



A&I Wealth Management

A&I Wealth Management | 9605 Kingston Court, Suite 190 | Lone Tree, CO 80112
303.690.5070 **phone** | 303.699.8945 **fax**
www.AssetsandIncome.com

Client Privacy Policy

A&I Wealth Management a dba of A&I Financial Services, LLC (“AIWM,” “AIFS,” “we,” “us,” or “our”) values you as a client and respects your right to privacy. We recognize that you have placed your trust in us, and we take the responsibility to preserve that trust. One way we endeavor to keep your trust is to properly handle your personal information.

We pledge to you that:

- Protection of your privacy is a top priority.
- Your account information and all documents you provide to us are protected in a secure environment.
- We only collect personal information in order to accomplish our customer commitments to you.
- Information about you is only used and shared in limited and controlled ways; and
- In the event that we wish to share information about you with non-affiliated third parties, you are given options concerning what information may be shared, and your privacy wishes will be respected. You may also choose to opt out of any information sharing.

AIWM maintains physical, electronic, and procedural safeguards to ensure that personal information we have about you is treated responsibly and in accordance with our privacy policy. We restrict access to information about you only to those investment advisor representatives and employees who need to know that information in order to provide products and services to you or to conduct business. Representatives or employees who have access to the information may only use it for legitimate business purposes. In addition, we take steps to safeguard information about you in accordance with applicable data security regulations.

We collect personal information about you from these sources:

- New Account Application, applications for the purchase of various products, and other forms.
- Product vendors, as a result of your transactions with us; and/or
- Depending on the product you are requesting to purchase, information is received from consumer reporting agencies, medical providers, or others.

We collect the following types of personal information:

- Contact information and other personal identities, such as name, postal address, email address, phone number, social security number or tax identification number.
- Demographic and family information, such as date of birth, marital status, dependents, beneficiaries, citizenship, and information about related parties to an account.



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- Financial, professional, and educational information such as investment objectives & experience, assets, income, expenses, net worth, tax status, holdings, transaction history, employment information and background.

We use personal information for the following purposes:

- Assisting in identifying you as our client or our former client.
- Offering and providing products and services, including opening accounts, communicating with you, providing investment recommendations, and making suitability determinations
- Complying with applicable regulatory and legal requirements.

We may disclose the following categories of information to entities that perform administrative services on our behalf or as required or permitted by law for legal, regulatory, or other purposes:

- Information you provide directly to us on the New Account Application, applications, or other forms.
- Information we receive about your transactions with us or with our product providers; and/or
- If required for the products you purchase, information received from other agencies such as: consumer reporting agencies concerning your creditworthiness, motor vehicle and driver's license reports, medical and employment information, and loss reports.

INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law, or as necessary to provide services to you. In accordance with Section 248.13 of Regulation S-P, we may disclose all the information we collect, as described above, to certain nonaffiliated third parties such as our attorneys, accountants, auditors and persons or entities that are assessing our compliance with industry standards. We enter into contractual agreements with all nonaffiliated third parties that prohibit such third parties from disclosing or using the information other than to carry out the purposes for which we disclose the information.

We may disclose information about you to our staff, affiliates, representatives, their affiliated businesses, and third parties who provide you with financial products and services. Nonaffiliated third parties may include retirement plan sponsors or third-party administrators, mutual fund companies, insurance companies and agencies, other broker-dealers, and clearing firms. Our privacy policy is the same for current, as well as former clients. If you close your account, in the process of transferring your investments we may share your information with the new custodian that you or your advisor selects.

A special note about medical or health information: While we might receive medical or health information from you at the time of application for various types of insurance, we do not use it or share it – internally or externally – for any purpose other than what is directly related to the administration of your policy, account, or claim, as required or permitted by law, or as you authorize us to do.

AIWM pledges to work to protect the security of your confidential information.



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Annual Disclosure Brochure Offering and Summary of Material Changes

A&I Wealth Management, a dba of A&I Financial Services, LLC ensures that clients receive a summary of any material changes to our Disclosure Brochure within 120 days after the firm's fiscal year end—December 31. This means clients will receive the summary of material changes no later than April 30 each year. We offer a copy of our most current Disclosure Brochure and may also provide other disclosure information about material changes. A&I Wealth Management, a dba of A&I Financial Services LLC, made no material changes to our Disclosure Brochure since our last update.

On March 9, 2024, we submitted our annual updating amendment filing for fiscal year 2023. We have updated Item 4 of our Form ADV Part 2A Brochure to disclose discretionary assets under management of approximately 369,416,647, and non-discretionary assets under management of approximately \$42,679,215.

SEC Rule 204-3 requires an investment advisor to provide a summary of material changes to our brochure each year. This notice fulfills that requirement.

If you would like a copy of A&I Wealth Management, a dba of A&I Financial Services' Disclosure Brochure, please contact Sharon Gaspar at 303-690-5070.

We want to hear from you! If your financial situation or investment objectives have changed, please contact your advisor.