

Compass Wealth Management LLC (“Compass”) appreciates the trust you place in us, and we respect your right to privacy. We are committed to safeguarding the personal information you entrust to us.

We believe that it is important that you understand the uses and safeguarding of your personal information.

Compass receives information:

- From paperwork you provide, such as your Financial Organizer and product applications;
- From conversations, discussions, and interviews;
- From product or service vendors, as a result of your transactions with us and our service providers.

At Compass we:

- Maintain all client records in a secure environment;
- Protect computer programs through physical and electronic safeguards;
- Limit access to responsible employees and service providers who require access to the information in order to act on your behalf;
- Use encrypted e-mail communications for your benefit and safety.

Compass may disclose certain types of information to qualified entities that perform administrative services on our behalf, and as required or permitted by law for legal or regulatory purposes. The information that falls within this category is:

- Information provided by you in your Financial Organizer or on product applications;
- Information provided by product or service vendors as a result of your transactions with us.

Compass maintains physical, electronic and procedural safeguards to help ensure that your personal information is safe and accessed only according to these policies, and we will continue to make safeguarding your privacy our highest priority.

Should you decide to implement certain plan recommendations with us that require us to use outside service providers such as a broker/dealer, clearing firm, or insurance provider, you will also be covered by their individual privacy and business continuity plans.

Compass Wealth Management LLC's Business Continuity Planning

We have 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 disruptions is 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 summary information on that plan.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do at 201-933-1790, lbeck@thesfa.net, or leslie@compasswealthmanagement.net, and we provide asset management or brokerage services to you, you should call our independent broker dealer The Strategic Financial Alliance at 678-954-4000. If you cannot access us through either of those means, you should contact our clearing firm, Pershing LLC at 201-413-2000 for instructions on how to access your accounts. For mutual funds held directly, annuities, or direct participation accounts, please contact those providers using the information provided by The Strategic Financial Alliance at www.thesfa.net. If we provide financial planning services to you we will contact you as soon as is feasible; if we provide advice on your accounts held away from The Strategic Financial Alliance contact your account custodian for instructions on accessing your accounts.

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 our customers 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.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, Pershing LLC, backs up their important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within 72 hours. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to

recover and resume business within 48 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within 72 hours. In either situation, we plan to continue in business, transfer operations to our broker dealer or clearing firm if necessary, and notify you through in an appropriate manner how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

For more information – Compass utilizes an independent broker-dealer, The Strategic Financial Alliance, Inc. to maintain client securities accounts. In the event of a business disruption at Compass, you can contact SFA's corporate office for information about your account at (678) 954-4000. Their complete Business Continuity Plan is available at www.thesfa.net; our Plan is available to you upon request. If you have questions about our business continuity planning, you can contact us at 201-933-1790.

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SECURITIES AND ADVISORY SERVICES OFFERED THROUGH THE STRATEGIC FINANCIAL ALLIANCE, INC. (SFA), MEMBER FINRA, SIPC. SUPERVISING OFFICE AT 678-954-4000. FINANCIAL PLANNING OFFERED BY COMPASS WEALTH MANAGEMENT, LLC. LESLIE BECK AND MARTIN SIESTA ARE REGISTERED REPRESENTATIVES AND INVESTMENT ADVISOR REPRESENTATIVES OF SFA, WHICH IS OTHERWISE UNAFFILIATED WITH COMPASS WEALTH MANAGEMENT.