



## **PRIVACY NOTICE**

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### **Our Privacy Commitment to You**

Consultiva Wealth Management, Corp. (Consultiva) recognizes the importance of safeguarding the personal information of our customers. Therefore, it is the policy of Consultiva that customer information must be protected in accordance with all applicable laws and regulations. We share a commitment to protect your privacy and the confidentiality of your personal and financial information.

### **Collection of Information**

As providers of services that involve compiling personal—and sometimes, sensitive—information, protecting the confidentiality of that information has been, and will continue to be a top priority throughout Consultiva. We believe that you should know about the information we collect, the measures we take to safeguard it, and the situations in which we might share the information with select business partners. This brochure explains how Consultiva handles and protects personal information.

Consultiva must collect certain information to provide customer service, evaluate benefits, and fulfill legal and regulatory requirements. Specific examples may not apply to all customers, and the information we collect varies accordingly. Examples include:

- ❖ Information on your advisory agreement and related forms, such as name, address, date of birth, social security number, gender, marital status, assets, income, and investment option elections.
- ❖ Information about your relationship with us, such as services agreed upon, account balances, and payment history.

### **Sharing and Use of Information:**

We share the information described for business purposes with affiliated and non-affiliated financial institutions such as mutual fund companies, money managers, insurance companies, custodians, and/or clearing brokers.

We will share personal information with affiliated and non-affiliated companies only when they agree to uphold and maintain our privacy standards when handling a customer's personal information.

Also, we may disclose personal information with affiliated and non-affiliated companies and regulatory authorities as permitted by applicable law. For example, we may disclose personal information to cooperate with regulatory authorities and law enforcement agencies and as necessary to protect our rights or property. Except as described in this privacy policy, we will not use your personal information for any other purpose.

### **Maintaining Accurate Information**

We continually strive to maintain complete and accurate information about you and your accounts. If you ever believe that our records contain inaccurate or incomplete information about you, please let us know immediately. We will correct any inaccuracies as quickly as possible.

### **Protecting the Information**

We are committed to maintain the security of our customers' personal information. To ensure such information is used only in the manner we have described in this policy, we have instituted the following safeguards:

Employees are required to comply with our privacy policies and procedures, which exist to protect the confidentiality of customer information. Any employee who violates our privacy policy will be subject to a disciplinary process. Employees access the information only on a business need-to-know basis, such as administration procedures and customer services requested.

We use manual and electronic security procedures to maintain the confidentiality of the information we collect and to guard against its unauthorized access. Such methods include locked files, user files, user authentication, encryption, and firewall technology.

### **To limit our Sharing - Procedures to Opt-Out**

Clients may opt out of Consultiva sharing nonpublic personal information with affiliate and/or nonaffiliated third parties by notifying us in writing to: Attn: Chief Compliance Officer, Consultiva Wealth Management, Corp., American International Plaza, 250 Avenue Luis Muñoz Rivera, Suite 415, San Juan, PR 00918. Please note that, even if you direct us not to share this information, we will still have to disclose your nonpublic information as described in this Notice and as permitted by law to provide the investment advisory services, for example, to monitor/supervise your portfolio.

### **Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

### **How You Can Help Protect Your Privacy**

- ❖ Do not divulge your account information, passwords, or code words with others.
- ❖ Do not provide confidential information by telephone to unknown callers.
- ❖ Do not submit confidential information online, unless you initiated the contact, know the entity or person with whom you are dealing, and provide the information through a secure channel.
- ❖ When conducting business over the internet, always use a secure browser and exit online applications as soon as you finish using them.
- ❖ If you believe you are a victim of fraud or identity theft, please contact your Investment Advisor for assistance who will take steps to ensure that your account is put on hold to prohibit any and all transactions.
- ❖ Contact your Social Security Administration's Fraud Hotline at 1-800-269-0271 to report fraudulent use of your identification information.
- ❖ Report the incident as quickly as possible to the credit reporting agencies:
  - Experian: 1-888-397-3742 or [www.experian.com](http://www.experian.com)
  - Equifax: 1-800-685-1111 or [www.equifax.com](http://www.equifax.com)
  - TransUnion: 1-800-916-8800 or [www.transunion.com](http://www.transunion.com)
- ❖ File a police report in your local jurisdiction and retain the port number and the name of the officer who took the report.
- ❖ File a complaint with the Federal Trade Commission (FTC) by contacting the FTC's Identity Theft Hotline: 1-877-438-4338.