FACTS	WHAT DOES PANORAMA 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 and share depend on the product or service you have with us. This information can include: • Social Security Number and income; • Assets and transaction history; and • Investment experience and risk tolerance. When you are *no longer* a client, we continue to share your information as described in this notice.
How?	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients; personal information; the reasons Panorama Wealth Advisors chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Panorama 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, or report to credit bureaus.	YES	NO
For our marketing purposes – To offer our products and services to you.	NO	NO
For joint marketing with other financial companies	NO	We do not share
For text messaging purposes – To schedule meetings or share general information	YES	YES
For our affiliates' everyday business purposes – Information about your transactions and experiences.	NO	We do not share
For our affiliates to market to you	NO	We do not share
For non-affiliates to market to you	NO	We do not share

To limit our sharing	Please note: If you are a new Client, we can begin sharing your information upon execution of an advisory agreement with PWA. When you are no longer our client, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. By executing an Investment Advisory Agreement with Panorama Wealth Advisors, the Client agrees to "opt-in" to this privacy policy.
Questions?	Call (720) 356-0779 or www.pwa.llc.

Who we are	
Who is providing this notice?	Panorama Wealth Advisors ("PWA")

What we do	
How does Panorama 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. We take reasonable steps to ensure the confidentiality of client information shared via text messages. However, clients are reminded to avoid including sensitive personal or financial information, such as account numbers or Social Security numbers, in text messages.
How does Panorama Wealth Advisors collect my personal information?	We collect your personal information, for example, when you • open an account or give us contact information; • enter an investment adviser contract or give us your income information; • tell us about your investment or retirement portfolio. We also collect your personal information from other companies. To ensure compliance and protect client information, all text message communications are conducted using firm-approved, secure communication platforms that are monitored and archived in accordance with regulatory requirements.
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; and • Sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing or an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Other important information

Panorama Wealth Advisors may share information with broker-dealer firms having regulatory requirements to supervise certain activities of Panorama Wealth Advisors' activities. By signing and executing Panorama Wealth Advisors' Agreement, you agree to opt into this privacy policy.