

Privacy Policy



BLACK WALNUT
WEALTH MANAGEMENT

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Our Commitment to You

Black Walnut Wealth Management, LLC ("Black Walnut") is committed to safeguarding the use of your personal information that we obtain as your Investment Advisor. Black Walnut (referred to as "we", "our" and "us" throughout this notice) protects the security and confidentiality of the personal information we obtain and make efforts to ensure that such information is used for proper business purposes in connection with the management or servicing of your account. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust. We do not sell your non-public personal information to anyone, and we do not provide such information to others except for discrete and proper business purposes in connection with the servicing and management of your account as discussed below. Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Privacy Policy.

The Information We Collect About You

You typically provide personal information when you complete the paperwork required to become our Client. This information may include the following:

- Name and addresses
- Date of birth
- Occupation
- Assets, income and other related financial data
- E-mail addresses
- Phone numbers
- Account balances
- Social security or taxpayer identification numbers
- Investment activity
- Accounts at other institutions

In addition, we may collect non-public information about you from the following sources:

- Information we receive on Brokerage Agreements and Managed Account Agreements;
- Subscription and Account Opening Documents;
- Information we receive in the course of establishing a customer relationship including, but not limited to, applications, forms, and questionnaires; and
- Information about your transactions with us, our affiliates, or others.

Information About You that Black Walnut Shares

Black Walnut works to provide products, services and technology solutions that benefit our customers. We may share non-public personal information with non-affiliated third parties for the following reasons:

- To entities that perform services for us or function on our behalf, including financial service providers, such as a clearing broker-dealer, investment company, or insurance company, other investment advisers;
- To comply with broker-dealer firms that have regulatory requirements to supervise certain representatives' activities;
- To consumer reporting agencies,
- To third parties who perform services or marketing, client resource management or other parties to help manage your account on our behalf;
- To third parties who work with Black Walnut using artificial intelligence to streamline and bring efficiencies to our technology workflows and systems;
- To your attorney, trustee, or anyone else who represents you in a fiduciary capacity;
- To our attorneys, accountants or auditors; and

- To government entities or other third parties in response to subpoenas or other legal process as required by law or to comply with regulatory inquiries.

Our Security Policy

We restrict access to nonpublic personal information about you to those individuals who need to know that information to provide products or services to you and perform their respective duties. We maintain physical, electronic, and procedural security measures to safeguard confidential client information.

Confidentiality and Security

Our employees are advised about the firm's need to respect the confidentiality of our customers' nonpublic personal information. Additionally, we maintain physical, procedural and electronic safeguards in an effort to protect the information from access by unauthorized parties.

Your Right to Opt Out

Federal law allows you the right to limit the sharing of your NPI by "opting-out" of the following: sharing for affiliates' everyday business purposes – information about your creditworthiness; or sharing with affiliates or non-affiliates who use your information to market to you. State laws and individual companies may give you additional rights to limit sharing. Please notify us immediately if you choose to opt out of these types of sharing.

We'll Keep You Informed

We will send you notice of our privacy policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our Privacy Policy and will provide you with a revised Privacy Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing. To obtain a copy of our Privacy Policy contact us at (231) 421-7711 or info@blackwalnutwm.com

Closed or Inactive Accounts

If you decide to close your account(s) or become an inactive customer, our Privacy Policy will continue to apply to you.

Please call our office at (231) 421-7711 with any questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.