

Privacy Notice

FACTS	What does Mercurio Wealth Advisors (“MWA”) 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?	<p>We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include, but is not limited to:</p> <ul style="list-style-type: none"> Social Security number and income; Assets and transaction history; and Investment experience and risk tolerance. <p>When you are <i>no longer</i> our client, we continue to share your information as described in this notice.</p>
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 Mercurio Wealth Advisors chooses to share and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	Does MWA share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A
For our affiliates to market to you	No	N/A
For non-affiliates to market to you	No	N/A
If your Investment Advisor Representative leaves MWA , we may allow her/him to take your contact and account information in order to continue providing services to you, however, you may contact us at any time to limit our sharing.	Yes	Yes

SMS Consent and phone number

Mercurio Wealth Advisors uses two separate SMS systems. The terms below apply based on which phone number is messaging you.

Office Phone Numbers (via RingCentral)

Applies to all MWA office numbers except the dedicated marketing and scheduling line described in the next section.

SMS opt-in or phone numbers for the purpose of SMS are not shared with any third parties or affiliate companies for marketing purposes.

Message and data rates may apply. Message Frequency May Vary. You can opt-out at any time by texting 'STOP.'

For assistance, text 'HELP' or visit our website www.mercurioadvisors.com and <https://mercurioadvisors.com/terms-of-use/>

To Limit our Sharing	Please note: If you are a new Client, we can begin sharing your information once you have signed the firm agreement. When you are no longer our client, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. By executing an Investment Advisory Agreement with MWA, the Client agrees to “opt-in” to this privacy policy.
Questions?	Please call us at (502) 253-9366 if you have questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.

Marketing & Scheduling Line (via Twilio)

Applies to the dedicated MWA phone number used for marketing, appointment reminders, and scheduling communications.

Mobile information will not be shared with third parties or affiliates for marketing or promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

By providing your mobile phone number and checking the SMS consent box on our website forms, you agree to receive SMS text messages from Mercurio Wealth Advisors regarding appointment reminders, confirmations, and related scheduling communications. Message frequency varies. Message and data rates may apply. Consent to receive SMS messages is not a condition of purchase.

Opt-Out: You may opt out of receiving SMS messages at any time by replying “STOP” to any message. After you opt out, you will receive a one-time confirmation message, and no further messages will be sent unless you opt in again.

Privacy: We do not share, sell, rent, or disclose your mobile number or SMS opt-in data to third parties or affiliates for marketing or promotional purposes. This includes any text messaging originator opt-in data and consent, which will not be shared with any third parties for marketing or promotional purposes.

Third-Party Providers: We may use a third-party messaging provider, such as Twilio, to facilitate message delivery. Twilio and other service providers may process limited data (such as your phone number and message content) solely to provide these services on our behalf.

We comply with applicable U.S. laws and industry guidelines governing SMS communications, including the Telephone Consumer Protection Act (TCPA). Your consent to receive text messages is not a condition of purchasing any service.

If you have questions or need assistance related to our messaging program, please contact us at info@mercurioadvisors.com or (502) 253-9366.

Who we are	
Who is providing this notice?	Mercurio Wealth Advisors
WHAT WE DO	
How does MWA protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and buildings.
How does MWA collect my personal information?	We collect your personal contact information, for example, when you initially set an appointment and subsequently enter into an Investment Advisory Contract. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
What happens when I limit sharing for an account that I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Other Important Information

By signing and executing MWA's Agreement, I acknowledge that I have fully read and understand this Privacy Policy and opt-in as outlined above. I understand that if I have any questions or concerns about this policy, it is my responsibility to discuss this with my financial professional.