Privacy Policy

Oregon Pacific Wealth Management, LLC considers the privacy of its customers to be of fundamental importance and has established a policy to maintain the privacy of the information that you share with us.

Oregon Pacific Wealth Management, LLC does not disclose your personal information to third parties, except as described in this policy. Third party disclosures may include sharing such information with non-affiliated companies that perform support services for your account or facilitate your transactions with Oregon Pacific Wealth Management, LLC, including those that provide professional, legal, or accounting advice to Oregon Pacific Wealth Management, LLC. Non-affiliated companies that assist Oregon Pacific Wealth Management, LLC in providing services to you are required to maintain the confidentiality of such information to the extent they receive it and to use your personal information only in the course of providing such services and only for the purposes that Oregon Pacific Wealth Management, LLC dictates.

We may also disclose your personal information to fulfill your instructions, to protect our rights and interests and those of our business partners or pursuant to your express consent. Finally, under limited circumstances, your personal information may be disclosed to third parties as permitted by, or to comply with, applicable laws and regulations; for instance, when responding to a subpoena or similar legal process, to protect against fraud and to otherwise cooperate with law enforcement or regulatory authorities or with organizations such as exchanges and clearinghouses.

You should know that Oregon Pacific Wealth Management, LLC will not sell your personal information.

We restrict access to your nonpublic personal information to authorized employees. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information. We share information with broker-dealer firms having regulatory requirements to supervise certain of Oregon Pacific Wealth Management's activities.

As described in this policy, we will from time to time share personal information with affiliated companies. If you would prefer that we not share information with our affiliates, you may opt-out by sending a written request including your account number to:

Oregon Pacific Wealth Management, LLC Compliance Dept.
1355 Highway 101, PO Box 3259, Florence, Oregon 97439

Or call 1-541-902-7272 and ask to speak with the Compliance Department. Please see the following pages for further information regarding our privacy policy.

FACTS

WHAT DOES OREGON PACIFIC WEALTH MANAGEMENT, LLC 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 income ■ account balances and transaction history ■ investment experience assets and portfolio values
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 Oregon Pacific Wealth Management chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Oregon Pacific Wealth Mgt 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	■ Mail the form below. ■ Visit us online: www.oregonpacificwealth.com **Please note:** If you are a *new* customer, we can begin sharing your information 45 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.
Questions?	Call 541-902-7272 or go to www.oregonpacificwealth.com

Mail-in Form	Do not allow your affiliates to use my personal information to market to me.		**Mail To:** Oregon Pacific Wealth Mgmt., LLC 1355 Highway 101 P.O. Box 3259 Florence, OR 97439
Name	______________________________		
Address	______________________________		
City, State, Zip	______________________________		
Signature		**Date**	

Who we are	
Who is providing this notice?	Oregon Pacific Wealth Management, LLC
What we do	
How does Oregon Pacific Wealth Mgt 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 Oregon Pacific Wealth Mgt collect my personal information?	We collect your personal information, for example, when you ■ open an advisory account or make deposits or withdrawals from your account ■ pay for services rendered or ■ Seek advice about insurance products ■ Seek advice about your investments ■ Tell us about your investment or retirement portfolio
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ 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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account, I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Oregon Pacific Wealth Management, LLC is a subsidiary of Oregon Pacific Banking Company. We do not share your information with Oregon Pacific Bank for marketing purposes.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Oregon Pacific Wealth Management, LLC does not allow non-affiliates to use your personal information for marketing to you. Non-affiliated companies are not allowed to sell your information.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Oregon Pacific Wealth Management, LLC does not allow this activity.*
Other important information	