

WHAT DOES CELESTIAL WEALTH MANAGEMENT, LLC DO WITH YOUR PERSONAL INFORMATION?

Celestial Wealth Management has adopted this privacy policy with recognition that protecting the privacy and security of the personal information we obtain about our customers is an important responsibility. We also know that you expect us to service you in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about you. 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.

Through this policy and its underlying procedures, Celestial Wealth Management attempts to secure the confidentiality of customer records and information and protect against anticipated threats or hazards to the security or integrity of current and former clients' records and information.

We want you to know what information we collect and how we use and safeguard that information.

<p>Information</p> <p>We</p> <p>Collect:</p>	<p>We collect certain nonpublic information about you ("Customer Information"). The essential purpose for collecting Customer Information is to allow us to provide advisory services to you. The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p>
	<ul style="list-style-type: none"> Identifying information such as your name, age, address, and social security number
	<ul style="list-style-type: none"> Information that you provide on applications, forms, and software. This customer information may include personal and household information such as income, spending habits, investment objectives, financial goals, statements of account, and other records concerning your financial condition and assets, together with information concerning employee benefits and retirement plan interests, wills, trusts, mortgages and tax returns.
	<ul style="list-style-type: none"> Financial account balances, holdings and Information about your financial transactions with us, or others (e.g., broker-dealers, clearing firms, or other chosen investment sponsors). Information we receive from consumer reporting agencies (e.g., credit bureaus), as well as other various materials we may use to provide an appropriate recommendation or to fill a service request.

How does Celestial Wealth Management protect my personal information?

We restrict access to your nonpublic personal information to those employees who need to know that information to provide products or services in furtherance of the client's engagement with Celestial Wealth Management. We maintain physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect your nonpublic personal information.

How does Celestial Wealth Management collect my personal information?

We collect your personal information, for example when you

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| <ul style="list-style-type: none"> Sign an investment or financial planning advisory agreement | <ul style="list-style-type: none"> Request financial planning or investment advice |
| <ul style="list-style-type: none"> Open an Account | <ul style="list-style-type: none"> Tell us about your investment portfolio |

What information can Celestial Wealth Management Disclose to affiliates and non-affiliates?

We may disclose the client’s information for our everyday business purposes:

- (1) To individuals or entities not affiliated with Celestial Wealth Management, including the client’s other professional advisors and/or certain service providers that may be recommended or engaged by Celestial Wealth Management in furtherance of the client’s engagement with us (i.e., attorney, accountant, insurance agent, broker-dealer, investment adviser, account custodian, record keeper, proxy management service provider, etc.) and then only to those persons necessary to provide the authorized services
- (2) For marketing and offering products and services to you
- (3) To persons assessing our compliance with industry standards (e.g., professional licensing authorities, consultants, etc.)
- (4) To our attorneys, accountants, and auditors
- (5) As otherwise provided by law

We are permitted by law to disclose the nonpublic personal information about you to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs). These third parties are prohibited to use or share the information for any other purpose.

Celestial Wealth Management only authorizes employees who have signed a copy of the Privacy Policy to have access to client information. Employees violating Celestial Wealth Management’s Privacy Policy will be subject to our disciplinary process.

In the event there were to be a material change to our privacy policy regarding how we use your confidential information, we will provide written notice to you. Where applicable, you would be given an opportunity to limit or opt-out of such disclosure arrangements

If you have questions about this privacy notice or about the privacy of your customer information call (443) 438-7211 or visit <http://www.celestialwm.com> and ask to speak to the Chief Compliance Officer.

Definitions:	
Affiliates:	Companies related by common ownership or control. They can be financial and non-financial companies.
Nonaffiliates:	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint marketing:	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.