



PENSION & WEALTH MANAGEMENT ADVISORS
IMPROVING FINANCIAL SECURITY

800 SOUTH STREET SUITE 160 WALTHAM MA 02453 t 781.398.0077

Privacy Policy

Facts	What does Pension & Wealth Management, Inc. ("PWMA") 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?	<p>The types of personal information we may collect and share depend on the service that we provide to you. This information can include, but would not be limited to:</p> <ul style="list-style-type: none"> your social security number and income your address and date of birth your account balances and transactions
How?	Financial companies typically need to share customers' personal information internally in order to run their everyday business – to process transactions, maintain or service customer accounts. In the section below, we list the reasons many financial companies may share their customers' personal information; the reasons PWMA chooses to share your information; and whether you can limit this sharing.

Reasons we can share your personal information	Does PWMA share?	Can you limit this sharing?
For our everyday business purposes – To process your transactions, open accounts	Yes	No
For our marketing purposes – To offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A - We don't share
For our affiliates' everyday business purposes – Information about your transactions and experience	No	N/A - We don't share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	N/A - We don't share
For our affiliates to market to you	No	N/A - We don't share
For non-affiliates to market to you	No	N/A - We don't share

Sharing practices	
How often does PWMA notify me about their practices?	We must notify you about our sharing practices when you engage our services and each year while you are a customer.
How does PWMA 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, encrypted files and secured offices. PWMA only collects and retains the data that is necessary for their services. PWMA has also implemented firewalls and intrusion detection systems to prevent unauthorized access to their systems and networks. The monitoring of security is performed by professional IT services.
How does PWMA collect my personal information?	We may collect certain personal information from you, for example, when you open an account.
Why can't I limit all sharing?	Federal law gives you the right to limit sharing only for <ul style="list-style-type: none"> • affiliates' everyday business purposes – information about your creditworthiness • affiliates to market to you • non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
How does PWMA treat my personal information once I am no longer a customer?	The firm will provide nonpublic information about former customers only if required to do so by law or regulation or to those parties who need such information in order for the firm to carry out any continued obligation with respect to the services covered by the former adviser/customer relationship.

Pension & Wealth Mobile Applications (iOS & Android)	
Tracking or Personal Information Storage	Pension & Wealth Mobile is designed with a strict policy of not collecting or tracking any user data, including personal information, browsing habits, or financial transactions.
Security	We take reasonable measures to protect your account from unauthorized access, alteration, disclosure, or destruction. However, please be aware that no method of transmission over the internet or electronic storage is completely secure.
Account Deletion	Users can deactivate or delete their account via the App. All associated personal data, which only includes the login credentials, will be deleted when the account is.
Information Sharing	We may engage third-party service providers to assist us in providing the Apps and related services. These providers may have access to your information to perform tasks on our behalf.
Legal Compliance	We may disclose your login credentials to comply with legal obligations, protect our rights, and ensure the safety and security of the Apps, our users, and others.

Definitions	
Everyday business purposes	<p>The actions necessary by financial companies to run their businesses and manage customer accounts, such as</p> <ul style="list-style-type: none"> • processing transactions, mailing, and auditing services • responding to court orders and legal investigations
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • PWMA does not share with non-affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • PWMA does not jointly market.

Contact Us	Call (781) 398-0077 or email info@pensionwealth.com
-------------------	---