

# Privacy Notice

## FACTS

### WHAT DOES DST WEALTH MANAGEMENT, LLC DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>▪ Social Security Number</li> <li>▪ Assets</li> <li>▪ Employment Information</li> <li>▪ Transaction History</li> <li>▪ Checking Account Information</li> <li>▪ Risk Tolerance</li> <li>▪ Account Balances</li> <li>▪ Investment Experience</li> <li>▪ Wire Transfer Instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 the DST Wealth Management, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DST Wealth Management, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

## Questions?

Call (858) 449-3545

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<i>DST Wealth Management, LLC</i>
<b>What we do</b>	
<b>How does DST Wealth Management, LLC protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include limiting access to information, computer safeguards, and secured files and buildings.
<b>How does DST Wealth Management, LLC collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account</li> <li>▪ Seek advice about your investments</li> <li>▪ Give us your income information</li> <li>▪ Make deposits or withdrawals from your account</li> <li>▪ Make a wire transfer</li> <li>▪ Enter into an advisory contract with us</li> <li>▪ Show your government-issued ID</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>DST Wealth Management, LLC does not have affiliated companies.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> <li>▪ <i>DST Wealth Management, LLC does not share with nonaffiliates, so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>DST Wealth Management, LLC does not jointly market.</i></li> </ul>



Customer Relationship Summary  
June 30, 2020

Item 1 Introduction: DST Wealth Management, LLC (DST) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 Relationships and Services: What investment services and advice can you provide me?

DST offers investment advisory services to retail investors. Investment Authority: Accounts are managed on a discretionary or non-discretionary basis. Monitoring: Reviews are performed annually or more often upon your request by your IAR or by Ed Woolery or his designee. Your advisory representative is responsible for reviewing your account.

**Conversation Starter**

Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3 Fees, Costs, and Standards of Conduct: What fees will I pay?

*Principal Fees and Costs:*

We offer our services on a fee-only basis. Fees are charged in arrears on a monthly basis. Our fee may be calculated based upon the market value of the assets in your account on the last day of the previous month or it may be based on the average daily balance in the account depending on the program chosen. Our management fee for the Adviser Managed Account is individually negotiated with each client taking into account the specific needs of each customer. Our advisory fee will not exceed 2%.

*Other Fees and Costs:*

In addition to our fee, you may be required to pay other charges such as: custodial fees, brokerage commissions, transaction fees, SEC fees, internal fees and expenses charged by mutual funds or exchange traded funds ("ETFs"), and other fees and taxes on brokerage accounts and securities transactions.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, please refer to DST Wealth Management's Form ADV, Part 2A brochure Items 4, 5, and 7.**

**Conversation Starter**

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

06/30/2020

*When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means: When we recommend an advisory account, a rollover of a retirement plan account, refer a client to a third-party asset manager, or provide additional services for compensation, these recommendations create, in and of themselves, an incentive to make these recommendations based upon the amount of compensation we receive, rather than based upon your needs.*

### **Conversation Starter**

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

DST Wealth Management's financial professionals are compensated by cash compensation from the advisory and financial planning fees that we charge you. Our fee for services may vary depending on such factors as the amount of client assets we service, and the time and complexity required to meet your needs. Clients are advised that a conflict of interest exists when our financial professionals recommend our services to you, in that we will earn a fee from the services provided to you and the financial professional will be directly compensated from those fees.

Item 4 Disciplinary History: Do you or your financial Professionals have legal or Disciplinary history? Yes

DST Wealth Management does not have any legal, financial, or disciplinary items to report. However, some of our financial professionals do have a disciplinary history.

### **Conversation Starter**

As a financial professional, do you have any disciplinary history? For what type of conduct?

### **Search Tool**

Please visit [investor.gov/CRS](https://investor.gov/CRS) a free tool to research DST Wealth Management and our financial professionals.

Item 5 Additional Information: For additional information about our services, please refer to DST Wealth Management's Form ADV, Part 2A brochure Item 4 and Item 7. If you would like additional, up-to-date information or a copy of this disclosure, you may contact your finance professional, or you may call (760) 340-1448 and request the Compliance Department.

### **Conversation Starter**

Who is my primary contact person? Is he or she a representative of an investment-adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?