

Privacy Policy Notice

Martel Wealth Advisors, LLC (MWA) is required to comply with the Gramm-Leach-Bliley Act (GLBA) which governs customer privacy policy. The GLBA requires certain financial institutions, such as investment adviser firms, to protect the privacy of customer information. In situations where a financial institution does disclose customer information to non-affiliated third parties, other than permitted or required by law, customers must be given the opportunity to opt out or prevent such disclosure. MWA does not share or disclose customer information to non-affiliated third parties except as permitted or required by law.

MWA is committed to safeguarding the confidential information of its clients. We hold all personal information provided by clients in the strictest confidence and it is the objective of MWA to protect the privacy of all clients. Except as permitted or required by law, MWA does not share confidential information about clients with non-affiliated parties. If there were to be a change in this policy, MWA will provide clients with written notice and clients will be provided an opportunity to direct MWA as to whether such disclosure is permissible.

To conduct regular business, MWA may collect personal information from sources such as:

- Information reported by the client on applications or other forms the client provides to MWA
- Information about the client's transactions implemented by MWA
- Information developed as part of financial plans, analyses, or investment advisory services

To service client accounts, Martel Wealth Advisors may provide nonpublic personal information to its affiliates, including Aspen Standard Group, LLC, and affiliated entities that assist in servicing client accounts or supporting firm operations. Any affiliated entity receiving such information is required to protect the confidentiality of the information and use it only for legitimate business purposes

To administer, manage, service and provide related services for client accounts, it is necessary for MWA to provide access to customer information within the firm and to non-affiliated companies, such as Charles Schwab & Co, Inc., SEI Private Trust Company and Transamerica, with whom MWA has entered into agreements. To provide the utmost service, MWA may disclose the information below regarding customers and former customers, as necessary, to companies to perform certain services on MWA's behalf.

- Information MWA receives from the client on applications (name, Social Security number, address, assets, etc.)
- Information about the client's transactions with MWA or others (account information, payment history, parties to transactions, etc.)
- Information concerning investment advisory account transactions
- Information about a client's financial products and services transaction with MWA

Since MWA shares non-public information solely to service client accounts, MWA does not disclose any non-public personal information about MWA customers or former customers to anyone, except as permitted by law. However, MWA may also provide customer information outside of the firm as required by law, such as to government entities, consumer reporting agencies or other third parties in response to subpoenas. If MWA has a change to its customer privacy policy that would allow it to disclose non-public information not covered under applicable law, MWA will allow its clients the opportunity to opt out of such disclosure.