

**FACTS****WHAT DOES ENSPIRE WEALTH MANAGEMENT, LLC (“ENSPIRE”) 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
- assets and risk tolerance

When you are *no longer* our customer, we continue to share your information as described in this notice.

**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 Enspire chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Enspire share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes -</b> as permitted by law	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes -</b> to offer our products and services to you	<b>NO</b>	<b>We Don't Share</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>We Don't Share</b>
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	<b>NO</b>	<b>We Don't Share</b>
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	<b>NO</b>	<b>We Don't Share</b>
<b>For affiliates to market to you</b>	<b>NO</b>	<b>We Don't Share</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We Don't Share</b>

**Questions?**

Call (707) 291-6043 or go to [www.enspirewealth.com](http://www.enspirewealth.com)

**WHO WE ARE**

**Who is providing this notice?**      **Enspire Wealth Management, LLC (“Enspire”)**

**WHAT WE DO**

**How does Enspire 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 Enspire collect my personal information?**      We collect your personal information, for example, when you

- seek advice about your investments
- enter into an investment advisory contract
- tell us about your investment or retirement portfolio
- tell us about your investment or retirement earnings
- give us your contact information

We also collect your personal information from other companies.

**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.

**DEFINITIONS**

**Affiliates**      Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Meritas Wealth Management, LLC*

**Nonaffiliates**      Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Enspire does not share with nonaffiliates so they can market to you.*

**Joint Marketing**      A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Enspire doesn't jointly market.*