

TO: Saratoga Wealth Advisors, LLC Client
DATE: 01/09/2020
RE: Annual Delivery of the Privacy Notice
Offer of the Disclosure Document (Form ADV, Part 2B (Brochure Supplement))

By way of this distribution we are providing you with important privacy and other disclosure information.

We do not disclose any non-public personal information about our customers or former customers to anyone, except as instructed to do so by such customers or as required by law. We restrict access to non-public personal information to those professionals necessary to provide advice, support, and services and we maintain physical, electronic, and procedural safeguards to guard your non-public personal information. Please feel free to contact us if you should have any questions pertaining to our policies.

Important disclosures regarding our business are provided in SEC required Form ADV Part 2B (Brochure Supplement). This document provides information about our firm in general, the services we offer, the fees we charge and other significant details. Our disclosure document is updated promptly when there are material changes in our business or business practices, and annually to capture routine changes. If you would like to receive our most recent disclosure documents, please complete the section below.

Alternatively, the most recent version of our ADV, Part 2B can be viewed at our website, <http://www.saratogawealth.com>.

Best regards,

Jeffrey Trowbridge, CCO

If you would like to receive a physical copy of our Form ADV Part 2B (Brochure Supplement) please return this letter with your signature and today's date below.

Signature

Date