



Caliber Wealth Advisory - Privacy Notice

Caliber Wealth Advisory, LLC (“Caliber,” “we,” “our,” or “us”) recognizes the importance of protecting our clients’ privacy. We maintain policies and procedures designed to safeguard the confidentiality and security of nonpublic personal information in accordance with applicable state and federal regulations. This Privacy Notice explains what information we collect, how we use that information, and how we protect it in connection with providing advisory services.

Information We Collect

In the normal course of business, we may collect the following types of nonpublic personal information:

- Information you provide to us in account applications, subscription documents, questionnaires, and other forms, such as your name, address, Social Security number, date of birth, income, net worth, and other financial information.
- Information about your transactions with us or with unaffiliated third parties in connection with our advisory services, such as account balances, investment activity, and account status.

How We Use and Share Information

We do not disclose nonpublic personal information about our clients to unaffiliated third parties, except as permitted or required by law. We may disclose such information to nonaffiliated third-party service providers who assist us in servicing and administering our advisory services, provided that such parties are required to maintain the confidentiality of the information. Our service providers may include custodians, administrators, auditors, legal and compliance professionals, and other vendors necessary to operate our business. We may also disclose nonpublic personal information as required by law, including in response to subpoenas, regulatory inquiries, or to help prevent fraud, unauthorized transactions, or other unlawful activities.

Anti-Money Laundering and Legal Requirements

We may disclose nonpublic personal information to governmental authorities as required to comply with applicable anti-money laundering laws and regulations, including those under the USA PATRIOT Act.

Information Security

We maintain physical, electronic, and procedural safeguards designed to protect nonpublic personal information from unauthorized access, misuse, or disclosure. These safeguards include administrative controls, technical protections, and oversight of service providers.

Incident Response

In the event of unauthorized access to or disclosure of nonpublic personal information, we maintain procedures designed to respond to and mitigate such incidents in accordance with applicable law.

Former Clients and Record Retention

This Privacy Notice applies to current and former clients. We retain nonpublic personal information in accordance with applicable recordkeeping requirements and securely dispose of such information when it is no longer required to be maintained.

Questions and Contact Information

Clients may contact us with questions regarding this Privacy Notice, our privacy practices, or to update their personal information by calling (813) 819-3400 or emailing info@caliberwealthadvisory.com.