LUTHER FOREST WEALTH ADVISORS, LLC

Statement of Privacy Practices

I. OUR COMMITMENT TO YOUR PRIVACY

Trust is the cornerstone of each client relationship at Luther Forest Wealth Advisors. It is also the essence of our commitment to you – to protect, at all times, the privacy and security of the information you choose to provide to us.

For this reason, we want to share with you our Statement of Privacy Practices.

This Statement of Privacy Practices describes our use of nonpublic information on consumers: individuals who obtain financial products or services from us for personal, family or household purposes. "Nonpublic personal information" generally means financial information identified with you that is not obtainable from a public source; for example, information in regards to your tax return or investment transactions.

Within this Statement of Privacy Practices, we describe how we collect and use your nonpublic personal information, how we share this information and with whom, how we maintain the confidentiality and accuracy of such information, and how you may verify the accuracy of information pertaining to your accounts with us. This Statement also applies to former clients.

II. INFORMATION WE COLLECT

In the course of doing business, we collect nonpublic personal information about you primarily from the following sources:

1) Information we receive from you on applications and other forms, such as your name, address, social security number, annual income, current employers, etc.;
2) Information concerning investment services we provide on your behalf; and
3) Information we receive while preparing tax returns or during financial planning engagements.

III. CATEGORIES OF INFORMATION WE SHARE

We may disclose your nonpublic personal information as described above in the section "INFORMATION WE COLLECT" to third party service providers such as custodial or brokerage firms to transact investment activities and certain third party tax software firms to conduct electronic tax filings; in other words, for those service providers who develop and maintain certain transaction processing systems, mail your account statements, authorize transactions and provide other materials or services on our behalf. These third party servicers are required to safeguard our information about you and your products and services with us and must abide by applicable law.

1) *Direct Marketing by Third Parties.* We do **not** share your nonpublic personal information with third party marketers offering their products and services.

2) *Other Disclosures of Nonpublic Personal Information as Required By or Permitted By Law.* We will disclose nonpublic personal information to other parties: **with your consent only**; to complete a transaction that you initiated; as required by law such as to

comply with a subpoena, court order, or administrative directive; to protect against or prevent fraud or unauthorized transactions; as well as to our regulators, attorneys, and auditors in the normal course of business and as otherwise permitted by law.

3) *Business Transfers.* We may also make a decision to sell a current line of business. We reserve the right, in circumstances such as these, to transfer the information necessary to the purchaser.

4) *Trust and fiduciary information is subject to special protections.* This information is considered extremely confidential.

IV. ACCURACY OF CUSTOMER INFORMATION

We continually strive to maintain complete and accurate information about you and your accounts. We also have procedures in place to ensure that requests to correct inaccurate or incomplete information are handled professionally and in a timely manner.

If you ever find that your information with us is incomplete, inaccurate or not current, please call (518) 899-5544 or write to us. We will act promptly to correct any erroneous information.

V. CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal laws and regulations to guard your nonpublic personal information.

VI. OTHER INFORMATION AND DISCLAIMERS

You should be aware that third parties with which Luther Forest Wealth Advisors might have business relationships may coincidentally have access to customer information that is obtained independently of our firm. Mailings and solicitations based on these other sources are not within our control.

If you have any questions concerning our Statement of Privacy Practices or your other privacy rights, please call our office at 518-899-5544, or write to us at 2715 Route 9, Suite 101, Malta, NY 12020.

WE RESERVE THE RIGHT TO MAKE CHANGES TO THIS STATEMENT OF PRIVACY PRACTICES FOR LUTHER FOREST WEALTH ADVISORS, LLC OR THAT OF OUR AFFILITIATES. WE WILL PROVIDE YOU WITH NOTICE OF ANY CHANGES AS REQUIRED BY LAW.

Opt-Out Provisions: It is not a policy of Luther Forest Wealth Advisors to share nonpublic personal and financial information with affiliated or unaffiliated third parties except under the circumstances noted above. Since sharing under the circumstances noted above is necessary to service client accounts or is mandated by law, there are no provisions made for clients to opt out.