

FACTS**WHAT DOES Stoker Ostler Wealth Advisors, Inc. DO WITH YOUR PERSONAL INFORMATION?****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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Assets
- Account Balances and Account Transactions
- Employment Information and Investment Experience

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 Stoker Ostler Wealth Advisors, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Stoker Ostler Wealth Advisors, Inc. share ?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call: 480-890-8088

What we do	
How does Stoker Ostler Wealth Advisors, Inc. protect my personal information?	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.
How does Stoker Ostler Wealth Advisors, Inc. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Seek advice about your investments • Enter into an investment advisory contract • Tell us about your investment or retirement portfolio • Direct us to buy securities <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Bank of Montreal or BMO name; and financial companies such as BMO Bank, N.A</i> • <i>Stoker Ostler Wealth Advisors, Inc. does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Stoker Ostler Wealth Advisors, Inc. does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Stoker Ostler Wealth Advisors, Inc. does not jointly market.</i>

Other important information	
	<p>For California Residents: We will not share information we collect about you with companies outside of the BMO family of companies except with your authorization or as permitted by California law, such as to service your account. To authorize the sharing of this information, please call us toll-free at 1-888-654-0063. In addition, we will limit the sharing of information about you within the BMO family of companies to the extent required by California law.</p> <p>For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.stokerostler.com or call 480-890-8088.</p> <p>For Nevada Residents: We are providing this notice pursuant to state law. To be placed on our internal Do Not Call List, call 1-888-654-0063. For more information, contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101. Phone number: 1-888-434-9989; email: AgInfo@ag.nv.gov</p>