
Waypoint Wealth Partners, LLC DBA



4695 MacArthur Court #1100

Newport Beach, California 92660

(877) 768-4802

www.WaypointWP.com

March 25, 2011

This Brochure provides information about the qualifications and business practices of Waypoint Wealth Partners ("WWP"). If you have any questions about the contents of this Brochure, please contact us at (877) 768-4802. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Waypoint Wealth Partners is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Waypoint Wealth Partners is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that WWP must provide to clients as required by SEC Rules. This Brochure dated February 28, 2011 is a new document prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that their previous Brochure did not require, which was dated August 5, 2010. WWP will disclose only material changes since the last annual update of their Brochure on this cover page.

WWP believes the following information represents material change to their former Brochure:

* * *

WWP has converted their Brochure language to a “plain English” format to make their disclosure information more comprehensive, as required by new regulation.

* * *

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. WWP will also reference the date of their last annual update of their Brochure.

In the past WWP has offered or delivered information about their qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, WWP will ensure that clients receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of their business’ fiscal year. WWP may further provide other ongoing disclosure information about material changes as necessary.

WWP will further provide clients with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, WWP’s Brochure may be requested by contacting Ed Runyon, Principal at (877) 768-4802 ext. 3, or ed@waypointwp.com. WWP’s Brochure is also available on their web site www.WaypointWP.com, also free of charge.

Additional information about Waypoint Wealth Partners is also available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with Waypoint Wealth Partners who are registered, or are required to be registered, as investment adviser representatives of Waypoint Wealth Partners.

Item 3 -Table of Contents

| | |
|--|-----|
| Item 1 – Cover Page..... | i |
| Item 2 – Material Changes | ii |
| Item 3 – Table of Contents | iii |
| Item 4 – Advisory Business | 1 |
| Item 5 – Fees and Compensation | 4 |
| Item 6 – Performance-Based Fees and Side-By-Side Management | 5 |
| Item 7 – Types of Clients | 5 |
| Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss | 5 |
| Item 9 – Disciplinary Information | 6 |
| Item 10 – Other Financial Industry Activities and Affiliations | 6 |
| Item 11 – Code of Ethics | 6 |
| Item 12 – Brokerage Practices | 7 |
| Item 13 – Review of Accounts..... | 8 |
| Item 14 – Client Referrals and Other Compensation | 9 |
| Item 15 – Custody | 10 |
| Item 16 – Investment Discretion | 11 |
| Item 17 – Voting Client Securities | 11 |
| Item 18 – Financial Information | 12 |
| Item 19 – Privacy Policy..... | 12 |

Item 4 – Advisory Business

Waypoint Wealth Partners (“WWP”) was approved by the SEC as a Registered Investment Advisor on June 17, 2008. WWP is a privately held company owned by the following principals:

| | |
|---------------------|---|
| BOWES, CHARLES, L. | Managing Member |
| RUNYON, EDWARD A. | Chief Compliance Officer, Managing Member |
| BRINTON, ANNETTE E. | Managing Member |

Education and Business Standards

Persons providing advisory services (Investment Advisor Representatives) must be investment and financial planning professionals. Professional staff members must possess a BA, BS, or MBA degree and be either credentialed as a Certified Financial Planner, Certified Public Accountant, Chartered Life Underwriter, or enrolled in a course designed to achieve such designations, or possess the equivalent experience. Other staff members bring appropriate skills and experiences.

Investment Management Services and Fees

WWP offers investment management services on a fee basis. Each Investment Management Agreement entered into with clients will disclose the fee schedule and any minimum annual fee clients will be charged at the time it was executed, and may be different from the fee schedules and minimums clients will see described in this Brochure. Clients should be sure to review their Investment Management Agreement carefully before signing.

Prices and values for most assets are available from the account Custodian through electronic download on a daily basis. However, daily prices may not be available for certain assets, such as some annuities, or assets that are not held at WWP’s recommended custodians. In these cases, the month end, quarter end, or annual asset values may be used in calculating the balance.

WWP may recommend other investment advisers to manage a certain portion of client assets. WWP will continue to provide advisory services to the client for the ongoing monitoring and review of the overall account performance. Factors that WWP will consider in recommending a particular sub-adviser include the client’s stated investment objective(s), management style, performance, reputation, financial strength, reporting, pricing, and research. The client will pay the sub-adviser directly for their advisory services rendered.

A client may terminate their agreement at any time but will be liable for the advisory fees earned up to the termination date based on the fee schedule in effect for that client. WWP will refund any fees that have been paid, but not earned, prorated for the period between the start of the billing period in question up to and including the date client provides a notice of termination. To be clear: a termination notice must be received in writing by WWP and is effective as soon as it is received. If WWP has not delivered this Form ADV Part II to the client at least 48 hours before the client enters into an advisory agreement, then the client has the right to terminate the agreement without penalty within five business days after signing the agreement.

Wealth Management Services and Fees

WWP offers wealth management services as part of their investment management service offering. WWP's wealth management offering includes the following:

- Understanding the client's present circumstances by collecting and carefully considering relevant personal and financial data.
- Identifying the client's goals, challenges and concerns.
- Providing recommendations for specific issues requested by the client which may include:
 - Preparing for or living in retirement
 - Investment strategies
 - Long term care planning
 - Income tax planning
 - Stock option analysis and planning
 - Life, disability, long term care insurance
 - Family savings and cash flow planning
 - Education planning and funding
 - Charitable gifting
 - Debt management
 - Employee benefits
 - Other issues as needed
- As the client's financial plans are developed, WWP may help with implementing the plan, as requested by the client.
- WWP also monitors and makes changes in the plan as circumstances change for the duration of the client's agreement with us. Client is always responsible for notifying us of changes in their personal circumstances on a timely basis.

The gathering of information, review of options, and plan development are all done carefully with the client in a series of in person meetings, telephone and by using electronic communication (e-mail) as appropriate. Proper planning is not a one-time event. Life's circumstances change, goals change and available opportunities may change over time. Any plan may need to be adjusted and updated to reflect these changes or it may become outdated

and irrelevant. The initial planning is only the beginning step in a life-long process.

There is an initial one-time professional services fee charged upon the signing of the Investment Management Agreement that includes the initial and ongoing wealth management services described above. The professional services fee will vary according to the scope of services to be provided, and will be quoted to each client in advance. If Client requests extraordinary planning services, WWP may charge separately for those services at an additional agreed upon fee. Advisor will contact client in advance if additional charges will apply.

WWP's wealth management services do not include preparation of income tax, gift or estate tax returns nor preparation of any legal documents, including wills or trusts. Investment Adviser Representatives at WWP are not tax professionals or attorneys.

Types of Investments

In addition to the securities checked in Item 3, including but not limited to stocks, bonds and mutual funds, WWP may offer advice on exchange traded funds, exchange traded notes, and private and public REITs. WWP may also offer advice on other types of investments such as business opportunities. WWP may also offer advice about any type of investment held in a client's portfolio at the beginning of the advisory relationship. The majority of investments recommended by WWP are in the form of no load mutual funds, index funds, exchange traded funds or similar investment products. As a result of employee benefit perquisites from their position as an owner or executive of the company, some clients may own, be granted or may consider purchasing options in the shares of their company. WWP offers advice about such investment decisions, as well as about the sale or liquidation of these companies. The investment selection offered to clients may be limited by the knowledge and experience of the personnel of WWP and/or the resources available to it as a result of its relationships with custodians and other providers in the broader financial industry. In addition, as a result of these resources, certain investments may be available to clients of WWP that might not be available to members of the public at large. WWP believes that the choices available under these restrictions is wide enough to effectively make the full range of investment options available that might be important for all but the rarest client. Suitable categories of investments are chosen according to the clients' attitudes about risk and their need for capital appreciation or income production, with tax considerations of all transactions given appropriate weight.

Individual securities are selected within each category when WWP believes their characteristics are most consistent with the objectives for the category

they were chosen for. Risk factors of the different investments are considered, particularly in light of the clients' stated risk tolerance.

Item 5 – Fees and Compensation

WWP offers investment management services on a fee-only basis. Each Investment Management Agreement entered into with clients will disclose the fee schedule and any minimum annual fee clients will be charged at the time it was executed, and may be different from the fee schedules and minimums clients will see described in this Brochure. Please be sure to review their Investment Management Agreement carefully before signing.

Fees and/or minimums may be negotiated or waived at WWP's sole discretion and in some cases, WWP may charge a client a negotiated flat fee rather than the fee range outlined below. The amount of the asset management fee is based on the total assets under management. The fee range and break points start from 1% to 0.25% annually, depending on the amount of assets to be managed.

Client fees will be calculated at the beginning of each calendar quarter based on the market value of the assets in the account on the last business day of the previous quarter. Client fees will be deducted automatically from their investment account(s) and will appear as a line item on the monthly or quarterly statement provided directly by their account Custodian.

For new accounts, fees will be prorated as of the effective date of the investment management agreement. Until assets actually arrive at their account Custodian, the value of the portfolio will be estimated using account statements or other similar documentation provided by the Client. When assets arrive at Custodian, fees will be adjusted on a pro-rated basis to reflect the actual value of transferred assets.

Any charges that may be assessed by the account Custodian are paid directly by the client. All fees paid to WWP for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. The client should review both the fees charged by the funds and the fees charged by WWP to fully understand the total amount of fees the client will be required to pay, to whom, for what service, and to evaluate the advisory services being provided.

A client may terminate their agreement at any time but will be liable for the advisory fees earned up to the termination date based on the fee schedule in effect for that client. WWP will refund any fees that have been paid, but not

earned, prorated for the period between the start of the billing period in question up to and including the date client provides a notice of termination.

WWP's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by Custodians, brokers, third party investment and other third parties such as fees charged by managers, custodian fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to WWP's fee, and WWP shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that WWP considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

Item 6 – Performance-Based Fees and Side-By-Side Management

WWP does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

WWP provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, charitable institutions, foundations, and endowments.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

Sources of Information

To help develop its strategies and recommendations, WWP uses commercially available services, specifically financial publications and information services dealing with investment research and taxation. Such information may be obtainable in print, on computer media, via the internet,

or via some other electronic means. Company prepared materials (particularly prospectuses) and research releases prepared by others are also utilized. As an investment advisor, WWP also has the opportunity to access information from a variety of experts, whether through personal visits, telephone calls, or at industry or related meetings. Independent, third party registered investment advisors may also be employed to provide additional expertise in unique situations.

Various applicable mutual fund, annuity and private fund prospectuses serve as important sources of risk disclosure that should be read carefully.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to client's evaluation of WWP or the integrity of WWP's management. WWP has no history of legal or disciplinary events or derogatory events applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

WWP is required to disclose all industry affiliations and other industry-related activities. These limited disclosures are as follows:

Insurance

Certain Associated Persons of WWP are licensed insurance agents and may recommend the purchase of insurance products as appropriate. WWP does not sell insurance products to its advisory clients or receive compensation for referring clients to third party insurance agents.

Item 11 – Code of Ethics

WWP has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at WWP must acknowledge the terms of the Code of Ethics annually, or as amended.

WWP anticipates that, in appropriate circumstances, consistent with clients'

investment objectives, it will cause accounts over which WWP has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which WWP, its affiliates and/or clients, directly or indirectly, have a position of interest. WWP's employees and persons associated with WWP are required to follow WWP's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of WWP and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for WWP's clients. The Code is designed to assure clients that the personal securities transactions, activities and interests of the employees of WWP will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based on a determination that these would not materially interfere with the best interest of WWP's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would allow employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the WWP Code of Ethics to reasonably prevent conflicts of interest between WWP and its clients.

WWP's clients or prospective clients may request a copy of WWP's Code of Ethics by contacting Ed Runyon.

Participation or Interest in Client Transactions

WWP or individuals associated with WWP may buy or sell securities identical to those recommended to clients, subject to the requirements of WWP's Code of Ethics ("the Code"). It is the policy of WWP that no person employed by WWP may purchase or sell any security prior to a transaction being executed for an advisory account, preventing employees from benefiting from transactions placed on behalf of advisory accounts. This rule does not apply to mutual fund transactions since trades are executed at the closing price at the end of the trading day. Additionally, the Code sets forth the standards of business conduct the firm expects from each Supervised Person. It requires among other things that all Supervised Persons comply with applicable federal securities laws; recognize their fiduciary duty, and place their client's interests before their own; and report personal securities trading and securities holdings. A current copy of the Code will be provided to clients and prospective clients upon request.

Item 12 – Brokerage Practices

As discussed in Item 8, WWP uses commercially available services, specifically financial publications and information services dealing with investment research and taxation to help develop its strategies and recommendations. WWP is required to disclose all relationships with investment research production companies that could result in compensation or benefits (called “soft dollars”) to WWP that could present a conflict of interest. WWP does not receive compensation for research or any other soft dollar benefits.

WWP will typically have full discretion with respect to the selection, amount, purchase, and sale of securities without obtaining specific advance client consent. WWP will only manage accounts on a non-discretionary basis in rare and unique circumstances and at the sole discretion of WWP.

Broker Recommendation

WWP requires each client to open one or more brokerage accounts with a specified independent company that provides account custody and brokerage services, commonly referred to as a “Custodian” or “Custodian”. To perform appropriate transactions necessary to provide investment management services, WWP may from time to time establish non-binding relationships with one or more Custodian. The commission rates charged by Custodians may be higher than those obtainable from other brokers. While commission rates are an important factor in broker selection, WWP may consider a number of factors in addition to commission rates. These include, for example, reputation, financial strength and stability, efficiency of execution and error resolution, block trading and block position capabilities, willingness to execute related or unrelated difficult transactions, order of call, on-line access to computerized data regarding client accounts, the availability of stocks to borrow for short trades, custody, record keeping or other similar services, as well as other matters involved in the receipt of general brokerage services. All WWP clients with assets held by a Custodian may benefit from this arrangement.

Cross Transactions

It is WWP’s policy that they will not affect any principal or agency cross securities transactions for client accounts. WWP will also not cross trades between client accounts.

Item 13 – Review of Accounts

Client accounts are carefully monitored and reviewed by the Investment Advisor Representative responsible for the account for alignment with the target asset allocation and clients’ stated circumstances on an ongoing basis,

at least annually, and more frequently in times of unstable markets or changing economic conditions.

Client Communication

Client communications occur at several levels:

- Trade confirmations and statements of accounts document all investment transactions and are provided directly to the client by the broker-dealer and/or Custodian.
- Monthly or quarterly statements are prepared and distributed by Custodian holding the assets.
- A newsletter on financial issues and other topics of interest is provided to all clients approximately three times a year.
- Client meetings are generally held at least annually to review the client's account and determine if there have been any material changes in the client's financial goals.
- Meetings, telephone calls, emails, and letters typically occur throughout the year as circumstances warrant.
- WWP will provide clients with quarterly performance reporting upon request.

Item 14 – Client Referrals and Other Compensation

Client Referrals

WWP does not accept referral fees. WWP may, from time to time compensate, either directly or indirectly, any person (defined as a natural person or a company) for client referrals. If a client is introduced to WWP by either an unaffiliated or affiliated solicitor, WWP may pay that solicitor a referral fee in accordance with the requirements of Rule 206(4)-3 of the Investment Advisers Act of 1940. If the client is introduced to WWP by an unaffiliated solicitor, the solicitor, at the time of the solicitation, shall disclose the nature of the solicitor relationship, and shall provide each prospective client with a copy of WWP's written disclosure statement as set forth in Part II of Form ADV, including this Schedule F, together with a copy of the written disclosure statement from the solicitor to the client disclosing the terms and conditions of the arrangement between WWP and the solicitor, including the compensation to be received by the solicitor from WWP. Any affiliated solicitor of WWP shall disclose the nature of the relationship to prospective clients at the time of the solicitation and will provide all prospective clients with a copy of WWP's written disclosure statement as set forth in Part II of Form ADV.

Additional Compensation

Custodian services are generally available to independent investment advisors on an unsolicited basis, at no charge to them so long as WWP maintains a minimum amount of its clients' assets in accounts with the Custodian. Some of the services provided by Custodians include brokerage, custody, research, and access to certain mutual funds and other investments that may not otherwise be available to non-institutional or retail investors, or would require a significantly higher minimum initial investment. In some cases, the Custodian does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for security trades that are executed through the Custodian. The Custodian may also make other products and services available to WWP that benefit WWP but may not benefit its clients' accounts. Some of these other products and services may assist WWP in managing and administering clients' accounts. These may include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitation of trade execution (and allocation of aggregated trade orders for multiple client accounts), providing research pricing information and other market data and assisting with back-office functions, recordkeeping and client reporting. Many of these services may be used to service all or a substantial number of the WWP's accounts, including accounts not maintained at the Custodian providing the services. The Custodian may also make available to WWP other services intended to help WWP manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, the Custodian may make available, arrange and/or pay for these types of services rendered to WWP by other independent third parties. While as a fiduciary, WWP endeavors to act in its clients' best interests, WWP's recommendation that its clients maintain their assets in accounts at a certain Custodian may be based in part on the benefit to WWP of the availability of some of the products and services discussed in this Brochure.

In addition, due to the fact that WWP does not directly pay for these services, including any research received, it may be construed as receipt of an economic benefit by WWP and therefore, a conflict of interest between WWP and the client.

Item 15 – Custody

WWP does not maintain custody of customer funds or securities.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified Custodian that holds and maintains client's investment assets. WWP urges clients to carefully review such statements

and compare such official Custodian records to the account statements that WWP may provide to clients. WWP statements may vary from Custodian statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

WWP will typically have full discretion with respect to the selection, amount, purchase, and sale of securities without requesting and receiving specific advance client consent. WWP will only manage accounts on a non-discretionary basis in rare and unique circumstances and at the sole discretion of WWP.

WWP usually receives discretionary authority from the client at the beginning of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, WWP observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, WWP's authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Investment guidelines and restrictions must be provided to WWP by the client in writing.

Item 17 – Voting Client Securities

WWP's policy is to not vote proxies on behalf of its clients and therefore, WWP shall have no obligation or authority to take any action or render any advice with respect to the voting of proxies solicited by or with respect to issuers of securities presently or formerly held in a client's account, unless the account is an ERISA account (pension, retirement or employee benefit account) and such authority has not been delegated to another named fiduciary. Otherwise, the obligation to vote client proxies shall, at all times, rest with the client. WWP shall not be deemed to have proxy voting authority solely as a result of providing advice or information about a particular proxy vote to a client. Proxies issued on securities held by a registered investment company (i.e. mutual fund) are generally voted by the investment adviser that manages the assets of the mutual fund. Customers may obtain a copy of WWP's proxy voting policies and procedures upon request.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide clients with certain financial information or disclosures about WWP's financial condition. WWP has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 –Privacy Policy

WHAT DOES WAYPOINT WEALTH PARTNERS, LLC ("WWP") 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">• Social Security number and income• account balances and transaction history• assets and risk tolerance <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons WWP chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does WWP share? | Can you limit this sharing? |
|--|-----------------|-----------------------------|
| For our everyday business purposes - as permitted by law | YES | NO |
| For our marketing purposes - to offer our products and services to you | YES | NO |
| For joint marketing with other financial companies | NO | We Don't Share |
| For our affiliates' everyday business purposes - information about your | NO | We Don't Share |

| | | | |
|--|--|---|-----------------------|
| transactions and experiences | | | |
| For our affiliates' everyday business purposes - information about your creditworthiness | | NO | We Don't Share |
| For non-affiliates to market to you | | NO | We Don't Share |
| Questions? | | Call Ed Runyon at 877-768-4802. | |
| How does WWP 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. | |
| How does WWP collect my personal information? | | We collect your personal information, for example, when you <ul style="list-style-type: none"> • seek advice about your investments • enter into an investment advisory contract • tell us about your investment or retirement portfolio • tell us about your investment or retirement earnings • give us your contact information We also collect your personal information from other companies. | |
| Why can't I limit all sharing? | | Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes information about your credit-worthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. | |
| DEFINITIONS | | | |
| Affiliates | | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • WWP has no affiliates | |
| Non-affiliates | | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • WWP does not share with non-affiliates so they can market to you | |
| Joint Marketing | | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • WWP doesn't jointly market | |