PRIVACY POLICY STATEMENT

Spraker Wealth Management, Inc., an independent financial planning and wealth management firm, is committed to safeguarding the confidential information of its clients. We hold all personal information and records provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services provided by our company.

We will not change our privacy policy statement without notifying you first. As you know, we use health and financial information that you provide to help you meet your personal financial goals. Key points of our privacy policy are as follows:

- We limit the access of client personal information to employees and agents who have a business or professional reason for knowing. Access to your personal information is only granted to nonaffiliated third parties as permitted or required by law. For example, Federal regulation permits us to share limited information about you with a brokerage firm in order to execute securities transactions on your behalf.

- We will internally safeguard your personal information by restricting access only to those employees who provide services to you or those who need access to your information to service your account. In addition, we will maintain policies and procedures to maintain physical and electronic privacy.

- The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. It will include information about: your personal finances, your health to the extent that is needed for the planning process, and transactions between you and third parties.

  It is important for you to share personal health information with us so that we can properly develop and manage your financial plan. This management includes projections for the longevity of the portfolio as well as risk protection (disability, long term care planning), estate planning, and tax planning (i.e., high deductible medical costs in any particular year). If we find it necessary to discuss your health information with a third party such as an insurance professional to help you obtain quotes, we will first obtain your written permission.

- For nonaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep your information private. Federal and state regulators also may review your personal records as permitted and required under law.

- We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose under any circumstances.

- Personally identifiable information about you will be maintained during the time you are a client and thereafter in accordance with federal and state law and the CFP Board Code of Ethics and Professional Responsibility.

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