



2401 Bristol Ct SW Suite D-101 Olympia, WA 98502
360-570-9888 – wisdomanddiscipline.com

PRIVACY POLICY

It's important you know we do not sell your information to anyone. We recognize our obligation to keep information secure and confidential. We restrict access to non-public information about you to those representatives and employees who need the information to provide products or services to you. We also maintain physical, electronic and procedural safeguards to protect non-public personal information. This notice describes how we handle your financial information.

Investment advisors are bound by professional standards of confidentiality that are more stringent than required by law. Federal law gives customers the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

CAPSTONE collects nonpublic personal information about you that is either provided to us by you or obtained with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information, Financial Account Numbers and/or Balances, Sources of Income, and Credit Card Information. If you are no longer our customer, we may continue to retain your information as described in this notice.

PARTIES TO WHOM WE DISCLOSE

CAPSTONE may need to share personal information to operate everyday business. We may share personal information:

- For everyday business purposes – such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus;
- For our marketing – to offer our products and services to you;
- For our affiliates' everyday business purposes – information about your transactions and experiences and information about your creditworthiness; or
- For affiliates and non-affiliates to market to you.

If you are a new client, we may begin sharing your information the day you sign the Discretionary Advisory Agreement. If you are no longer our customer, we may continue to share your information as described in this notice. You can contact us at any time to limit our sharing.

PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENT'S INFORMATION

To protect your personal information from unauthorized access and use, CAPSTONE uses security measures that comply with federal law, including computer safeguards and secured files and building.

FEDERAL LAW GIVES YOU THE RIGHT TO LIMIT SHARING – OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by "opting-out" of the following: sharing for non-affiliates' everyday business purposes – information about your creditworthiness; or sharing with affiliates or non-affiliates who use your information to market to you. Please notify us at 360-570-9888 if you choose to opt out of these types of sharing.

Please call if you have any questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.