

## FACTS

### WHAT DOES AP WEALTH MANAGEMENT DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and birth dates
- Account numbers and statements
- Beneficiaries

#### How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons AP Wealth Management chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AP WEALTH MANAGEMENT share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	NO	
<b>For joint marketing with other financial companies</b>	NO	
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	
<b>For our affiliates to market to you</b>	NO	
<b>For nonaffiliates to market to you</b>	NO	

**Please note:** We do not share any personal information except when required by law.  
Questions? Call (706) 364-4281

## Who we are

Who is providing this notice?

AP WEALTH MANAGEMENT LLC

## What we do

How does AP WEALTH MANAGEMENT protect my personal information?

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

How does AP WEALTH MANAGEMENT collect my personal information?

We collect your personal information, for example, when you

- open an account

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

What happens when I limit sharing for an account I hold jointly with someone else?

We do not share personal information except when required by law.

## Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Charles Schwab & Co., Inc.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.