C&J WEALTH ADVISORS

9717 CODGILL ROAD, SUITE 202
KNOXVILLE, TENNESSEE 37932
865 481 0385 • 865 483 7930 fax • cjwealth.com

Facts	**What Does C&J Wealth Advisors 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 can include: Social Security number · Investment experience Income/Assets · Account transactions Date of Birth · Driver license or passport information When you are *no longer* our customer, we will continue to hold your information and share it as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons why financial companies can share their customers' personal information, the reasons C&J Wealth Advisors choses to share personal information and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	**Does C&J Wealth Advisors share?**	**Can you limit this sharing?**
For our everyday business purposes, such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, auditors, examiners, compliance reviews or report to credit bureaus	Yes	No
For our marketing purposes and to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Who We Are	
Who is providing this notice?	Coulter & Justus Financial Services, LLC dba C&J Wealth Advisors. Our affiliates include the following: ▪ Coulter & Justus, PC ▪ CJIS, LLC
Questions?	Email us at info@cjwealth.com or call us at 865-481-0385

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What We Do	
How does C&J Wealth Advisors 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. Our online environment uses security technologies, including layered security and access controls over personal information. For further information, please visit www.cjwealth.com or call us directly at 865-481-0385.
How does C&J Wealth Advisors collect my personal information?	We collect your personal information, for example, when you: ▪ Open an account ▪ Apply for insurance ▪ Seek advice about your investments ▪ Enter into an investment advisory account ▪ Tell us about your retirement portfolio We also collect your personal information from others such as credit bureaus, affiliates, or other companies.
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 non-affiliates 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. ▪ Our affiliates include CJIS, LLC and Coulter & Justus, PC.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ▪ Non-affiliates we may share information with include an independent representative's new brokerage or investment advisor firm.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you: ▪ This may include banks, credit unions, or other financial institutions with which we have a joint marketing agreement.

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Additional Information Regarding C&J Wealth Advisors' Privacy Notice

Information for California, North Dakota, and Vermont Customers
In response to applicable state law, if the mailing address provided for your account is 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.

California residents may be eligible to exercise consumer privacy rights under the California Consumer Privacy Act or "CCPA" (Cal Civ. Code §1798.100 et seq.). This notice is provided according to the CCPA, and, if eligible, you may exercise the following rights.
You have the right to know about the personal information collected, disclosed, or sold. Please contact as directed above or use the mail-In form below.

1. We may collect information about your employment, financial, location, and government-issued information.
2. We may obtain personal information directly from the individual or government entities to provide, maintain and service your account(s). We may also utilize this information for:
   - compliance/legal and regulatory purposes
   - identity protection/fraud prevention/safety and security
   - client concerns/complaints
3. We may provide information to the following third (3rd) parties to process transactions and maintenance of accounts:
   - Service providers
   - Operating systems and platforms
   - Government entities
   - Data analytics
   - Affiliates

Important information for Nevada residents – At any time, you may request to be placed on our firm's internal do-not-call list by calling us at 1-865-481-0385. Nevada law requires that we provide you with the following contact information to enable you to obtain further information: (i) C&J Wealth Advisors at our contact information, listed above; and (ii) Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, Nevada 89101, Phone: 1-702-486-3132, Email: BCPINFO@ag.state.nv.us.

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Mail-In-Form

Privacy Choices Notice

If you would like to limit the personal information where applicable, or information that your financial advisor could disclose or take if he or she moved to another brokerage or investment advisory firm and terminated the relationship with C&J Wealth Advisors, please email us at info@cjwealth.com or complete and mail the following form to:

C&J Wealth Advisors
Attn: Chief Compliance Officer
9717 Cogdill Road, Suite 202
Knoxville, TN 37932

You can withdraw your opt-out choice at any time by contacting us by email or in writing at the address provided above.

If your primary address is in a state that requires your affirmative consent to share your personal information with a new firm, then you must give your written consent before we will allow your financial advisor to take any of your personal information to that new firm.

By completing and returning this form as described, I am instructing C&J Wealth Advisors to limit the personal information about me where applicable and any information that my financial advisor could disclose or take if he or she moves to another brokerage or investment advisory firm upon termination of the relationship with C&J Wealth Advisors. However, I understand that C&J Wealth Advisors may disclose my name, address, telephone number, email, and the account title of the accounts serviced by my advisor to a new brokerage or investment advisory firm as allowed under federal and certain state laws.

Please noted that for accounts held jointly by two or more persons, the privacy choices made by any account holder apply to all joint holders with respect to the account.

In order for your opt-out election to be effective, you must complete ALL of the following information:

Name (please print clearly) ____________________

Address ____________________

City ____________________ State/Zip ____________________

Signature ____________________ Date ____________________