

Arbor Wealth Management

7581 South Willow Drive, Suite 110, Tempe, Arizona 85283

(480) 818-8300 info@arborfirm.com

PRIVACY POLICY

March 13, 2026

Investment Advisers are required by law to inform their clients of their policies regarding privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives customers the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information and Financial Account Numbers and/or Balances, Sources of Income, Credit Card Numbers, or other Information. When you are no longer our customer, we may continue to share your information only as described in this notice.

PARTIES TO WHOM WE DISCLOSE INFORMATION

We do not disclose the nonpublic personal information we collect about our clients to anyone except: in furtherance of our business relationship with you and then only to those persons necessary to effect the transactions and provide the services that you authorize such as broker-dealers, custodians, persons assessing our compliance with industry standards and regulations such as regulators; our attorneys, accountants and auditors; or as otherwise required by law.

We are permitted by law to disclose nonpublic personal information about you to governmental agencies and other third parties under certain circumstances. These third parties are prohibited from using or sharing this information for any other purpose.

If you are a new customer, we may begin sharing your information on the day you sign our agreement. If you

Please call if you have any questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.

decide to terminate our services or become an inactive client, we will continue to adhere to our privacy policy, as may be amended in the future.

PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENT'S INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and building.

FEDERAL LAW GIVES YOU THE RIGHT TO LIMIT SHARING – OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by “opting-out” of the following: sharing for affiliates’ everyday business purposes – information about your creditworthiness; sharing with affiliates who use your information to market to you; or sharing with non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. Please notify us immediately at our address or telephone number if you choose to opt out of these types of sharing.

DEFINITIONS: Affiliates – companies related by common ownership or control. They can be financial and nonfinancial companies; Non-affiliates – companies not related by common ownership or control. They can be financial and nonfinancial companies; Joint marketing – a formal agreement between non-affiliated financial companies that together market financial products or services to you.