



# ICA GROUP WEALTH MANAGEMENT

## FACTS

### WHAT DOES ICA Group Wealth Management, LLC ("ICA Group") DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>- Social Security number and income</li> <li>- Account balances and Transaction History</li> <li>- Assets and Investment Experience</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share client's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their client's personal information; the reasons ICA Group chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ICA Group 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	YES	NO
<b>For joint marketing with other financial companies</b>	NO	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	YES	YES
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

## Questions?

Call 720-758-8000 or email: [kelly.bauman@icadvisorgroup.com](mailto:kelly.bauman@icadvisorgroup.com)

## Who we are

Who is providing this notice?

ICA Group Wealth Management, LLC

## What we do

How does ICA Group 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 ICA Group collect my personal information?

We collect your personal information, for example, when you

- Open an Account or Provide Employment Information
- Seek Financial Advice or Make a Wire Transfer
- Enter into an Investment Advisory Agreement

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.

## Definitions

**Affiliates**

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

- *ICA Group Holding Company, LLC; Investment Center Advisor Group, LLC; ICA Group Insurance*

**Nonaffiliates**

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

- *LPL Financial; Charles Schwab & Co., Inc.; Charles Schwab Investment Advisory, Inc.*

**Joint marketing**

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

- *LPL Financial*

## Other important information

Information for California, North Dakota, Vermont and Nevada Customers: In response to applicable state law, if the mailing address provided for your account is in California, North Dakota, or Vermont, we will automatically treat your account as if you do not want us to disclose your personal information to non-affiliated third parties for purposes of them marketing to you, except as permitted by the applicable state law. Nevada residents may request to be placed on ICA Group's "do not call" list at any time by calling (720) 758-8000. Nevada law requires that we provide you with the following contact information for the Bureau of Consumer Protection: Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Telephone: 702-486-3132; Email: BCPINFO@ag.state.nv.us. To learn about additional privacy protections by ICA Group, please contact us. We will share information with Nonaffiliate broker-dealer firms having regulatory requirements to supervise our activities.