



Privacy Notice

As required by the Securities and Exchange Commission, the Privacy Policy below explains how we handle the information we have in our records that is personal and private to you. It reiterates our commitment to keeping that information private.

In the course of providing our services to you, Watermark may collect nonpublic information about your finances, health and financial goals. We have never disclosed this information to nonaffiliated third parties, except as permitted by law, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first, and allowing you the opportunity to “opt out” of such disclosure.

Our policy regarding your personal information:

- The nonpublic personal information that we collect from a client depends upon the scope of our engagement. It may include information about personal finances, health, to the extent that it is needed for the planning process, information about transactions with third parties, and information from consumer reporting agencies.
- Employee access to your information is limited to those who have a business or professional role in maintaining our relationship with you.
- We require strict confidentiality in our agreements with unaffiliated third parties, including financial service companies, consultants, and auditors that require access to your personal information. Federal and state regulators may review firm records as permitted by law.
- We do not disclose personal information to nonaffiliated third parties unless we are required by law to do so, or have obtained your permission in advance.
- We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.
- Personally identifiable information about you will be maintained during the time you are a client, and for the time thereafter that such records are required to be maintained by federal and state securities laws. After this required period of record retention, all such information may be destroyed.

April 1, 2018