

FPC Website Disclosure Page

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For information pertaining to the registration status of FPC, please contact the SEC, FINRA, or the state securities regulators for those states in which FPC maintains a filing.

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Newsletters, Articles, Blogs, and Other Commentary

Certain portions of FPC's website may contain a discussion of and/or provide access to FPC's (and those of other investment and non-investment professionals) positions and/or recommendations of specific investments or advice as of a specific prior date. Due to various factors, including changing market conditions, such discussion may no longer be reflective of current position(s) and/or recommendation(s). Moreover, no client or prospective client should assume that any such discussion serves as the receipt of or substitute for personalized advice from FPC or from any other investment professional. FPC is not an attorney no an accountant and no portion of the content on this website should be interpreted as legal or accounting advice.

External Links

FPC may provide links from this website to a non-FPC website or permit a link from a non-FPC website to this site. Such links are for your convenience only and do not imply any affiliation, or any endorsement, authorization, sponsorship, or promotion of the non-FPC website. FPC does not control or accept responsibility for the content, products, or services provided at these linked websites. If you decide to access such non-FPC website, you do so solely at your own risk and you should be aware that non-FPC websites are governed by their own terms and conditions and privacy policies. Links to this site may be made only with the prior permission of FPC.

Tools and Calculators

Links to financial tools and calculators are present on our website. To the extent that any client or prospective client utilizes any economic calculator or similar device contained within or linked to FPC website, the client and/or prospective client acknowledges and understands that the information resulting from the use of any such calculator/device, is not, and should not be construed, in any manner whatsoever, as the receipt of, or a substitute for, personalized individual advice from FPC, or from any other investment professional.

Certified Financial Planner™ (CFP®)

Some of our professionals are certified for financial planning services in the United States by

Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net. CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics.

To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code\

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Website Privacy Policy

WHAT TYPE OF INFORMATION DO WE COLLECT?

We receive, collect, and store any information you enter on our website or provide us in any other way. In addition, we collect the Internet protocol (IP) address used to connect your computer to the Internet, login, e-mail address, password, computer, and connection information. We may use software tools to measure and collect session information, including page response times, length of visits to certain pages, page interaction information, and methods used to browse away from the page. We also collect personally identifiable information (including name, email, password, and communications), comments, feedback, and personal profile information.

HOW DO WE COLLECT THIS INFORMATION?

When you sign up for client portal access on our website, as part of the process, we collect personal information you give us, such as your name, address, and email address. Your personal information will be used for the specific reasons stated above only.

WHY DO WE COLLECT THIS INFORMATION?

We collect such non-personal and personal information for the following purposes:

1. To provide and operate the Services;
2. To provide our Users with ongoing customer assistance and technical support;
3. To be able to contact our Visitors and Users with general or personalized service-related notices and promotional messages;
4. To create aggregated statistical data and other aggregated and/or inferred Non-personal Information, which we or our business partners may use to provide and improve our respective services;
5. To comply with any applicable laws and regulations.

HOW DO WE STORE, USE, SHARE, AND DISCLOSE PERSONAL INFORMATION?

Our company is hosted on the WP Engine platform. WP Engine provides us with an online platform that allows us to market our products and services to you. Your data may be stored through WP Engine data storage, databases and the general WP Engine applications. They store your data on secure servers behind a firewall.

HOW DO WE COMMUNICATE WITH SITE VISITORS?

We may contact you to notify you regarding your client portal account, to troubleshoot problems with your client portal account, to resolve a dispute, to poll your opinions through surveys or questionnaires, to send updates about our company, or as otherwise necessary, to contact you to enforce our User Agreement, applicable national laws, and any agreement we may have with you. For these purposes, we may contact you via email, telephone, text message, or postal mail.

CAN SITE VISITORS WITHDRAW THEIR CONSENT?

You can withdraw your consent for cookies and other tracking tools at any time. If you don't want us to process your data anymore, please contact us at bijan@fpcwealth.com or send us mail to: P.O. Box 750129 Petaluma, CA 94975

PRIVACY POLICY UPDATES

We reserve the right to modify this privacy policy at any time, so please review it frequently. Changes and clarifications will take effect immediately upon their posting on the website. If we make material changes to this policy, we will notify you here that it has been updated so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we use and/or disclose it.

QUESTIONS & CONTACT INFORMATION

If you would like to: access, correct, amend or delete any personal information we have about you, you are invited to contact us at bijan@fpcwealth.com or send us mail to: P.O. Box 750129 Petaluma, CA 94975