

PRIVACY POLICY

FACTS	WHAT DOES WILLOW CREEK WEALTH MANAGEMENT, INC. DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This can include:</p> <ul style="list-style-type: none"> • Social Security number • Income • Investment experience • Risk tolerance • Retirement assets • Wire transfer instructions <p>When you are no longer our customer, we do not continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Willow Creek Wealth Management, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Willow Creek Wealth Management, Inc. share?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations.	Yes
For our marketing purposes – to offer our products and services to you.	No
For joint marketing with other financial companies	No
For our affiliates everyday business purposes – information about your creditworthiness.	No
For non-affiliates to market to you	No

Questions

Call 800-696-8096

What we do

<p>How does Willow Creek Wealth management, Inc. protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does Willow Creek Wealth Management, Inc. collect my personal information?</p>	<p>We collect your personal information, for example</p> <ul style="list-style-type: none"> <input type="checkbox"/> Enter into an investment advisory agreement <input type="checkbox"/> When you open an account <input type="checkbox"/> Seek financial or tax advice <input type="checkbox"/> Seek advice about your investments <input type="checkbox"/> Tell us about your investment or retirement portfolio <input type="checkbox"/> Make deposits or withdrawals from your account
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <input type="checkbox"/> Sharing for affiliate' everyday business-information about your creditworthiness. <input type="checkbox"/> Affiliates from using your information to market to you. <input type="checkbox"/> Sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. <input type="checkbox"/> California regulations require an affirmative opt-in before information can be shared with non-affiliated third parties; an opt-out for sharing amongst affiliates; and self-addressed envelope with pre-paid postage if there is not at least two free ways to respond (e.g. toll free telephone or website)
<h2>Definitions</h2>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Willow Creek Wealth Management, Inc. has no affiliates
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Willow Creek Wealth Management, Inc. does not share with non-affiliates so they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Willow Creek Wealth Management, Inc. doesn't jointly market.