

PRIVACY POLICY

Effective Date: March 01, 2026

Conceptum Strategies ("Conceptum Strategies," "we," "us," or "our") respects your privacy and is committed to protecting the personal information entrusted to us.

This Privacy Policy explains how we collect, use, disclose, and safeguard information obtained through the Conceptum Strategies website and through communications initiated through the website.

By using our website, you acknowledge the practices described in this Privacy Policy.

1. Information We Collect

We may collect information you voluntarily provide to us when you contact Conceptum Strategies, request information about our services, schedule a consultation, subscribe to communications, or otherwise interact with our website.

Information may include:

- Name
- Email address
- Telephone number
- Mailing address
- Information submitted through website forms
- Information contained in correspondence with us
- Information about your interest in our financial planning or investment advisory services

Our website or service providers may also automatically collect certain technical information when you visit the website, such as:

- IP address
- Browser and device information
- Pages visited
- Date and time of website activity
- Referring websites or pages
- General website usage information
- Cookie or similar technology information

The specific information collected automatically depends on the technologies and service providers implemented on our website.

2. How We Use Information

Conceptum Strategies may use information collected through the website to:

- Respond to questions and inquiries
- Provide information about our services
- Communicate with prospective and existing clients
- Schedule or manage consultations
- Operate, maintain, and improve our website
- Understand how visitors interact with our website
- Maintain the security and integrity of our systems
- Comply with legal, regulatory, recordkeeping, and compliance obligations
- Protect our rights and the rights of our clients and website visitors

We may also use information for other purposes disclosed when the information is collected or as permitted by applicable law.

3. Financial and Personal Information

As a financial advisory firm, Conceptum Strategies recognizes the sensitive nature of financial and personal information.

Information provided through general website forms should be limited to information reasonably necessary for us to respond to your request.

Please do not submit Social Security numbers, account passwords, complete account numbers, or other highly sensitive financial information through general website contact forms or standard email unless Conceptum Strategies has specifically provided a secure method for transmitting that information.

Additional privacy notices or disclosures may apply when an individual becomes a client of Conceptum Strategies.

4. How We Share Information

Conceptum Strategies does not disclose personal information except as reasonably necessary to operate our business, provide requested services, meet legal or regulatory obligations, or as otherwise disclosed to you.

Information may be provided to third-party service providers that perform services on our behalf, such as website hosting, technology, communications, cybersecurity, data storage, analytics, professional services, or other operational support.

We may also disclose information:

- When required by law, regulation, subpoena, court order, or other legal process;
- To governmental, regulatory, or law-enforcement authorities when legally required;
- To protect the rights, property, security, or interests of Conceptum Strategies, our clients, or others;
- In connection with a corporate reorganization, acquisition, merger, or transfer of business assets where permitted by law; or
- With your authorization or at your direction.

Where applicable, Conceptum Strategies maintains policies and procedures concerning the protection of customer information.

5. Cookies and Website Technologies

Our website and third-party service providers may use cookies and similar technologies to operate the website, remember preferences, understand website usage, maintain security, and improve website performance.

Depending upon the technologies used on the website, visitors may be able to control certain cookies through their browser settings or other privacy controls.

Disabling cookies may affect the operation of certain website features.

6. Data Security

Conceptum Strategies takes the protection of personal information seriously and uses reasonable administrative, technical, and physical safeguards intended to protect information from unauthorized access, use, alteration, or disclosure.

However, no Internet transmission, email communication, electronic storage system, or information-security measure can guarantee absolute security.

The SEC's Regulation S-P includes requirements regarding safeguards for customer information, and the SEC's 2024 amendments expanded requirements addressing incident response and unauthorized access to customer information for covered institutions. [\[sec.gov\]](#), [\[ecfr.gov\]](#)

7. Third-Party Websites

Our website may contain links to websites or services operated by third parties.

Conceptum Strategies does not control the privacy, security, or information-handling practices of independent third-party websites. Visitors should review the privacy policies and terms applicable to those services before providing personal information.

8. Texas Privacy Rights

Texas law may provide qualifying Texas consumers with certain rights concerning their personal information, subject to applicable exemptions and limitations.

The Texas Data Privacy and Security Act provides covered consumers rights that include confirming whether personal data is being processed, accessing and correcting certain personal data, and opting out of processing for certain purposes. [\[dir.texas.gov\]](https://www.dir.texas.gov)

If applicable to your information and circumstances, you may submit a privacy-related request to Conceptum Strategies using the contact information below.

Certain information and entities may be subject to separate financial privacy laws or exemptions. Therefore, the applicability of particular state-law privacy rights depends upon the nature of the information and applicable law.

9. Children's Privacy

The Conceptum Strategies website and services are not directed toward children, and the website is intended to provide information regarding financial and investment advisory services.

If we learn that information has been collected in circumstances requiring deletion or other action under applicable law, we will take appropriate steps.

10. Email and Electronic Communications

If you communicate with Conceptum Strategies electronically, information included in those communications may be retained as permitted or required for business, legal, regulatory, and recordkeeping purposes.

Electronic communications and ordinary email should not be considered a secure method for transmitting highly sensitive personal or financial information.

11. Investment Advisory Relationship

The information presented on this website is provided for informational purposes and does not, by itself, create an investment advisory relationship between a website visitor and Conceptum Strategies.

An advisory relationship is established only pursuant to the applicable agreements and onboarding requirements of Conceptum Strategies.

12. Changes to This Privacy Policy

Conceptum Strategies may update this Privacy Policy periodically to reflect changes in our practices, technology, services, or applicable legal and regulatory requirements.

When the policy is updated, the effective date displayed at the top of this page should be revised accordingly.

Users are encouraged to review this Privacy Policy periodically.

13. Contact Us

If you have questions about this Privacy Policy or Conceptum Strategies' privacy practices, please contact:

Conceptum Strategies

7550 I-10 Suite 800-215

San Antonio, TX 78229

Phone: 210-901-9856

Website: [Conceptum Strategies](#)