



Privacy Policy 2009

This privacy notice applies to clients of Silver Oak Wealth Advisors, LLC. (SOWA). It is important to SOWA that its clients are aware of the firm's privacy policy. Financial advisors, like all companies who receive personal financial information pertaining to their provision of services to customers, are required by law to inform their clients, in writing, of their policies regarding the privacy of client information. When appropriate, Silver Oak Wealth Advisors, LLC is referred to below as "we".

We collect nonpublic personal information about you from the following sources:

- Information we receive from you to open an account or provide investment advice to you (such as your home address, telephone number, Social Security or Taxpayer Identification number, e-mail address, age, marital status, assets, and income and financial information);
- Information that we generate to service your accounts (such as trade tickets and account statements);
- Information that we may receive from third parties with respect to your account (such as trade confirmations).

We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as permitted or required by law. We may share a limited amount of information about you with a brokerage firm or securities dealer in order to execute securities transactions on your behalf. We may also need to discuss your personal information with others, such as your banker or attorney, in order to provide services to you. Furthermore, in limited situations, we may need to provide certain information to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of the information being shared.

Silver Oak Wealth Advisors, LLC will internally safeguard your nonpublic personal information by restricting access to only those employees who provide products or services to you or those who need access to your information to service your account. In addition, we will maintain physical, electronic and procedural safeguards that meet federal and/or state standards to guard your nonpublic personal information.

Privacy, security and service in our online operations are just as critical as in the rest of our business. We therefore employ all of the safeguards described above, along with the following Internet-specific practices. We collect absolutely no personal information; hence, we cannot use any personal information that might otherwise be collected from you for any purpose.

When you visit our website, we may collect technical and navigational information, such as computer browser type, Internet protocol address, pages visited and average time spent on our website. This information may be used, for example, to resolve software compatibility issues, or it may be analyzed to improve our Web design and functionality. Such information we might collect is not used for any other purpose and is not shared.

Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us. If you have any questions about this privacy notice, please contact us by E-Mail at: info@silveroakwa.com

The policies and practices listed above apply to both current and former clients.