

# HORAN WEALTH, LLC

## PRIVACY POLICY



We value the trust that you, our client, have placed with HORAN Wealth, LLC. Legislation requires that we provide all existing customers with this privacy notice once each year. In accordance with the law, we want to share with you our policy regarding nonpublic personal information we receive about individuals who are our current customers, or potential customers.

### Nonpublic Personal Information We May Collect About Individuals:

We may collect personal financial information from you such as net worth, annual income and marginal income tax bracket. We may also collect personal health information, such as medical history (as deemed necessary). We only disclose personal health information with your prior written authorization or as otherwise permitted or required by law. In the remainder of this notice, references to nonpublic information exclude any/all personal health information.

### We Collect Nonpublic Personal Information from the Following Sources:

- Information that we receive from you on applications or other forms such as name, address, social security number, assets and income.
- Information about your transaction with third parties such as mutual fund companies and annuity underwriters for which we serve as your representative or agent of record.
- Information we receive from third parties such as custodians, broker-dealers, accountants, attorneys, or other professionals you engage.
- Information we receive or obtained during your visits to our website.

### Categories of Parties to Whom We May Disclose Information:

We may disclose nonpublic information that we collect about you to the following types of third parties:

- Affiliated companies of HORAN Wealth for the purposes of coordinated marketing and servicing, to include referrals.
- Financial services providers such as mutual fund companies, life insurance and annuity underwriters.
- Third parties that support our services, such as printing companies and technology system vendors/providers.
- Employers, plan sponsors, third party administrators, or any other association regarding any group product serviced by us.

We will only disclose information in limited circumstances as permitted by law. We maintain physical, electronic and procedural safeguards that comply with applicable law to guard your nonpublic personal information. We do not sell any of your information under any circumstances.

### Opt Out Right:

If you prefer that we not disclose nonpublic personal information about you to non-affiliated third parties, you may opt out of those disclosures (other than those disclosures permitted by law, to include regulatory authorities). To exercise your right to opt out of disclosure of your nonpublic personal information, please notify us in writing at:

HORAN Wealth, LLC  
Attn: Compliance  
8044 Montgomery Road, Suite 640,  
Cincinnati, Ohio 45236

### *If you have any questions about our privacy policy, please contact us at:*

HORAN Wealth, LLC  
Attn: Compliance  
8044 Montgomery Road, Suite 640,  
Cincinnati, Ohio 45236

For additional information about HORAN Wealth, LLC, please see the following on our website: [www.horanwealth.com](http://www.horanwealth.com).

- Form CRS (Client Relationship Summary)

For more information about investing and regulatory requirements, see the SEC's website at: [www.investor.gov](http://www.investor.gov).

### Trusted Contact:

Your security and welfare are important to us at HORAN Wealth. HORAN Wealth will contact the Trusted Contact that you have identified on your account application if there are questions and concerns about your health or welfare due to potential diminished capacity, financial exploitation or abuse, endangerment, and/or neglect. We will provide the Trusted Contact with information about you and/or your account(s), but not the ability to transact on your account(s); inquire about your current contact information or health status; inquire about whether another person or entity has legal authority to act on your behalf (e.g. Legal Guardian or Conservator, or Trustee).

### Important Information About Opening a New Account

### Customer Identification Procedure Under Anti-Money Laundering Laws:

To help the U.S. government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

### What This Means to You:

When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license, passport or other official identifying documents. A corporation or other legal entity may need to provide other information such as its principal place of business, local office, employer identification number and legal documents. SEC and FINRA rules already require you to provide most of this information. These rules also may require you to provide additional information such as your net worth, annual income, occupation, employment information, investment experience, investment objectives and risk tolerance. If you do not provide the information requested or we cannot verify your identity, we will not be able to open an account or carry out transactions for you. If we have already opened an account, we may have to freeze or close the account until such verification of identity can be made.

### Our Business Continuity Plan:

We plan to quickly recover and resume our business operations after a significant business disruption. We will respond by safeguarding our employees and property, making financial and operational assessment, protecting the Firm's books and records and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly and effectively as possible, given the scope and severity of the significant event/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 locations; critical suppliers, contractors, banks and counter party impact.

### Varying Disruptions:

Significant business disruptions can vary in their scope, such as only our firm, a single corporate building issue, the business district where we are located, the city where we are located or the entire region. Within each of these areas, the severity of disruption can also vary from minimal to severe. In a physical disruption to only our firm, we will transfer our operations to a local site when needed and expect to resume business within 48-72 hours. In more severe events impacting the city or region, we will transfer our operations to a site outside of the affected area and recover/resume business within one week. In either situation, we plan to continue operations and will notify you through our website: [www.horanwealth.com](http://www.horanwealth.com).

### Contacting Us:

If, after a significant business disruption, you cannot contact us at our primary business number (513.745.0707), you should go to our website at [www.horanwealth.com](http://www.horanwealth.com). If you cannot access us through either of those aforementioned means, you may contact Terence L. Horan, President & CEO, at 513.582.1234; or our Chief Compliance Officer, Connie Grosser, at 513.587.2735.

### For More Information:

If you have questions about our business continuity planning, please contact our Chief Compliance Officer, Connie Grosser, at 513.745.0707 or [www.horanwealth.com](http://www.horanwealth.com).

