
Calvert Wealth Management Privacy Policy

Our Commitment to You

Calvert Wealth Management, Inc. treats our clients' non-public personal financial information with confidentiality and respect. Trust, privacy, and confidentiality are the guiding principles upon which the Calvert Wealth Management relationship with clients is built and forms the basis for our Privacy Policy. Calvert Wealth Management's Privacy Policy is reasonably designed to the following:

1. Insure the security and confidentiality of clients' records and information;
2. Protect against anticipated threats or hazards to the security or integrity of client records and information; and
3. Protect against unauthorized access to or use of client records or information that could result in substantial harm or inconvenience to clients.

The Information We Collect About You

You typically provide personal information when you establish an account with Calvert Wealth Management. This information may include you:

- Name and address
- Assets
- Phone number
- Email address
- Income Investment activity
- Social Security or Tax I.D. #
- Other investment accounts

Responsibility to Protect Nonpublic, Personal Information

Calvert Wealth Management employees are informed of their responsibility to protect client confidential information and are bound by this Privacy Policy. We restrict access to clients' nonpublic, personal information to those employees who need to know that information to provide Calvert Wealth Management's products or services. Nonpublic, personal information is defined to include all information a client provides to obtain a financial product or service, or information resulting from any transaction or information otherwise obtained in providing a financial product or service. In addition, we maintain physical, procedural and electronic safeguards in an effort to protect the information from access by unauthorized parties.

Privacy On The Internet

Calvert Wealth Management is firmly committed to maintaining our clients' privacy in the Internet world. If clients choose to contact Calvert Wealth Management via e-mail, we will use e-mail information only for the specific purpose of responding to requests or comments. E-mail addresses will not be sold, nor will they be shared with others outside of Calvert Wealth Management, unless we are compelled to do so by law.

Sharing Information

Calvert Wealth Management does not sell lists of client information. We do not disclose client information to marketing companies, unless we hire them to provide specific services as listed below. We do not disclose any of the information described above, except as provided by law.

Calvert Wealth Management may share non-public personal information with our affiliates in the course of processing transactions, managing accounts on your behalf, or to inform you of products or services that we believe may be of interest to you. Additionally, we may share non-public personal information with the following types of third parties:

- Our financial service providers such as custodians, transfer agents and third party money managers; and
- Non-financial companies under servicing or joint marketing agreements, such as printing firms and mailing firms.

These third parties are bound by law or by contract to use your information only for the services for which we hired them, and are not permitted to use or share this information for any other purpose. Your non-public information may also be disclosed to persons we believe to be your authorized agent or representative, regulators in order to satisfy Calvert Wealth Management's regulatory obligations and as otherwise required or permitted by law. In addition, we will disclose client information to third party litigants when we are required to do so by lawful judicial process or by court order.

Former Customers

We do not disclose any nonpublic, personal information about our former clients or customers to anyone, except as required by law.

We'll Keep You Informed

We will send you a copy of our privacy policy annually for as long as you maintain a relationship with us. We will provide you with a revised policy if we make any material changes. We will not change the policy to permit the sharing of non-public personal information other than that provided in this notice unless we first notify you and allow you the chance to "opt out" or prevent the information sharing.

