

CSI Wealth Management & Signature Solutions Privacy Policy (California)

Effective Date: April 17, 1990

1. Introduction

CSI Wealth Management (“CSI,” “we,” “our,” or “us”) and Signature Solutions Financial and Insurance Services (“Signature Solutions”) value and protect your privacy. This Privacy Policy explains how we collect, use, share, and protect personal information under **California law**, including your rights under the **California Consumer Privacy Act (CCPA)** and **California Privacy Rights Act (CPRA)**.

2. Who We Are

- **CSI Wealth Management** is a State of California–registered investment adviser (CRD# 328963).
- **Signature Solutions Financial and Insurance Services** offers insurance products and services through licensed agents (CA Life License #0665327).
- CSI Wealth Management and Signature Solutions are **separate and unaffiliated entities**.

3. Information We Collect

Depending on your relationship with us, we may collect the following categories of personal information:

Category	Examples	Purpose
Identifiers	Name, address, email, phone, date of birth, SSN, driver’s license	To verify identity, maintain client relationships
Financial Information	Assets, income, account numbers, investment history	To provide advisory or insurance services
Internet or Technical Data	IP address, browser, device ID, site interaction	For website analytics and functionality
Professional or Employment Info	Occupation, employer, job title	For financial planning or insurance suitability
Protected Classification Info	Age or marital status (when voluntarily provided)	To comply with suitability or underwriting standards

We do **not knowingly collect information from children under age 13**.

4. How We Use Your Information

We use your information to:

- Deliver financial, investment, or insurance services
- Maintain your account and process transactions
- Communicate important information about your account or regulatory notices
- Improve our website and customer experience
- Meet legal, compliance, and audit obligations

5. How We Share Information

We **do not sell or share personal information** for monetary consideration.

We may disclose data only as permitted by law, including to:

- Custodians, insurers, or investment sponsors
- Vendors providing data processing, IT, or compliance support
- Regulatory authorities (e.g., SEC, FINRA, CA DOI) when required

Each third party is contractually required to protect your information and use it only for permitted business purposes.

6. Your California Privacy Rights

Under the **CCPA/CPRA**, California residents have the right to:

1. **Know** what personal information we collect and how it is used or shared.
2. **Access** and receive a copy of your information.
3. **Request deletion** of your personal data (subject to legal retention requirements).
4. **Correct** inaccurate personal information.
5. **Limit the use of sensitive information** (e.g., SSN, financial data).
6. **Opt-out of sale or sharing** of personal data for marketing purposes.
7. **Not be discriminated against** for exercising privacy rights.

7. How to Exercise Your Rights

You can make a privacy request by:

Email: Insert privacy email, e.g., info@csiwealth.com

Phone: (626) 294-0414

Mail: CSI Wealth Management, 20 E. Foothill Blvd. #100, Arcadia, CA 91006

Please include your name, contact information, and a description of your request.

We may verify your identity before fulfilling your request.

If you use an **authorized agent** to submit a request, we will require written authorization or power of attorney.

8. “Do Not Sell or Share My Personal Information”

While we do not sell personal information, California law requires that we provide an opt-out mechanism.

You may opt out of the sharing of your information for cross-context behavioral advertising by contacting us at the addresses above or by clicking a **“Do Not Sell or Share My Personal Information”** link (if available on our site).

9. Data Retention and Security

We retain your personal data for as long as necessary to fulfill business, legal, and regulatory obligations.

We use administrative, technical, and physical safeguards to protect your information against unauthorized access, disclosure, or misuse.

10. Cookies and Tracking

Our site may use cookies and analytics tools to improve performance.

You can adjust your browser settings to limit or disable cookies.
We do not respond to “Do Not Track” (DNT) signals at this time.

11. Updates to This Policy

We may update this Privacy Policy periodically. The “Effective Date” above will reflect the most recent version.

12. Contact Us

CSI Wealth Management

20 E. Foothill Blvd. #100, Arcadia, CA 91006

Phone: (626) 294-0414

Email: info@csiwealth.org

Terms & Conditions (California)

Effective Date: April 17, 1990

1. Acceptance of Terms

By using this website, you agree to these Terms & Conditions and our Privacy Policy. If you do not agree, please discontinue use immediately.

2. Advisory and Insurance Disclosures

- **Investment Advisory Services:** Offered through CSI Wealth Management, a State of California–registered investment adviser (CRD# 328963).
- **Insurance Products and Services:** Offered and sold through Signature Solutions Financial and Insurance Services (CA Life License #0665327).
- CSI Wealth Management and Signature Solutions are **independent and unaffiliated**.

Nothing on this site constitutes personalized financial, tax, or legal advice.

3. California Website Compliance (CalOPPA)

Pursuant to California Business & Professions Code § 22575, this site discloses:

- The categories of personally identifiable information collected online;
- The process for users to review and request changes to their information; and
- How we respond to browser “Do Not Track” signals.

Our Privacy Policy provides these details in full.

4. Use of Content

All website content is the intellectual property of CSI Wealth Management or its licensors.

You may not reproduce, distribute, or create derivative works without written permission.

5. Third-Party Links

Links to third-party websites are provided for convenience only. CSI and Signature Solutions are not responsible for their content or privacy practices.

6. Limitation of Liability

CSI and Signature Solutions are not liable for any damages resulting from the use or inability to use this website, including reliance on information presented herein.

7. Governing Law and Jurisdiction

These Terms are governed by the laws of the State of California.

Any disputes shall be resolved exclusively in state or federal courts located in California.

8. Changes to Terms

We may update these Terms at any time. Continued use of the website constitutes acceptance of the revised terms.

Above is an updated, **California-specific** version of both the **Privacy Policy** and **Terms & Conditions**, fully aligned with:

- **CCPA/CPRA (Cal. Civ. Code §§ 1798.100–1798.199.100)**
- **California Online Privacy Protection Act (CalOPPA)**
- **California Business & Professions Code § 22575 et seq.**
- **GLBA** (for financial institutions)

It also includes the **opt-out** and **“Do Not Sell or Share My Personal Information”** provisions required in California.