

Nicholas Wealth Management, LLC

Privacy Notice

Nicholas Wealth Management, LLC (“NWM,” “we,” “our,” or “us”) is committed to maintaining the confidentiality, integrity, and security of our current and former clients’ nonpublic personal information. Investment advisers are required by law to provide clients with notice of their privacy policies and practices. We are also bound by professional standards of confidentiality.

This Privacy Notice describes the categories of personal information we collect, how we share that information, how we protect it, and your rights under applicable law.

What Does NWM Do With Your Personal Information?

Reasons we can share your personal information	Does NWM 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, or report to regulators	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	Not Applicable
For our affiliates’ everyday business purposes – information about your transactions and experiences	No	Not Applicable
For our affiliates’ everyday business purposes – information about your creditworthiness	No	Not Applicable
For our affiliates to market to you	No	Not Applicable
For non-affiliates to market to you	No	Not Applicable

What We Collect

We collect nonpublic personal information about you in connection with providing advisory and financial planning services, including:

- Identifying information (e.g., name, address, date of birth, Social Security number)
- Financial information (e.g., assets, income, account balances, transaction history)
- Investment objectives, risk tolerance, and financial goals
- Information from account forms, agreements, and client communications
- Information from custodians, broker-dealers, and other financial institutions

- Electronic communications retained for compliance and recordkeeping purposes

How We Collect Information

We collect information:

- Directly from you (applications, meetings, communications)
- From transactions and your relationship with us
- From custodians, broker-dealers, and service providers
- From third-party vendors supporting our operations

How We Share Information

We do not sell your personal information.

We may share your information as permitted by law for business purposes, including:

- Servicing your account and processing transactions
- Maintaining records and complying with regulatory obligations
- Protecting against fraud or unauthorized transactions
- Working with service providers that support our operations (e.g., CRM systems, cloud storage providers, communications archiving vendors)

We may also share your information:

- With your consent or at your direction
- With your authorized representatives (e.g., attorneys, trustees, trusted contacts)
- As required by law or regulatory authorities

How to Limit Sharing

Federal law gives you the right to limit certain types of sharing. However, because NWM does not share your information in ways that trigger opt-out rights (such as sharing with non-affiliates for marketing), there are currently no sharing practices for which you may opt out.

If our practices change, we will provide you with the opportunity to opt out as required by law.

How We Protect Your Information

We maintain physical, electronic, and procedural safeguards reasonably designed to protect your information, including:

- Restricted access to client information based on job responsibilities
- Use of firm-issued, password-protected devices
- Secure cloud-based storage systems
- Retention of communications for compliance supervision
- Administrative, technical, and physical safeguards

We also utilize third-party service providers (including CRM platforms, cloud storage providers, and communications archiving systems) that support our operations and maintain their own security controls.

While no system is completely secure, we periodically review our safeguards as part of our compliance program.

How Long We Keep Information

We retain client information as required to provide services, comply with legal and regulatory obligations, and maintain required books and records. This includes retaining information relating to former clients.

Former Clients

If you close your account or become an inactive client, we will continue to protect your information in accordance with this Privacy Notice.

Definitions

- Affiliates: Companies related by common ownership or control
- Non-affiliates: Companies not related by common ownership or control
- Joint Marketing: A formal agreement between non-affiliated financial companies to market products or services

Changes to This Privacy Notice

We may update this Privacy Notice from time to time. When required, we will provide you with an updated notice.

Contact Information

If you have questions about this Privacy Notice, please contact:

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