

## Privacy Policy

The relationship between Cypress Wealth Management LLC (CWM) and our clients and potential clients is our most important asset. We understand your desire to keep your personal information confidential and hereby establish this “Privacy Policy” in order to protect your personal information. As we believe that everyone values privacy, we DO NOT disclose your personal information to anyone unless it is required by law, or at your discretion. This policy outlines the steps we take to make sure your personal information remains confidential.

### Information We Collect

CWM collects information about you to help us serve your financial needs, administer and update accounts, provide customer service to you, and fulfill legal and regulatory requirements.

In order to provide services to you, CWM may collect nonpublic personal, financial, and health information. Specifically:

- We collect information on various account application forms, including but not limited to account applications with your custodian. This information includes among others: your name, address, social security number, date of birth, marital status, income, and net worth.
- Information from your employer (indirectly and directly), your retirement plan sponsor, or other financial institutions with which you may have a relationship.
- Information regarding your transactions with us, or others in order to provide our services to you. Most commonly these are transactions initiated and executed at your custodian (Scotttrade Institutional, Folio Institutional) with which you and CWM may have a relationship.

### Entities with Whom We Share Information

We do NOT share information except as required by law or on a “*Need to Know*” basis in the course of providing financial services to you. We may share confidential information about our clients with our employees, or other service providers such as, our external financial planning resource partner, custodian broker-dealers, investment firms, mutual fund companies, or technical application providers, as needed, to effect transactions, provide account maintenance or customer service to your account.

### Safeguarding Privacy

CWM maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information, to ensure that we are complying with our own policy, industry practices, and federal regulations. We emphasize the importance of information security through our Policy and Procedure Manual, this Privacy Policy, and the contracts and agreements that we sign with external suppliers and partners. We safeguard information by regularly assessing security standards and procedures to protect against unauthorized access to personal information. Should you ever decide to terminate your relationship with us, you can be assured that your information will continue to be treated according to the privacy policies and practices as described in this notice.

### Privacy Policy Update

We may modify our Privacy Policy over time. If we modify this policy we will notify all clients of the change.

## **BUSINESS CONTINUITY PLAN**

Cypress Wealth Management, LLC. (CWM) has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

### Contacting Us:

- If after a significant business disruption, you cannot contact us as you usually do at 901-292-3596 you should call our alternative number 901-292-3921 for John Anderson, or email as you regularly do, or go to our web site at [www.cypresswm.com](http://www.cypresswm.com).

### Our Business Continuity Plan:

- Business operations will resume quickly after a significant business disruption. To do so we will have provided for the safety of our employees and property, made a financial and operational assessment, protected the firm's books and records, allowing our customers to transact business as normal. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

### Our Business Continuity Plan Addresses:

- Data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.
- Our custodians and service providers back up their important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our custodians and service providers that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within the same business day. Your orders and requests for funds and securities could be delayed during this period.

### Varying Disruptions:

- Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within the same business day. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within three business days.

In either situation, we plan to continue in business, transfer operations another location if necessary, and notify you through our web site [www.cypresswm.com](http://www.cypresswm.com), email, or our customer emergency numbers, 901-292-3596 on how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, as always clients have prompt access to their funds and securities through their custodian. For more information: If you have questions about our business continuity planning, you can contact John Anderson at 901-292-3596 or at [john@cypresswm.com](mailto:john@cypresswm.com)