Shira Ridge Wealth Management

PRIVACY NOTICE REGARDING CLIENT PRIVACY AS REQUIRED BY REGULATION S-P & REGULATION S-AM

Maintaining the trust and confidence of our clients is a high priority. That is why we want you to understand how we protect your privacy when we collect and use information about you, and the steps that we take to safeguard that information. This notice is provided to you on behalf of Shira Ridge Wealth Management.

Information We Collect: In connection with providing investment products, financial advice, or other services, we obtain non-public personal information about you, including:

- Information we receive from you on account applications, such as your address, date of birth, Social Security Number, occupation, financial goals, assets and income;
- Information about your transactions with us, our affiliates, or others

Categories of Information We Disclose: We may only disclose information that we collect in accordance with this policy. Shira Ridge Wealth Management does not sell customer lists and will not sell your name to telemarketers.

Categories of Parties to Whom We Disclose: We will not disclose information regarding you or your account with us, except under the following circumstances:

- To entities that perform services for us or function on our behalf, including financial service providers, such as a clearing broker-dealer, investment company, or insurance company;
- To third parties who perform services or marketing on our behalf;
- To your attorney, trustee or anyone else who represents you in a fiduciary capacity;
- To our attorneys, accountants or auditors; and
- To government entities or other third parties in response to subpoenas or other legal process as required by law or to comply with regulatory inquiries.

How We Use Information: Information may be used among companies that perform support services for us, such as data processors, technical systems consultants and programmers, or companies that help us market products and services to you for a number of purposes, such as:

- **To protect your accounts** from unauthorized access or identity theft;
- **To process your requests** such as securities purchases and sales;
- **To establish or maintain an account with an unaffiliated third party**, such as a clearing broker-dealer providing services to you and/or Shira Ridge Wealth Management;
- **To service your accounts,** such as by issuing checks and account statements;
- **To comply** with Federal, State, and Self-Regulatory Organization requirements;

Regulation S-AM: Under Regulation S-AM, a registered investment adviser is prohibited from using eligibility information that it receives from an affiliate to make a marketing solicitation unless: (1) the potential marketing use of that information has been clearly, conspicuously and concisely disclosed to the consumer; (2) the consumer has been provided a reasonable opportunity and a simple method to opt out of receiving the marketing solicitations; and (3) the consumer has not opted out. Shira Ridge Wealth Management does not receive information regarding marketing eligibility from affiliates to make solicitations.

Our Security Policy: We restrict access to nonpublic personal information about you to those individuals who need to know that information to provide products or services to you and perform their respective duties. We maintain physical, electronic, and procedural security measures to safeguard confidential client information.

Closed or Inactive Accounts: If you decide to close your account(s) or become an inactive customer, our Privacy Policy will continue to apply to you.

Google Analytics: We use Google Analytics cookies to compile data to track user interaction, how it may pertain to ad impressions and how other service functions may relate to this website. Users can set preferences on how Google advertises to you by using the Google Ad Settings page. Or, you can opt out by visiting the Network Advertising initiative opt out page. Or, you may use the Google Analytics Opt Out Browser add on.

California Online Privacy Protection Act (CalOPPA)
CalOPPA requires commercial websites to post a privacy statement. Website users can visit our website anonymously.

Website Visitors and users may easily access our website's privacy policy page via:

- A privacy policy link is found in the footer of every website page, with a few exceptions

Users and visitors of ShiraRidge.com will be notified of any privacy policy change:

- By looking for an update on our Privacy Policy page

Users of ShiraRidge.com can change or update their personal information:

- By emailing us
- By calling us
- Other methods

Do Not Track Signals
Our website does not have Universal Do Not Track technology enabled.

United States COPPA (Children Online Privacy Protection Act)
COPPA applies to the online collection of personal information by persons or entities under U.S. jurisdiction from children under 13 years of age.

Marketing to Minors
Shira Ridge specifically does not market to children under the age of 13 years. If we discover that a child under 13 has provided us with personal information, we will delete such information from our systems.

Complaint Notification: Please direct complaints to: Laurie Nardone at Shira Ridge Wealth Management, 100 Larkspur Landing Circle, Suite 203, Larkspur, CA 94939; 415-721-0275.

Changes to This Privacy Policy: If we make any substantial changes in the way we use or disseminate confidential information, we will notify you. If you have any questions concerning this Privacy Policy, please contact us at: Shira Ridge Wealth Management, 100 Larkspur Landing Circle, Suite 203, Larkspur, CA 94939; 415-721-0275.