

Personal Wealth Advisory Disclosure and Privacy Statements;

Disclosure

The broker-dealer, investment advisor, BD agent or IA rep in question may only transact business in a state if first registered, excluded or exempted from state broker-dealer, investment advisor, BD agent or IA rep registration requirements, as may be; and follow-up, individualized responses to persons in a state by such broker dealer, investment advisor, BD agent or IA rep that involve either the effecting or attempting to effect transactions in securities, or the rendering of personalized investment advice for compensation, as may be, will not be made absent compliance with state broker-dealer, investment advisor, BD agent or IA rep registration requirements, or an applicable exemption or exclusion.

Investment securities and services available only to residents of : Arizona (AZ), California (CA), Colorado (CO), Delaware (DE), Florida (FL), Georgia (GA), Illinois (IL), Massachusetts (MA), Maryland (MD), Michigan (MI), Minnesota (MN), North Carolina (NC), New Jersey (NJ), New Mexico (NM), New York (NY), Pennsylvania (PA), South Carolina (SC), Tennessee (TN), Virginia (VA). Fee-based advisory services are available only to residents of: Pennsylvania (PA).

Privacy Statement

Personal Wealth Advisory, LLC is committed to safeguarding the confidential information of its clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services provided by Personal Wealth Advisory, LLC. We have never disclosed information to nonaffiliated third parties, except as permitted by law, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law to do so without advising you first. As you know, we use health and financial information that you provide to us to help meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information about you is listed below. We limit employee and agent access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that with your permission our firm can discuss your financial situation with your accountant or lawyer.)

We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. It will include information about your health to the extent that is needed for the planning and insurance process, information about the transactions between you and third parties, and information from consumer reporting agencies.

For unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted by law.

We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.

Personally identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility. After this required period of record retention all such information will be destroyed.

We will reaffirm this policy annually in writing as long as you maintain an ongoing advisory relationship with Personal Wealth Advisory, LLC.