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PRIVACY NOTICE

Provenance Wealth Advisors and its affiliates PWA Securities, LLC and Provenance Insurance Services, LLC (referred to herein as “we,” “our,” or “us”) strongly believe in protecting the confidentiality and security of information we collect about you. Maintaining the trust and confidence of our clients is one of our highest priorities. This notice describes how we protect your privacy when we collect and use information about you and the steps that we take to safeguard that information.

Why We Collect and How We Use Information: We collect non-public personal information from you and use this information for investment advisory and financial planning activities, including cash flow, risk management, and tax, investment, estate, and retirement planning. In addition, information may be used among our affiliates or companies that perform services for us, such as client relationship management technology, information technology consultants, legal and compliance consultants, accountants, attorneys, or other companies that help us market products and provide our services to you. Our policy is to keep this information confidential and strictly safeguarded, and to use or disclose it only as needed to provide services to our clients, or as permitted by law.

How We Collect Information: We obtain most information directly from you during our initial data gathering process and, subsequently, during our on-going relationship, as the need arises. If we need to verify information or need additional information, we may obtain information, with your permission, from third parties such as adult family members and other professional advisors.

Information We Collect: The non-public personal information we collect from you includes, but is not limited to:

- Information you provide on account applications and other account-related forms, such as your address, date of birth, social security number, occupation, financial goals, assets, and income;
- Information you provide through our website, or websites operated by third parties that assist us with providing advisory services to you, such as your name and email address, home address, telephone number, date of birth, occupation and employment status, education financial goals, assets, and income;
- Information that is collected automatically when you interact with our websites, services, and communications. It is standard for your web browser to automatically send information to every website you visit, including ours. That information includes your computer’s IP address, access times, your browser type and language, and referring website addresses. We also, from time to time, collect information about the type of operating system you use, your account activity, and files and pages accessed or used by you; We use certain kinds of technology such as cookies and web beacons to collect information. Among other things, the use of cookies and web beacons enables us to improve our websites and emails by seeing which areas and features are most popular and to count the number of computers accessing our website to improve your experience; and
- Information about your transactions with us, our affiliates, custodians, or others.

How We Protect Information: We treat information in a confidential manner. Our employees are required to protect the confidentiality of information. Employees may access information only when there is an appropriate reason to do so, such as to prepare analyses or reports for your benefit. We also maintain physical, electronic, and procedural safeguards that are reasonably designed to protect your information. These include confidentiality agreements with

companies we hire to help us provide services to clients, password-protected user access to our computer files, internet firewalls, video surveillance recording, and strict confidentiality policies that apply to all of our personnel, vendors, and contractors. These safeguards comply with all applicable laws. Employees are required to comply with our established policies.

Information Disclosure: We may disclose non-public personal information that we collect from you when we believe it is in your best interest and when disclosure is required by law. We do not sell customer lists containing personal information to unaffiliated third parties and will not sell your name to telemarketers.

Categories of Parties to Whom We Disclose: We may disclose information regarding you or your account with us, only under the following circumstances:

- To our authorized representatives and associated persons;
- To our affiliates if we feel you can benefit from their services, during joint meetings or at your request – we and our affiliates may disclose information to one another regarding shared or prospective clients;
- To our parent companies or their affiliates as needed and to the extent permitted by law;
- To other professionals (e.g., accountants and attorneys) and professional firms (e.g., insurance firms) to enable them to provide information and planning services for us, such as helping us to evaluate your risk management, tax, and estate planning needs;
- To entities that perform services for us or function on our behalf, including financial service providers, such as a clearing broker-dealer, custodian, or investment company;
- To third parties who perform services or marketing on our behalf;
- By written authority, to your attorney, accountant, 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, to comply with regulatory inquiries, or to defend our firm against charges of fraud or illegal activity.

Access to and Correction of Information: Upon your request, we will make your information available to you for review. If during such a review or in the course of our regular meetings and discussions you find we have incorrect information, we will generally make any corrections you request. If you notify us that the information is incorrect, we will review it. If we agree, we will correct our records. If we do not agree, you may submit a short statement of dispute, which we will include in any future disclosure of information. The only exception, in accordance with legal requirements, is that information collected in connection with, or in anticipation of, any claim or legal proceeding will not be made available.

General Security Measures You Can Take: We take reasonable measures to protect your personal information, whether it is maintained in physical or electronic records, but you also must play a role in ensuring that your personal information is secure and confidential. Here are five steps you can take to help us protect your information:

- Never tell anyone or otherwise share your account login information;
- Use hard-to-guess passwords;
- Change online passwords frequently;
- Be sure to log off online accounts before leaving your computer, especially public computers;
- Always close your browser after accessing accounts online.

Further Information: In keeping with the requirements of a recently enacted federal law establishing new privacy standards for all financial services related firms, we will update you with our current privacy policy on an annual basis. In addition to our general policy, you may have additional rights under other applicable laws. As always, should you have any questions or concerns with this policy (or any issues about our firm), please give us a call or drop us a note.