



ADVISORY AGREEMENT

This Advisory Agreement (“Agreement”) is entered into as of _____, 20____ (the “Effective Date”) between Vector Wealth Management, (“Adviser”, “we”, “our”, or “us”) and the undersigned client(s) (“Client, or “you”)

1.

SCOPE OF ENGAGEMENT.

Subject to the terms and conditions described in this Agreement, you hereby retain and appoint us to provide investment advisory services as of the Effective Date.

A. Joint Client

If this Agreement is with more than one Client, we will base our services on your joint goals as collectively given to us, and may rely on instructions and information received from any of the undersigned Clients. We are not accountable for any change in your relationship and can continue to act on the instruction of any of the undersigned Clients as long as this Agreement remains in effect. We shall not be liable for transactions made in violation of any restriction or policy governing the Client Account for which we have not received written notice.

B. Assets

Any Discretionary Assets and Non-discretionary Assets we manage on your behalf as described in this Agreement will be collectively referred to as “Managed Assets,” and any Managed Assets and Reporting Assets for which we provide services to you pursuant to this Agreement will be collectively referred to as your “Assets”.

Discretionary Assets

We will act as your investment adviser and provide you with discretionary investment management services with respect to the Assets and Accounts described in the “Discretionary Investment Management Services” section of Schedule A of this Agreement (“Discretionary Assets”). You appoint us your attorney-in-fact and grant us limited power-of-attorney (coupled with an interest) with discretionary trading authority, as appropriate, over the Discretionary Assets to buy, sell and otherwise effect investment transactions related to the such Assets. You authorize us, without your prior consent, to (a) implement transactions for the Discretionary Assets; (b) buy, sell and trade any securities, including stocks, bonds, mutual funds, index funds, exchange traded funds, short-term money-market instruments and other securities and contracts, including on margin if you have signed a separate margin authorization; and (c) give instructions to the broker-dealer and the custodian of the Discretionary Assets. We will monitor and review the Discretionary Assets in accordance with the financial information, goals and investment objectives you provided to us.

Non-Discretionary Investment Management Services

We may act as your investment adviser and provide you with non-discretionary investment management services with respect to any assets and accounts described in the “Non-Discretionary Investment

Management Services” section of Schedule A of this Agreement (“Non-discretionary Assets”). We may periodically monitor and review Non-Discretionary Assets in accordance with your investment needs, goals and objectives. You appoint us your attorney-in-fact and grant us limited power-of-attorney (coupled with an interest) with non-discretionary trading authority, as appropriate and where authorized, over Accounts to buy, sell and otherwise effect investment transactions related to the specified Non-Discretionary Assets. You authorize us, with your prior consent to (a) implement transactions for the such Assets; (b) buy, sell and trade any securities, including stocks, bonds, mutual funds, index funds, exchange traded funds, short-term money-market instruments and other securities and contracts, including on margin if you have signed a separate margin authorization; and (c) give instructions to the broker-dealer and the custodian of the Non-Discretionary Assets. *Any special instructions or limits that the Client wishes the Adviser to follow in managing the Assets are set forth on Schedule A.*

Non Managed Assets

We may provide non-managed reporting services to you with respect to any assets and accounts described in the “Reporting Services” section of Schedule A of this Agreement (“Reporting Assets”). It is understood and agreed that we will have no responsibilities with respect to the investment, reinvestment, or management of these Assets and that our duties with respect to such Assets are limited solely to providing reporting regarding performance. We will provide the Reporting Services for the specified accounts as a courtesy to you and will not receive any compensation with respect to such services. We may, for a consulting fee, and under a separate agreement, conduct financial planning or other financial analysis for the Client’s assets under advisement.

2. INVESTMENT POLICY STATEMENT

Central to the execution of a wealth management plan is a well-defined investment policy. Vector utilizes a proprietary application, Sojourn™, to develop a client specific investment policy. The process depends less on a written survey to determine risk tolerance and financial objectives, and more on an interactive process of mutual agreement through development of Sojourn™ scenarios. The investment policy that develops from this process may be changed on a semi-regular basis based on input we receive in our regularly scheduled meetings or conversations. You acknowledge this iterative process and that the investment policies delineated will be based on your goals and objectives rather than a survey-driven risk tolerance questionnaire. Additionally, you acknowledge that, given the uncertainties within financial markets, Vector may institute incremental adjustments with the investment policy to take advantage of investment opportunities.

In situations where we are not implementing off a Sojourn™ plan, an Investment Policy will be agreed upon and documented based on periodic client review meetings.

3. CUSTODIAL AND BROKERAGE SERVICES

- A. We will not maintain physical custody of your Assets. Assets will be held in the custody of a broker-dealer/custodian meeting the requirements of a Qualified Custodian (“Custodian”) under Rule 206(4)-2 of the Investment Advisers Act of 1940 or applicable state law.
- B. You authorize us to recommend one or more Custodians to provide brokerage and research services on your behalf with respect to Managed Assets. You also authorize us to (i) direct Custodians to execute portfolio transactions with respect to the Managed Assets in accordance with the terms of this Agreement; and (ii) select the markets on or in which such portfolio transactions will be executed by such Custodians.
- C. You agree to execute documents as necessary to establish and maintain any appropriate account with the selected Custodian and to confirm to such Custodian the authority you have granted to us to act with respect to such Accounts.

4. REPORTS AND STATEMENTS

- A. The Custodian for your Accounts will provide you with confirmation of each securities transaction, as well as statements, at least quarterly, containing activity and assets held, and tax documents.
- B. Vector will also send you quarterly reports that include an inventory of holdings and performance. Valuations have been obtained from third party sources that we believe to be reliable, but we make no guarantee as to their accuracy. The statements you receive directly from the account custodian are the true and accurate record of your account, and we encourage you to compare this report against those account statements.

5. ELECTRONIC COMMUNICATIONS.

You agree to receive certain communications from us electronically through the Client Portal on VectorWealth.com and via e-mail, including but not limited to Vector statements, invoices, Forms ADV, brochure supplements, and our privacy policy. You acknowledge that certain communications will only be delivered electronically, and no paper copies will be delivered to you.

By sending or receiving sensitive or confidential electronic communications, you accept the risks and possible lack of confidentiality over the Internet. You agree to hold us and our Affiliates, successors and assigns free from any Losses related to or arising from the delivery of electronic communications. Your consent will be effective until it is revoked by you. You may revoke your consent to electronic delivery at any time by informing us in writing at our address listed above. You can withdraw your consent to electronic delivery, but doing so will not affect the legal effectiveness, validity, or enforceability of the electronic documents that were provided to you before your withdrawal became effective. If you withdraw consent for electronic delivery, we will provide documents to you using the United State Postal Service to the extent that paper copies of such communications can be delivered.

INITIAL ____ Email: _____

INITIAL ____ Email: _____

6. RISK FACTORS AND POTENTIAL CONFLICTS OF INTEREST.

- A. We do not guarantee the future performance of your Assets, any specific level of performance, the success of any investment recommendation or strategy or the success of our overall management of the Assets. Our investment recommendations are subject to various economic, political, market, liquidity, credit, currency, and business risks. Investment decisions will not always be profitable.
- B. You acknowledge that we have responsibilities to render investment advice to, and perform other investment advisory services for other individuals and entities ("Other Accounts"), and that we, our Principals, employees, agents, or entities controlling, controlled by or under common control with us (collectively, our "Affiliates") may buy, sell or trade the same or similar positions in any securities for our or their respective accounts ("Affiliated Accounts").

You acknowledge that we may give advice, exercise investment responsibility, and take such other action with respect to Other Accounts and Affiliated Accounts which may differ from the advice given or the timing or nature of action taken with respect to your Accounts.

We shall have no obligation to acquire a position for you in any investment which Other Accounts or Affiliated Accounts may acquire, and to the extent that you participate in an investment will participate in accordance with our order allocation policies.

7. RETIREMENT ACCOUNTS.

This Section applies if we provide investment management services or investment advice, within the meaning of ERISA Regulation 2510.3-21(a), with respect to any Assets of yours that are (i) held in an account that is

part of an employee benefit plan described in section 3(3) of the Employee Retirement Income Security Act (an "ERISA Account"); (ii) held in an account that is part of any other plan described in Section 4975(e)(1)(A) of the Internal Revenue Code of 1986, as amended (the "Code"), or (iii) held in an individual retirement account or other account described in Code Sections 4975(e)(1)(B) through (F), (each, a "Retirement Account" and collectively, "Retirement Accounts"). You acknowledge the following with respect to such investment management services or investment advice:

- A. Such services are authorized under the governing documents for such Retirement Accounts.
- B. You acknowledge that our investment selection shall be limited to the investment alternatives provided under the governing documents of such Retirement Accounts.
- C. If we are providing discretionary investment management services with respect to Assets in your ERISA Account, then you hereby appoint us as an "investment manager" as defined in Section 3(38) of ERISA with respect to the ERISA Account Assets, and we hereby accept the appointment and agree to provide investment management services for the ERISA Account.
- D. In performing such services, we do not act as, nor have we agreed to assume the duties of, a trustee or the administrator, and we have no discretion to interpret the Retirement Account governing documents, to determine eligibility or participation under the Retirement Account, or to take any action with respect to management (except as described in this Agreement), administration or other aspect of the Retirement Account.
- E. We do not reasonably expect to receive any compensation, direct or indirect, for such services other than the compensation described herein. If we receive any other compensation for such services we will (i) offset that compensation against our stated fees, and (ii) will disclose to you the amount of such compensation, the services rendered for such compensation, the payer of such compensation and a description of our arrangement with the payer.
- F. In the case of an ERISA Account, in the event the Plan sponsor will not permit us direct access to the Retirement Account Assets to effect Plan transactions, you acknowledge and understand (i) we will not receive any communications from the Plan sponsor or custodian, and it shall remain your exclusive obligation to notify us of any changes in investment alternatives and restrictions pertaining to the Retirement Account Assets; and (ii) we shall not be responsible for any costs, fees, damages, or penalties resulting from your failure to so notify us.
- G. You independently made the decision to enter into this Agreement and you were not influenced by our status as a service provider under any other agreement.
- H. You acknowledge that we act as "fiduciaries" within the meaning of Section 3(21)(A) of ERISA and/or Section 4975(e)(3) of the Code, as the case may be, with respect to the provision of such services to Retirement Account assets.
- I. You acknowledge that this Agreement contains the disclosures required by ERISA Regulation Section 2550.408b-2(c) (with respect to the provision of investment management services or investment advice to an ERISA Account), which disclosures you have received reasonably in advance of entering into this Agreement.

8. LIABILITY AND INDEMNIFICATION.

Neither we or any of our Affiliates will be liable to you for any costs, fees, losses, liabilities, damages, expenses, claims, actions judgments, attorney's fees and court costs ("Losses") arising out of (a) any act performed or omitted by us under this Agreement, unless we have acted with gross negligence, bad faith or willful malfeasance as finally determined by a court of competent jurisdiction; (b) any misstatements made to us; (c) adherence to your written or oral instructions; (d) any act or failure to act by the Custodian or broker-dealer of your Assets or any third party; or (e) any decision made or other action taken by any Independent Manager.

Nothing in this Agreement will waive or limit any rights that you may have under federal and state securities laws. If the Assets we are managing under this Agreement are only a portion of your total assets, we will not be responsible for (a) any of your assets that we are not managing under this Agreement; or (b) diversifying all of your assets.

To the fullest extent permitted by law, you will defend, indemnify and hold us and our Affiliates harmless from all Losses paid, suffered, incurred or sustained by us or our Affiliates arising out of or in connection with any misrepresentations or omissions made by you in this Agreement, any misstatements or omissions made within the information you provide to us, or any instructions that you provide to us in connection with your Assets. Nothing in this Agreement will waive or limit any rights that you may have under federal and state securities laws. This section will survive termination of this Agreement.

9. REFERRAL FEES.

If you were introduced to us by a third party, you acknowledge receipt of the written Disclosure Statement disclosing the terms of the arrangement between us and the third party, including third party compensation. We may pay that third party a referral fee. This will not result in any additional charge to you.

10. TERMS OF AGREEMENT AND TERMINATION.

- A. We have the right to modify this Agreement at any time. We will provide you with notice of each modification. A modification will become effective unless you provide us with notice of your intention to terminate the Agreement. You will abide by any rules, procedures, standards, requirements or other conditions that we establish in connection with your Assets or this Agreement. This Agreement will continue indefinitely unless terminated in writing as provided below.
- B. Any notice or other communication given to a party in connection with this Agreement, including Termination will be in writing by either party to the other, and will become effective five (5) days following such notice, if delivered to such party at its mailing or email address.
- C. It is your responsibility to immediately review all communications, including emails, and to advise us of any discrepancies.
- D. Termination of this Agreement will not affect (a) the validity of any action previously taken under this Agreement; (b) liabilities or obligations of the parties from transactions initiated before termination of this Agreement; or (c) your obligation to pay us fees that have already been earned under this Agreement.
- E. If you are a natural person, your death, disability or incompetence will not change the terms of this Agreement. However, your executor, guardian, attorney-in-fact or other authorized representative may terminate this Agreement by giving us proper written notice.

11. ASSIGNMENT.

Neither party may assign this Agreement without the consent of the other party. Transactions that do not result in a change of actual control or management will not be considered an assignment. For purposes of this Agreement, consent shall be deemed to have been provided by Client upon the Adviser depositing in first class United States mail a written notice to the Client of any such assignment thirty (30) days prior to the assignment event and the Client failing to object in writing prior to the assignment event.

12. CLIENT REPRESENTATIONS.

- A. You represent that you have the full legal power, authority and capacity to enter into this Agreement and that the terms of this Agreement do not violate any obligation or duty to which you are subject or bound, whether arising out of contract, operation of law, or otherwise.
- B. If you are an entity, you represent that you are validly existing and in good standing in your state of

formation and that this Agreement has been duly authorized by appropriate entity action and when executed and delivered, will constitute a legal, valid and binding obligation in accordance with its terms.

At our request, you will promptly deliver a corporate resolution or other action authorizing this Agreement.

- C. You represent that you have provided us with a complete and accurate representation of your financial situation, goals and investment needs, including documentation related to your financial picture and in connection with this Agreement. You agree to promptly inform us of any material changes in the information. We are not required to verify the accuracy of the information.
- D. You acknowledge that you have received a copy of Adviser's Form ADV Part 2 and Part 2 Supplement(s).

13. PROXIES AND CLASS ACTION SETTLEMENTS.

- A. You authorize us directly or indirectly through a third party to (a) direct the manner in which proxies solicited by issuers of securities will be voted and (b) make all elections relating to mergers, acquisitions, tender offers, bankruptcy proceedings and other events pertaining to the securities.
- B. You hereby authorize us to serve as your agent and attorney-in-fact with full power and authority to act in your name and on your behalf and authorize us to take any action necessary or advisable in our judgment to prepare, file, accept and process securities claims, distributions resulting from the claims, government filings, and any required supporting documentation with a claims administrator on your behalf with respect to any securities class action settlements. You further authorize us to retain an independent third party to act as your agent and attorney-in-fact with respect to the activities referenced in this paragraph. You further agree to execute any documents, take all actions and otherwise cooperate with us and any agents appointed by us to ensure that any claims are submitted in a timely manner. You further agree to be bound by any releases included in any settlement for which we or any agent appointed by us obtains Settlement Payments on your behalf.

14. GOVERNING LAW, VENUE, AND JURISDICTION.

Except for the Section entitled Arbitration, which will be governed by the Federal Arbitration Act, to the extent permitted by law, this Agreement and any dispute, disagreement, or issue of construction or interpretation whether relating to its execution, its validity, the obligations provided herein, or performance will be governed by the internal laws of the State of Minnesota (the "Governing Jurisdiction") without regard to choice of law considerations.

Any action, suit or proceeding arising out of, under, or in connection with this Agreement seeking an injunction or not otherwise submitted to arbitration pursuant to this Agreement will be brought and determined in the appropriate federal or state court in the Governing Jurisdiction and in no other forum. The parties hereby irrevocably and unconditionally submit to the personal jurisdiction of such courts and agree to take any and all action necessary to submit to the jurisdiction of such courts in any such suit, action or proceeding arising out of or relating to this Agreement.

15. ARBITRATION.

To the extent permitted by law, any controversy, dispute or claim arising out of or relating to this Agreement will be submitted to arbitration before a single arbitrator in accordance with the Commercial Rules of the American Arbitration Association. The prevailing party will be entitled to reasonable attorneys' fees, costs and expenses.

This agreement to arbitrate does not constitute a waiver of your right to seek a judicial forum where such waiver would be void under federal or applicable state securities laws.

16. CONFIDENTIALITY.

The information you provide us in connection with this Agreement is confidential. Pursuant to our privacy policy, we will not disclose it, except in limited circumstances. Typically, we only disclose information as permitted by law, or as needed to implement your investment needs or perform the services contemplated by this Agreement. Please see our Privacy Policy Notice for details regarding how we protect your non-public personal information.

You may also authorize us, on a voluntary basis, to discuss information about your portfolio with a family member or other advisor, by completing and signing Schedule B.

17. MISCELLANEOUS.

- A. This Agreement and the Schedules are the entire agreement between the parties and supersedes all understandings, agreements (oral and written), and representations with respect to the subject matter of this Agreement. This Agreement may only be amended or modified with our written consent. Neither party has made or relied on any representation, inducement or condition not in this Agreement.
- B. No failure by us to exercise any right, power, or privilege will operate as a waiver thereof. No waiver of any breach of this Agreement by you will be deemed to be a waiver of any subsequent breach.
- C. If any provision of this Agreement is deemed to be invalid or unenforceable or is prohibited by the laws of the state or jurisdiction where it is to be performed, this Agreement will be considered divisible as to such provision and such provision will be inoperative in such state or jurisdiction. The remaining provisions of this Agreement will be valid and binding and of full force and effect as though such provision was not included.
- D. Section headings have been inserted for reference only and will not be deemed to limit or otherwise affect, in any manner, or be deemed to interpret in whole or in part any of the terms or provisions of this Agreement.
- E. Any reference to a Schedule in this Agreement will be to the Schedule, as amended and restated from time to time.
- F. This Agreement may be executed in one or more components, each of which will be deemed an original but all of which together will constitute one and the same instrument. The execution of this Agreement may be by actual or facsimile signature.

18. FEES.

- A. Management Fees
 - a) Our services begin as the Effective Date of this Agreement.
 - b) In the event that the Effective Date is after the first day of a calendar quarter, the Fee for such quarter will be calculated proportionately with respect to the number of days left in such quarter and based on the value of the portfolio as of the Effective Date of this Agreement.
 - c) Management Fees will be prorated and billed quarterly in arrears based on the market value as of the last business day of the previous quarter (or upon termination of the Agreement) according to the fee schedule provided below. The firm has a group of clients with a legacy agreement whereby the fees are billed quarterly in advance versus arrears.
 - d) You authorize us and Independent Managers to submit invoices to the Custodian to deduct management Fees directly from the Account where such Assets are held, pursuant to Rule 206(4)-2 under the Investment Advisers Act of 1940. The amounts will be reflected on statements provided to you by the Custodian. It is your responsibility to verify the accuracy of the calculation of the management fees; the Custodian will not do so.

- e) If your assets consist of multiple separate investment accounts as designated in Schedule A, our management fees may be withdrawn from one or more of such accounts. If you have a preference from which separate account or accounts you would like to have Advisory Fees withdrawn, we will make a reasonable effort to meet your preferences but make no guarantees that such preferences will be honored.
- f) If multiple members of your household have agreements with us, we will aggregate the assets of all related Accounts in applying the Fee Schedule set forth below.
- g) If assets that exceed \$5,000 are deposited into or withdrawn from an account after the inception of a quarter, Management Fees for such assets will be prorated based on the number of days remaining in the quarter.
- h) If any assets were purchased on margin, such assets will be valued based on the securities value before margin, rather than the net value at the custodian.
- i) You agree to make timely payment of all amounts due to the Adviser.

B. Other Fees

The Fees payable to the Adviser pursuant to this Agreement do not cover fees charged by third parties. You will be separately charged for fees, taxes and expenses incurred from third parties which include but are not limited to custodial fees, margin costs, reporting charges, wire transfer fees, brokerage commissions and other transaction costs, deferred sales charges, odd-lot differentials, fees and expenses associated with private placement investments, transfer fees and taxes charged by Independent Managers, fund management fees, operational costs and expenses imposed directly by mutual funds and exchange traded funds, which are disclosed in the fund's prospectus.

C. Fee Schedule and Calculations

We will provide investment management services described in this Agreement for an annual Fee based on the following schedules:

Discretionary Investment Management Services

Asset value below \$500,000	1.2% of assets
Asset value of at least \$500,000 but below \$1 million	1.0% of assets
Asset value of at least \$1 million but below \$3 Million	.85% of assets
Asset value of at least \$3 million but below \$5 Million	.75% of assets
Asset value of at least \$5 million or more	.65% of assets

Vector provides investment management services for an annual fee based on a percentage of the market value of the assets being managed by Vector. The fees charged for Assets under Management are tiered. As an example, the first \$500,000 of assets managed will be at 1.2%, the next \$500,000 at 1%, the next \$2,000,000 at .85%.

With your approval, we may employ additional risk mitigation investment strategies and manage assets on a discretionary basis on your behalf. If you choose to utilize these services there is an additional 0.25% annual Fee on the portion of the assets managed in such strategies.

We also make other risk-mitigation strategies available to our Clients, for which we have different fee arrangements. We may have clients with a grandfathered fee schedule different from above.

In recognition of varying levels of financial complexity within our clients financial lives Vector reserves the right to discuss and agree upon appropriate fee that may either be higher or lower than the stated schedule.

By executing this Agreement, each party acknowledges and accepts its respective rights, duties, and responsibilities hereunder. This Agreement will not be binding on us, unless and until signed by us.

_____	_____	_____
Client Signature	Print Name	Date
_____	_____	_____
Client Signature	Print Name	Date
_____	_____	_____
Client Signature	Print Name	Date
_____	_____	_____
Client Signature	Print Name	Date

VECTOR WEALTH MANAGEMENT

_____	_____	_____
Adviser Signature	Print Name	Date

SCHEDULE A – Client Account Schedule

SCHEDULE B – Authorization to Add Trusted Contact

SCHEDULE C – Privacy Policy

Schedule A – Client Account(s) Schedule

DISCRETIONARY ACCOUNTS

Client designates the following accounts to be subject to the discretionary authority and management of Adviser in accordance with the terms of this Agreement.

Qualified Custodian _____ Account # _____

Qualified Custodian _____ Account # _____

Qualified Custodian _____ Account # _____

Qualified Custodian _____ Account # _____

Qualified Custodian _____ Account # _____

Qualified Custodian _____ Account # _____

Qualified Custodian _____ Account # _____

Qualified Custodian _____ Account # _____

NON-DISCRETIONARY ACCOUNTS

Except for accounts designated by Client below, Adviser will have discretionary management authority over such accounts, subject to the fees described in Section 7 and all other terms and limitations of this Agreement.

Qualified Custodian _____ Account # _____

Qualified Custodian _____ Account # _____

NON-MANAGED

These assets shall not be included within the assets under management for purposes of calculating the fees to be paid to the Adviser and the advisor does not have authority to place trades. You are providing a courtesy view only access to these accounts.

Qualified Custodian _____ Account # _____

Qualified Custodian _____ Account # _____

Schedule B - Authorization to Add Trusted Contact

By signing this form, you authorize Vector Wealth Management (“Vector” or “we” or “us”) to add/update the Trusted Contact Person information on the account(s) listed on your Schedule A. If we are unable to reach you in relation to your account, you authorize us to contact the person listed below and disclose information about your account in order to confirm the specifics of your current situation, including your contact information, health status, and to inquire about the identity of any legal guardian, executor, trustee or holder of a Power of Attorney.

Additionally, you authorize us to contact the person listed below should we believe you to be evidencing signs of diminished mental capacity or of potential abuse or exploitation in any form, including financial, physical or emotional abuse.

Your Trusted Contact Person must be 18 years of age or older and should not be a co-owner on the listed accounts. This form will NOT authorize your Trusted Contact Person to act on your behalf regarding your account(s).

The person listed below will replace any existing Trusted Contact Person on the account(s) listed on Schedule A.

_____	_____	_____
First and Last Name of Contact	Relationship	Phone Number

_____	_____	_____
First and Last Name of Contact	Relationship	Phone Number

_____	_____	_____
First and Last Name of Contact	Relationship	Phone Number

In addition, I/we give you permission to share financial information with the accountant(s) and/or attorney(s) listed below:

_____	_____	_____
First and Last Name of Contact	Relationship	Phone Number

_____	_____	_____
First and Last Name of Contact	Relationship	Phone Number

OR

I revoke all previous authorizations to contact any Trusted Contact Person on the listed accounts.

I do not want to provide a Trusted Contact Person, at this time.

_____	_____	_____
Signature	Print Name	Date

_____	_____	_____
Signature	Print Name	Date

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FACTS

WHAT DOES VECTOR WEALTH MANAGEMENT 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 Investment Experience
- Income, Expenses and Assets
- Account Transactions and Risk Tolerance

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 Vector Wealth Management chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Vector Wealth Management 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	YES	NO
For joint marketing with other financial companies	NO	We Do Not Share
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	We Do Not Share
For nonaffiliates to market to you	NO	We Do Not Share

To limit our sharing

- Call **612-378-7560**
- Visit us online: vectorwealth.com or email vwm@vectorwealth.com

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 612-378-7560 or go to vectorwealth.com

Who is providing this notice?

Vector Wealth Management

What we do**How does Vector Wealth Management 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 Vector Wealth Management collect my personal information?

We collect your personal information, for example, when you

- Direct us to buy securities or direct us to sell your securities
- Tell us about your investment or retirement portfolio

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for 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.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non affiliates we share information with can include insurance companies, attorneys, accountants, and custodial firms.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *This may include insurance companies, advisory firms, custodial firms, accountants and attorneys with which we have an agreement.*

Other important information**State Laws:**

VT: In accordance with Vermont law, we will not share information we collect about Vermont residents with companies who are not affiliates except as permitted by law, such as your consent or to service your accounts. We will not share information about your creditworthiness with our affiliates without your authorization or consent, but we may share information about our transactions or experiences with you with our affiliates without your consent.

NV: We are providing you this notice pursuant to Nevada law. You may be placed on our Internal Do Not Call List by calling 1-877-383-2867, or by writing to us at 43 SE Main St. Suite 236, Minneapolis, MN 55414-1048. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email BCPINFO@ag.state.nv.us

CA: In accordance with California law, we will not share information we collect about you with nonaffiliates, except as allowed by law. For example, we may share information with your consent or to service your accounts. Among our affiliates, we limit information sharing to the extent required by California law.