



## **TOWER WEALTH ADVISORS, INC.**

### **Privacy Notice, Internet Security Procedures & Business Continuity Plan Disclosures**

#### **We Care About Your Privacy!**

Tower Wealth Advisors, Inc., an Illinois Registered Investment Advisor, is committed to safeguarding the confidential information of its clients. We hold all personal information provided to our firm in the strictest confidence.

#### **Why We Need Personal Information From You:**

As you know, we use personal and financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. All individuals with access to personal information about our customers are required to follow this safeguarding policy.

We collect information from you during client meetings and discussions, applications, and other forms related to any of the services provided by Tower Wealth Advisors. This information may include but is not limited to your name, address, date and location of birth, marital status, gender, social security number, medical information, financial and investment accounts, financial and credit history, hobbies, and financial goals & risk tolerance.

#### **Information That May Be Disclosed:**

Your personal information may be disclosed to other affiliated or nonaffiliated persons or entities that provide business services to us related to our financial transactions with you. We require strict confidentiality in our agreements with them and expect them to keep this information private.

We may have to provide your non-public information that we collect to authorized persons or entities to comply with a subpoena or summons by federal, state, or local authorities and to respond to judicial process or regulatory authorities having jurisdiction over our firm for examination, compliance, or other purposes as required by law.

We do not disclose your non-public personal information to telemarketing vendors, direct mail marketing vendors, or other solicitors for any purpose.

#### **How We Protect Your Personal Information:**

We will protect all of your personal information and we restrict access to your personal information by maintaining physical, electronic, and procedural safeguards. We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk. We will restrict access to your personal information and only allow disclosures to persons who must use it to provide our financial services to you.

Your personal information will be maintained during the time you are a client and for the required time thereafter that such records are required to be maintained. After this required period of time, all such information may be destroyed.

**Internet Security Procedures:**

For added security, we do not provide direct client internet access to account information. Online account access is provided directly by the custodian, who provides and retains secure login access. We do have access to your account through an advisor website also provided by the custodian. Our login credentials are kept in a secure location and require second factor authorization. Additionally, our computers require a login password to protect against any unauthorized use. A third party IT provider maintains our anti-virus protection and securely stores all of our electronic data on the Cloud. Security scans and back-ups are done on a daily basis. Our IT provider also manages and provides back-up to our email accounts. Emails that contain personal information are sent via a secured email. We also hire a third party IT provider to protect our website from potential hacking and phishing.

**Business Continuity Plan**

Tower Wealth Advisors has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and destructions are unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing you clients to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

**Contacting Us:**

If you have any questions or concerns about our Privacy Policy, please contact us at 630-682-1888. If after a significant business disruption you cannot contact TWA as usually at 630-682-1888 or [www.towerwealthadvisors.com](http://www.towerwealthadvisors.com), you should call our alternative contact number for Chip Krueger at 630-668-5671. If you cannot access TWA by either of the above telephone numbers or website address, you should contact your clearing firm directly: Folio Institutional at 888-485-3456 or [www.folioinstitutional.com](http://www.folioinstitutional.com), or Charles Schwab at 877-774-3892 or [www.schwab.com](http://www.schwab.com)

Above all, we value your trust and confidence you place in our firm, and we value you as a client. Thank you for choosing Tower Wealth Advisors.

TOWER WEALTH ADVISORS

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