

Cultivate Financial Wellness, LLC (“CFW”) recognizes that our relationships with current and prospective clients are based on integrity and trust. We work hard to maintain your privacy and to preserve the private nature of our relationship with you. We place the highest value on the information you share with us. This Privacy Policy was developed to help our clients understand what information we collect, how we use it, and how we protect your personal information. Please note that this policy extends to Cultivate Divorce Strategies, an affiliate of Cultivate Financial Wellness, LLC. Cultivate Financial Wellness, LLC will provide this privacy statement to all clients annually.

CFW will not disclose your personal information to anyone unless it is required by law or at your direction. We will not sell your personal information.

Why We Collect Your Information

We gather information about you so that we can (1) Help design and implement the investment and planning related services we provide you; and (2) Comply with the Federal and State laws and regulations that govern us.

What Information We Collect and Maintain

We may collect the following types of “nonpublic personal information” (NPI) about you: (1) Information from our initial meeting or subsequent consultations about your identity, such as your name, address, social security number, date of birth, and financial information; (2) Information that we generate to service your financial needs; (3) Information that we may receive from third parties with respect to your financial profile.

What Information We Disclose

We are permitted by law to disclose NPI about you to unaffiliated third parties in certain circumstances. CFW may disclose client's NPI: (1) to individuals and/or entities not affiliated with CFW, including, but not limited to third-parties that assist in the supervision or management of your account(s) (i.e., sub-advisers, account custodian, record keeper, attorney, etc.); (2) to service providers contracted by us in order for us to perform the duties in furtherance of the client's engagement with CFW (i.e. client management systems, archiving technology vendors, cloud service providers, etc.); (3) to your authorized representative or power of attorney; (4) when we receive your prior consent; (5) in connection with a proposed or actual sale, merger, or transfer of all or a portion of our business; and (6) as otherwise permitted to do so in accordance with the parameters of applicable federal and/or state privacy regulations.

In the event that CFW has a change to its client privacy policy that would allow it to disclose NPI not covered under applicable law, CFW will allow its clients the opportunity to opt-out of such disclosure.

If the Financial Planner leaves Cultivate Financial Wellness, LLC to join another firm, s/he may be permitted to retain copies of client information so that they can assist with the transfer of client accounts and continue to serve the client at their new firm. If you do not want your Financial Planner to retain copies of your sensitive information when s/he leaves us to join another firm, you may contact us by calling (248) 963-1223.

How We Protect Your Personal Information

Privacy has always been important to CFW. We restrict and limit access to client information only to those who need to carry out their business functions. We safeguard client information by preventing its unauthorized access, disclosure, or use. We maintain physical, electronic, and procedural safeguards to protect your confidential personal information. Arrangements with companies or independent contractors not affiliated with CFW will be subject to confidentiality agreements.

Former Clients

Even if we cease to provide you with financial services, our Privacy Policy will continue to apply to you, and we will continue to treat your NPI with strict confidentiality. We maintain all records regarding all former clients for the retention period required by law.

Contact Us

Clients are encouraged to discuss any questions regarding privacy policies and procedures directly with Julie Quick, Chief Compliance Officer of CFW by contacting her at julie@cultivatemyfw.com.