

Privacy Policy

Rev. 12/2011

Facts	What does Pacific Wealth Strategies Group, Inc. (“PWSG”) 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 collect and share depend on the product or service you have with us. This information can include your Social Security Number, income, account balances, transaction history, transaction or loss history, assets, investment experience, medical information, account transactions, risk tolerance, medical-related debts, credit card or other debt, mortgage rates and payments, retirement assets, checking account information, employment information, and wire transfer instructions.</p> <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 PWSG chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PWSG 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	No	We don’t share
For joint marketing with other financial companies	No	We don’t share
For our affiliates’ everyday business purposes- information about your transactions and experiences	No	We don’t share
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

Questions?	Call 805-966-7775 or go to www.pwsg.net .
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What we do	
How does PWSG 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 PWSG collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Deposit money • Seek financial or tax advice • Apply for insurance • Seek advice about your investments • Buy securities from us • Direct us to buy securities • Direct us to sell your securities • Make deposits or withdrawals from your account • Enter into an investment advisory contract • Give us your income information • Provide employment information • Give us your employment history • Tell us about your investment or retirement portfolio • Tell us about your investment or retirement earnings • Provide account information • Give us your contact information • Pay us by check • Give us your wage statements • Provide your mortgage information • Make a wire transfer • Tell us who receives the money • Tell us where to send the money • Show your government issued ID • Show your driver's license
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>PWSG has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>PWSG does not share with nonaffiliates so 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>PWSG does not jointly market</i>