



## Opes Wealth Management LLC Privacy Policy

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*Opes Wealth Management LLC is committed to protecting the privacy of client information and to establishing trusting relationships based on respect for personal identity and information.*

Opes Wealth Management LLC (“Opes”), maintains physical, electronic and procedural safeguards that comply with federal and state laws and standards to protect its clients’ nonpublic personal information (“information”). Through this policy and its underlying procedures, Opes attempts to secure the confidentiality of customer records and information and protect against anticipated threats or hazards to the security or integrity of customer records and information.

### HOW OPES WEALTH PROTECTS INFORMATION

- Opes limits access to personal information to only authorized staff and approved vendors.
- Opes restricts access to all current and former clients’ information (i.e., information and records pertaining to personal background, investment objectives, financial situation, tax information/returns, investment holdings, account numbers, account balances, etc.) to those employees and affiliated/non-affiliated entities who need to know that information in order to provide products or services to the client.
- Opes permits only authorized employees and affiliates who have signed a copy of Opes’ Privacy Policy to have access to client information. Employees violating Opes’ Privacy Policy will be subject to Opes’ disciplinary process. Additionally, whenever Opes hires other organizations to provide services to Opes’ clients that require the disclosure of confidential information, Opes will require them to sign confidentiality agreements and/or the Privacy Policy.

### HOW WEALTH COLLECTS AND USES INFORMATION

There are situations in the investment and planning process that require the sharing of information but it is done to accommodate the maintenance of accounts, trading, financial planning and reporting of our client’s assets.

- With the brokerage custodian, Charles Schwab.
- With the software provider for information sorting and reporting, Tamarac.
- With other service providers that assist us with processes or functions.
- As required to comply with laws regarding government reporting and other regulatory requirements.



Opes may disclose the client's information if Opes is:

- (1) Previously authorized to disclose the information to individuals and/or entities not affiliated with Opes, including, but not limited to the client's other professional advisors and/or service providers (i.e., attorney, accountant, insurance agent, broker-dealer, investment adviser, account custodian, etc.);
- (2) Required to do so by judicial or regulatory process; or
- (3) Otherwise permitted to do so in accordance with the parameters of applicable federal and/or state privacy regulations. The disclosure of information contained in any document completed by the client for processing and/or transmittal by Opes in order to facilitate the commencement /continuation/ termination of a business relationship between the client and a non-affiliated third party service provider (i.e., broker-dealer, investment adviser, account custodian, insurance company, etc.), including information contained in any document completed and/or executed by the client for Opes (i.e., advisory agreement, client information form, etc.), shall be deemed as having been automatically authorized by the client with respect to the corresponding non-affiliated third party service provider.

#### **RECORD RETENTION AND REPORTING POLICY**

Investment Management documents are maintained electronically and physically for five years in accordance with SEC regulations.

#### **E-MAIL**

Opes does not share, rent or sell client, partner or prospect e-mail addresses with third party marketers or partners, nor do we plan to do so in the future. Opes e-mail marketing adhere to all federal, state and CAN-SPAM e-mail laws and recipients may opt-out (unsubscribe) from receiving these e-mails at any time.

#### **SECURE WEBSITE**

Eavesdropping and Impersonation are the primary security risks associated with transmitting data over the internet. Opes uses Secure Sockets Layer (SSL) to mitigate these risks. This equipment is standard with current versions of Internet Explorer, Chrome, Netscape and AOL.

SSL server authentication allows the browser to confirm a server's identity. Using standard techniques of public-key cryptography, it checks that the server's certificate and public ID are valid and have been issued by a certificate authority (CA) listed in the browser's list of trusted CA's. An SSL connection encrypts all information sent between a borrower's browser and the Opes server. This provides an extremely high degree of confidentiality. In addition, all data sent over an encrypted SSL connection is protected with a mechanism for detecting tampering - that is, for automatically determining whether the data has been altered in transit.



### **AVAILABILITY AND CHANGES TO OUR PRIVACY POLICY**

This Privacy Policy and Disclosure Statement are available upon request at any of our offices or through our web site. From time to time we may make changes to this policy. Please ask one of customer service representatives if you wish to verify that you have obtained the most current edition of our Privacy Policy and Disclosure Statement.