Total Wealth Planning, LLC.
Notice of Privacy Policy

FACTS	WHAT DOES **TOTAL WEALTH PLANNING, LLC** 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 level of service you engage with us. This information can include: ▪ Social Security number, Birthdate, address and income ▪ Account balances, assets, transaction history, and overall net worth. ▪ Budgets, Insurance policies, names of family members, estate planning documents and goals. When you close your account, we continue to handle your personal information according to our policies and applicable laws.
How?	All financial companies need to share some level of client's personal information to properly serve client needs – open investment accounts, process transactions and create and update financial plans. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Total Wealth Planning, LLC chooses to share; and whether you can limit this sharing by law.

Reasons we can share your personal information	Does Total Wealth Planning, LLC share?	Can you limit (opt out) this sharing?
For our everyday business purposes – to open and maintain your investment account and process transactions (e.g. Schwab Institutional and other managed accounts)	Yes	No
For our marketing purposes –to offer our products and services to you	No	Does not share
For joint marketing with other financial companies	No	Does not share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	Does not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	Does not share
For our affiliates to market to you	No	Does not share
For non-affiliates to market to you	No	Does not share

Revised: 9/20/2018

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Sharing practices	
How often does Total Wealth Planning, LLC notify me about their practices?	We are required to notify you about our sharing practices (privacy policy) at the initial signing of a contract and annually while you are a client. Also, when any material change in policy occurs.
How does Total Wealth Planning, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law and best industry practices. More specifically, we: • Work together in a private physical office on desktop computers. We don't carry around laptops and attempt to work at Starbucks, hotel lobbies, or golf courses. • Utilize state of the art cybersecurity hardware and training keeping a layered approach in mind. • Utilize 2 factor authentications for website logins where your accounts or data is located. • Engage only with industry vendors who demonstrate equivalent (or better) approaches to safeguarding your data and privacy. • Monitor our physical office 24/7 by surveillance cameras.
How does Total Wealth Planning, LLC collect my personal information?	We collect your personal information, for example, when you: ▪ Complete questionnaires ▪ Provide data to us physically or electronically ▪ Open and change investment accounts ▪ Deposit, withdrawal or otherwise move money
Why can't I limit all sharing?	Federal law gives you the right to limit sharing only for ▪ Affiliates' everyday business purposes ▪ Affiliates to market to you ▪ Non affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. In response to a California law, we assume accounts with California addresses do not want us to disclose personal information about you to non-affiliated third parties except as permitted by California law. We also limit the sharing of personal information about you with our affiliates to ensure compliance with California privacy laws.

Contact Us	Call 513.984.6696 or 800-542-4198. You can learn more about our firm at www.twpteam.com Robert Siegmann is the firm's Chief Compliance Officer and can be reached at the number above or rob@twpteam.com

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