

## **PRIVACY NOTICE 2025**

We value the trust our clients have placed in us and consider client privacy to be a fundamental aspect of our client relationships. We have policies and procedures in place to (1) ensure confidentiality of the client records and information; (2) protect against anticipated threats or hazards to the security of client records and information; and (3) protect against unauthorized access or use of client records and information. As required by law, we deliver a Privacy Notice to all clients upon establishing a relationship with them, and annually thereafter, for our clients to understand how we use the information we gather from them.

When performing services for clients, we may collect non-public personal information such as:

- Information received in conversations, discussions and interviews.
- Information delivered or prepared in writing.
- Information prepared and delivered by third parties on a client's behalf.

Although our own outside service providers may have access to your information for normal operational purposes (e.g. offsite electronic file storage, etc.), it is our policy not to disclose any non-public personal information about any client except as may be required or permitted by law, or except as otherwise detailed in this policy.

Disclosures which may be permitted may include, but are not limited to, the following:

- Instances where a client has authorized us to work with service providers such as attorneys, accountants, insurance agencies, and other investment advisors.
- Instances where a client has authorized us to disclose information to third parties that assist in processing client transactions or in servicing client accounts.

Clients may opt out from our sharing of sharing their nonpublic personal information with nonaffiliated third parties by notifying us by telephone, mail, fax, email or in person.

We take our responsibility to protect the privacy of our clients and their information very seriously. In addition to this privacy policy, we maintain physical, electronic, procedural and other safeguards in order to protect all client information.

If you have any questions about our practices, or more specifically about our privacy policy, please contact us at our office at (402) 933-1970 and we will be happy to give you additional detail.