



Privacy Policy

FACTS

WHAT DOES SUGARLOAF WEALTH MANAGEMENT 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 of your personal information. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to better understand what we do.
What?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number, Date of Birth, Address, contact information, and Income • Assets and Investment Experience • Account Transactions and Retirement Assets • Tax Reporting and Investment Performance Information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Sugarloaf Wealth Management, LLC (SWM) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SWM share?	Can you limit this sharing?
<p>For our everyday business purposes To administer, manage and service customer accounts, process transactions and provide related services for your accounts, it is necessary for us to provide access to personal information to certain nonaffiliated companies. We may share your personal information:</p> <ul style="list-style-type: none"> • To process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, and government entities. • With nonaffiliated entities that perform services for us or function on our behalf (such as check printing services, clearing broker-dealers, investment companies, and insurance companies) with third-party administrators and vendors for the purposes of providing current and future information on your account (such as transaction history, tax information and performance reporting) including and not limited to: <ul style="list-style-type: none"> ○ Osaic Wealth, Inc. ○ National Financial Services LLC and Fidelity Brokerage Services LLC 	Yes	No
<p>For our marketing purposes To offer our products and services to you</p>	Yes	No
<p>For nonaffiliates to market to you</p>	No	We don't share
<p>For joint marketing with other financial companies</p> <p>Federal and certain state laws give us the right to share your information with banks, credit unions, retirement plans and other financial companies where a formal agreement exists between us and them to provide or market financial products or services to you. However, we will not share your information with these financial companies for marketing purposes if your financial professional is not affiliated with them without your consent, but we may share information with these financial companies where necessary to service your accounts.</p>	Yes	No

<p>For clients of Independent registered representatives and investment advisors of SWM</p> <ul style="list-style-type: none"> • If your financial professional terminates his or her relationship with us and moves to a New Firm, we or your financial advisor may disclose your personal information to the New Firm, unless you instruct us not to. If you do not want us or your financial professional to disclose your personal information to the New Firm when your financial professional terminates his or her relationship with us, you may request that we and your financial professional limit the information that is shared with the New Firm. • Your personal information may also be shared with certain entities that are owned, controlled by or affiliated with your financial professional, such as an independent insurance agency, accounting firm or independent investment advisory firm. • In the event your financial professional (or his/her estate) agrees with an unaffiliated financial professional or unaffiliated brokerage or investment firm to sell all or some portion of his/her securities, advisory or insurance business your personal information may be shared with the acquiring financial professional and/or the New Firm. <p>If you live in Alaska, California, Louisiana, Massachusetts, Maine, North Dakota or Vermont, under certain circumstances, we are required as a financial institution to obtain your affirmative consent to share your personal information with a Nonaffiliate. If you live in any state other than those listed, under certain circumstances, you may opt-out of SWM sharing your Personal Information with a Nonaffiliate. If you opt-out or opt-in, you will continue to receive annual privacy notices as required by the SEC. However, you do not need to respond to maintain a previous opt-in or opt-out designation. Please refer to the "To Limit Our Sharing" section for ways to opt-in or opt-out.</p>	Yes	Yes
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Who we are

Who is providing this notice?	Sugarloaf Wealth Management, LLC, a registered investment advisor.
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What we do

How does Sugarloaf Wealth Management 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. We train our employees and financial professionals in the proper handling of personal information. We require companies that help provide our services to you to protect the confidentiality of personal information they receive.
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How does Sugarloaf Wealth Management collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an investment account or an advisory account • Apply for insurance • Seek advice about your investments • Share information about your investments or retirement portfolio We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for everyday business purposes information about your creditworthiness • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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To limit our sharing	<p>You may limit the sharing of your personal information ("Opt-Out") by calling 770-985-5473.</p> <p>Please note: When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> <p>In the event you decide to Opt-Out, your decision will be recorded as limiting the sharing of personal information for all applicable options. In other words, if you Opt-Out your personal information will not be shared by SWM: (i) with your financial professional's new broker- dealer in the event he or she leaves SWM and joins a New Firm or sells his/her securities, advisory or insurance business to a nonaffiliated company; (ii) with affiliated entities of your financial professional or any bank or credit union that your financial professional is affiliated with.</p>
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Questions?	<p>Sugarloaf Wealth Management, LLC</p> <p>2055 Sugarloaf Circle, Suite 200, Duluth, GA 30097</p> <p>Call 770-985-5473 or go to www.swmlc.com</p>
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