Privacy Policy Disclosure

At Hart Wealth Management ("Hart Wealth," "we," "our," or "us"), protecting your privacy is a fundamental part of our fiduciary duty. We are committed to safeguarding the personal information you entrust to us and to complying with all applicable federal and state regulations, including Regulation S-P under the Investment Advisers Act of 1940 and the privacy requirements under the Iowa Uniform Securities Act. This notice describes our policies and practices regarding the collection, use, and safeguarding of your nonpublic personal information.

Information We Collect

We collect and maintain only the information necessary to provide you with investment advisory, financial planning, and tax services. This may include:

- Information you provide in account applications, financial planning questionnaires, tax documents, or other forms (e.g., name, address, email, phone number, Social Security number, date of birth, income, and net worth).
- Information about your accounts and transactions with us, custodians, and service providers (e.g., account balances, investment holdings, cost basis, payment history, parties to transactions).
- Information received from third parties with your consent, such as custodians, accountants, or attorneys.

How We Use and Share Information

We use your information solely to service your accounts and administer our business. Hart Wealth does not sell your information to third parties. We may share your information only in the following circumstances:

- With your written consent or authorization.
- As necessary to provide services you have engaged us to perform, including communications with custodians (such as Charles Schwab & Co., Inc.), broker-dealers, accountants, unaffiliated sub-advisors, third-party portfolio management platforms, or other service providers.
- As required or permitted by law or regulation, including disclosures to regulatory authorities, auditors, or law enforcement.
- As reasonably necessary to protect against fraud, unauthorized transactions, or other illegal activity.

How We Protect Your Information

We maintain physical, electronic, and procedural safeguards consistent with industry standards and legal requirements. These include:

- Restricting access to client information to authorized personnel who need it to perform their duties.
- Requiring secure systems and protocols for storage and transmission of sensitive information.
- Periodically reviewing our policies and training employees on confidentiality and data protection.

We also comply with Iowa's custody and fee-deduction safeguards under IAC 191-50.39(502). This includes providing you with invoices that detail how advisory fees are calculated and notifying custodians of authorized fee deductions.

Former Clients

If your relationship with Hart Wealth Management ends, we will continue to maintain and protect your nonpublic personal information in accordance with this Privacy Policy.

Online Privacy

Hart Wealth Management does not participate in third-party services that track your online activities across websites, and our website does not respond to "do not track" signals.

Your Right to Opt Out

Federal privacy laws give you the right to limit the sharing of your personal financial information. While Hart Wealth Management does not sell client information, you may choose to restrict the sharing of your nonpublic personal information with unaffiliated third parties, except as permitted or required by law. Opt-out rights do not apply to information shared:

- With service providers who help us administer your account or process transactions (e.g., custodians, brokers, sub-advisors, portfolio platforms, mailing services).
- In connection with joint marketing of financial products or services.
- When required by law, regulation, or court order.
- To credit bureaus regarding payment history.

Client Rights and Questions

You have the right to review and correct personal information we maintain about you. If you have any questions about this policy or how your information is handled, please contact us:

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