

ABW Advisors, LLC ("ABW," "We," "Our," "Us," "Advisor") is a registered investment adviser offering advisory services in the States of Utah and Georgia and in other jurisdictions where exempted. Registration does not imply a certain level of skill or training. The presence of this website on the Internet shall not be directly or indirectly interpreted as a solicitation of investment advisory services to persons of another jurisdiction unless otherwise permitted by statute. Follow-up or individualized responses to consumers in a particular state by ABW in the rendering of personalized investment advice for compensation shall not be made without our first complying with jurisdiction requirements or pursuant an applicable state exemption.

All written content on this site is for information purposes only. Opinions expressed herein are solely those of ABW, unless otherwise specifically cited. Material presented is believed to be from reliable sources and no representations are made by our firm as to another parties' informational accuracy or completeness. All information or ideas provided should be discussed in detail with an advisor, accountant or legal counsel prior to implementation.

We may render investment advice only after the following conditions are met:

1. Delivery of a Disclosure Brochure (Form ADV Part 2) by ABW to the client.
2. Execution of a Client Service Agreement between the client and the Advisor.
3. ABW may transact investment advisory business only in states in which it is registered or in which it is exempted from registration. ABW must also be registered or exempted or excluded from registration in any state in which it responds to persons in that state to effect or attempt to effect transactions in securities or render personalized investment advice for compensation.

PRIVACY POLICY

We recognize the importance of protecting our clients' privacy. We have policies to maintain the confidentiality and security of your nonpublic personal information. The following is designed to help you understand what information we collect from you and how we use that information to serve your account.

Categories of Information We May Collect

In the normal course of business, we may collect the following types of information:

- Information you provide in the subscription documents and other forms (including name, address, social security number, date of birth, income and other financial-related information); and
- Data about your transactions with us (such as the types of investments you have made and your account status).

How We Use Your Information That We Collect

Any and all nonpublic personal information that we receive with respect to our clients who are natural persons is not shared with nonaffiliated third parties which are not service providers to us without prior notice to, and consent of, such clients, unless otherwise required by law. In the normal course of business, we may disclose the kinds of nonpublic personal information listed above to nonaffiliated third-party service providers involved in servicing and administering products and services on our behalf. Our service providers include, but are not limited to, our administrator, our auditors and our legal advisor. Additionally, we may disclose such nonpublic personal information as required by law (such as to respond to a subpoena) or to satisfy a request from a regulator and/or to prevent fraud. Without limiting the foregoing, we may disclose nonpublic personal information about you to governmental entities and others in connection with meeting our obligations to prevent money laundering including, without limitation, the disclosure that may be required by the Uniting and Strengthening America Act by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT) Act of 2001 and the regulations promulgated thereunder. In addition, if we choose to dispose of our clients' nonpublic personal information that we are not legally bound to maintain, we will do so in a manner that reasonably protects such information from unauthorized access. The same privacy policy also applies to former clients who are natural persons.

Confidentiality and Security

We restrict access to nonpublic personal information about our clients to those employees and agents who need to know that information to provide products and services to our clients. We maintain physical, electronic and procedural safeguards to protect our clients' nonpublic personal information. We respect and value that you have entrusted us with your private financial information, and we will work diligently to maintain that trust. We are committed to preserving that trust by respecting your privacy as provided herein.

If you have any questions regarding this privacy notice, please contact the Chief Compliance Officer, Neil Mahoney, at 801-285-6116.

OTHER DISCLOSURES

The information in this web-site is based on data gathered from what ABW Advisors, LLC believes are reliable sources. It is not guaranteed as to accuracy, does not purport to be complete and is not intended as the primary basis for investment decisions. It should also not be construed as advice meeting the particular investment needs of any investor.

The information contained on this web site is general in nature and not a substitute for individual specific professional advice you would receive from an accountant, attorney, qualified tax preparer, or registered investment advisor. When making decisions as a result of the information you have accessed through this web site, you should always seek the counsel of an accountant, attorney, qualified tax preparer, or registered investment advisor to obtain advice applicable to your specific situation.

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ABW does not provide legal advice.