencies and law enforcement officials (for example, for tax reporting or under court order) or other organizations and individuals with your consent (for example, attorney or tax professional). You may elect to "Opt-Out" of our sharing your information with our unaffiliated entities by contacting us by telephone (425) 778-6160 or in writing at our main office, 3500 188th Street SW, Suite 102, Lynnwood, WA 98037. If you elect to opt out of disclosure of nonpublic personal information with our unaffiliated entities, we may be unable to establish an investment account, financial plan or other investment management services on your behalf.

Protecting Your Information

CWM maintains physical, electronic, and procedural safeguards to protect your nonpublic personal information and to ensure we are complying with our own policy, industry practices, and federal or state regulations. If you decide to close your account or become an inactive customer, we will adhere to the privacy policies and practices described in this notice. Nonpublic personal information will be maintained to comply with industry requirements, after which time the information will be rendered undecipherable by means available that safeguard client nonpublic information.

CWM reserves the right to change this Privacy Policy at any time, and will notify customer of any modifications. If you elect to receive this notice electronically from our website, any modifications will be incorporated into the language of the Policy immediately upon change.

Client Notifications

CWM is required by law to provide you with a copy of our Privacy Policy Notice at the time a customer relationship is established, and annually if you elect to receive the notice via hard copy through the US Postal Service.

CWM also maintains a current copy of our Privacy Policy Notice on our website at www.CWMnw.com titled "Client Privacy Policy." You may elect to receive this notice via electronic delivery, in lieu of annual physical hard copy mailings. Please select your delivery option below and sign this notice.

SIPC Coverage

The Custodian provides account protection for the net equity of the securities positions and cash in your account. Of that total, the Securities Investor Protection Corporation (SIPC) provides \$500,000 of net equity protection, including \$100,000 for claims for cash awaiting reinvestment (SIPC protection). The Custodian provides the additional protection (excess SIPC) on terms similar to SIPC through a commercial insurer. Visit www.SIPC.org for more information about SIPC. Account protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.