

Pacifica Wealth Advisors, Inc.
Privacy Policy

This privacy notice applies to clients of Pacifica Wealth Advisors, Inc. It is important to Pacifica Wealth Advisors, Inc. that its clients are aware of the firm's privacy policy. Financial advisors, like all companies who receive personal financial information pertaining to their provision of services to customers, are required by law to inform their clients, in writing, of their policies regarding the privacy of client information. When appropriate, Pacifica Wealth Advisors, Inc. is referred to below as "we".

We collect nonpublic personal information about you from the following sources:

- Information we receive from you during meetings and discussions, on applications, worksheets, and other documents we use in financial planning or providing our services to you;
- Information we receive from you and others in connection with Pacifica Wealth Advisors, Inc. provision of advisory services;
- Information about your transactions with us or others; and
- Information we receive from consumer reporting agencies.

We are committed to the protection and privacy of its customers' and consumers' personal and financial information. We will not share such information with any affiliated or nonaffiliated third party except:

- When necessary to complete a transaction in a customer account, such as with the clearing firm or account custodians;
- When required to maintain or service a customer account;
- To resolve customer disputes or inquiries;
- With persons acting in a fiduciary or representative capacity on behalf of the customer;
- With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;
- In connection with a sale or merger of Pacifica Wealth Advisors, Inc.'s business;
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
- To comply with federal, state or local laws, rules and other applicable legal requirements;
- In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement;
- In any circumstances with the customer's instruction or consent; or
- Pursuant to any other exceptions enumerated in the California Information Privacy Act.

We may also share a limited amount of information about you with a brokerage firm or securities dealer in order to execute securities transactions on your behalf. We may also need to discuss your personal information with others, such as your banker or attorney, in order to provide services to you. Furthermore, in certain situations (i.e., portfolio reporting, financial planning), we may need to provide certain information to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of the information being shared.

We restrict access to nonpublic personal information about you to our employees and agents who need to know that information in order to provide services to you. We maintain physical, computer, and procedural safeguards to guard your nonpublic personal information.

Opt-Out Provisions

It is not a policy of Pacifica Wealth Advisors, Inc. 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 customer accounts or is mandated by law, there are no allowances made for clients to opt out.

If you have any questions about this privacy notice, please discuss such questions with us because your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.