

## **Disclosure:**

### **Important Disclaimers**

ForthRight Wealth Management, LLC ("FRWM") is a Registered Investment Advisor ("RIA") with the U.S. Securities and Exchange Commission ("SEC"). FRWM provides investment advisory and related services for clients nationally. FRWM will maintain all applicable registration and licenses as required by the various states in which FRWM conducts business, as applicable. FRWM renders individualized responses to persons in a particular state only after complying with all regulatory requirements or pursuant to an applicable state exemption or exclusion.

### **Terms of Use**

Please read these terms and conditions of use ("Terms") carefully before using the website located at <https://www.forthrightwealthmanagement.com/> ("Website") or any of the information or services provided by FRWM Partners, LLC (collectively "FRWM," "we," "our," "us") in connection with the website. By using the website, you acknowledge that you have read and understood these Terms and accept to be legally bound by them. If you do not accept and agree to these Terms, you are not an authorized user of the website or any of the information or services provided by FRWM in connection with the website and should promptly terminate all use thereof. The terms "you" and "your" mean you and any entity you may represent in connection with the use of the website. You may use your browser to download or print a copy of these Terms for your records.

FRWM reserves the right to change, modify, add or remove portions of these Terms at any time for any reason. We suggest that you review these Terms periodically for changes. Such changes shall be effective immediately upon posting. You acknowledge that by accessing our website after we have posted changes to these Terms, you agree to these Terms as modified.

**These Terms were last updated on August 3, 2023.**

### **Risk Disclosure**

**Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that the future performance of any specific investment or investment strategy will be profitable.**

Asset allocation may be used in an effort to manage risk and enhance returns. It does not, however, guarantee a profit or protect against loss. The performance of the asset allocation strategies depends on the underlying investments.

This website is intended to provide general information about FRWM and its services. It is not intended to offer or deliver investment advice in any way. Information regarding investment services is provided solely to gain an understanding of our investment philosophy and our strategies and to be able to contact us for further information.

Market data, articles, and other content on this website are based on generally-available information and are believed to be reliable. FRWM does not guarantee the accuracy of the information contained on this website. The information is of a general nature and should not be construed as investment advice.

Please remember that it remains your responsibility to advise FRWM, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services.

FRWM will provide all prospective clients with a copy of our current Form ADV, Part 2A ("Disclosure Brochure"), Form ADV Part 2B, which is the Brochure Supplement for each advisory person supporting a particular client, and the Form ADV Part 3 ("Client Relationship Summary" or "Form CRS"). You may obtain a copy of these disclosures on the U.S. Securities and Exchange Commission's ("SEC") website at

<https://adviserinfo.sec.gov/firm/summary/220515> , or you may [Contact Us](#) to request a free copy via .pdf or hardcopy.

### **Privacy Disclosures**

FRWM is committed to safeguarding the use of the personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described in our Privacy Policy.

FRWM does not collect personal nonpublic information through this website; however, the Advisor may collect information from you on application forms, agreements, profile or investment policy statements, and other documents received or processed in relation to services we provide. We also may collect information from other sources.

We do not respond to "do not track" requests because we do not track you over time or across third-party websites to provide targeted advertising. We may track you across our website to help us improve our content.

We may use "cookies" and similar online technologies to keep and sometimes track information about you regarding your usage of our website. Cookies are small data files sent to your browser or related software from a Web server and stored on your device. Cookies help us to collect information about your usage of our website, including date and time of visits, pages viewed, amount of time spent on our sites, or general information about the device used to access the site, such as the browser used. You can refuse to store or delete cookies by configuring your web browser settings. Most browsers and mobile devices have their own settings to manage cookies. If you refuse a cookie when on our website or delete cookies, you may experience some inconvenience in using our website, such as having to re-configure preferences.

When you are on this website, you may have the opportunity to click through to other websites, including websites operated by unaffiliated third parties. These sites may collect nonpublic personal information about you. We do not control sites operated by these entities and are not responsible for the information practices of these sites. This Privacy Policy does not address the information practices of other websites. The privacy policies of websites operated by third parties are located on those sites.

For a copy of the FRWM Privacy Policy, please [Contact Us](#).

### **Email Disclosures**

FRWM often communicates with its clients and prospective clients through electronic mail (“email”) and other electronic means. Your privacy and security are very important to us. FRWM makes every effort to ensure that email communications do not contain sensitive information. We remind our clients and others not to send FRWM private information over email. If you have sensitive data to deliver, we can provide secure means for such delivery.

**PLEASE NOTE: FRWM does not accept trading or money movement instructions via email.**

As a registered investment advisor, FRWM's emails may be subject to inspection by the Chief Compliance Officer (“CCO”) of FRWM or the securities regulators.

If you have received an email from FRWM in error, we ask that you contact the sender and destroy the email and its contents.

If you have any questions regarding our email policies, please [Contact Us](#).

**Social Websites**

FRWM may utilize third-party websites, including social media websites, blogs, and other interactive content. FRWM considers all interactions with clients, prospective clients, and the general public on these sites to be advertisements under the securities regulations. As such, FRWM generally retains copies of information that FRWM or third parties may contribute to such sites. This information is subject to review and inspection by the CCO of FRWM or the securities regulators.

Information provided on these sites is for informational and/or educational purposes only. It is not, in any way, to be considered investment advice nor a recommendation of any investment product. Advice may only be provided by FRWM's advisory persons after entering into an advisory agreement and providing FRWM with all requested background and account information.

If you have any questions regarding our policies, please [Contact Us](#).