



## PRIVACY POLICY NOTICE

Central Valley Advisors, LLC, doing business as **The Salvetti Group**, has adopted this privacy policy with recognition that protecting the privacy and security of the personal information we obtain about our customers is an important responsibility. We also know that you expect us to service you in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about you. We want you to know what information we collect and how we use and safeguard that information.

**Information We Collect:** We collect certain nonpublic information about you ("Customer Information"). The essential purpose for collecting Customer Information is to allow us to provide advisory services to you. Customer Information we collect may include:

- Customer Information that you provide on applications or other forms, which may include personal and household information such as income, spending habits, investment objectives, financial goals, account statements, information concerning employee benefits and retirement plan interests, wills, trusts, mortgages and tax returns, and other records concerning your financial condition and assets.
- Identifying information such as your name, age, address, social security number, etc.
- Information about your transactions with us, or others (e.g., broker-dealers, clearing firms, or others).
- Information we receive from consumer reporting agencies (e.g., credit bureaus), as well as other various materials we may use to provide an appropriate recommendation or to fill a service request.

**How we Use Your Information:** We use your information to send you notifications, updates, and important information about our services, which may be via SMS. Standard message and data rates may apply.

**Security of Your Information:** We restrict access to your nonpublic personal information to those employees who need to know that information to service your account. We maintain physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect your information.

**Information We Disclose:** We do not disclose the non-public personal information we collect about our customers to anyone except: (i) in furtherance of our business relationship with them and then only to those persons necessary to effect the transactions and provide the services that they authorize (such as broker-dealers, custodians, independent managers etc.); (ii) to persons assessing our compliance with industry standards (e.g., professional licensing authorities, etc.); (iii) our attorneys, accountants, and auditors; or (iv) as otherwise provided by law.

We are permitted by law to disclose the non-public personal information about you to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs). We also disclose non-public information to our affiliates in order to: fulfill your requests; service your product; or offer you other products or services of interest to you. If you decide at some point to either terminate our services or become an inactive customer, we will continue to adhere to our privacy policy, as may be amended from time to time.

SMS opt-in and phone numbers collected for SMS communication purposes, such as text messaging, will not be shared with any third-party and affiliates for marketing purposes.

**User Rights:** As a client, you have certain rights regarding the personal information we collect and maintain in the course of providing services, which include your rights to: Request details about the personal information we hold about you; Limit certain disclosures to affiliates or third parties as permitted by law; Request deletion of your information, subject to legal and regulatory retention requirements; and, Withdraw previously given consent for data use, where applicable.

**Former Clients:** If you decide to close your account(s) or become an inactive customer, we will adhere to our privacy policies, which may be amended from time to time.

**Changes to Our Privacy Policy:** Except as required or permitted by law and disclosed above, we do not share confidential information about you with non-affiliated third parties. In the unlikely event of a change in this fundamental policy that would permit or require additional disclosures of your confidential information, we will provide written notice to you, and you will be given an opportunity to opt-out.

**Opting In and/or Out:** You may opt-in to receive SMS messages from The Salvetti Group by contacting us over the phone or during an in-person / virtual meeting with our staff, among other ways.

You can opt out of receiving SMS messages at any time. To do so, simply reply "STOP" to any SMS message you receive. Alternatively, you can call our office to request removal from our messaging list.

**Questions:** If you have questions about the privacy of your customer information, or if you wish to opt-out and restrict our ability to share information with non-affiliates, which may limit our ability to service your account(s), please text the word HELP for support or you may call our main number **916-933-9814** and ask to speak to the Chief Compliance Officer.