PROSPERITY WEALTH PLANNING, LLC
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PRIVACY POLICY

Investment advisers are required by law to inform their clients of their policies regarding privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives the customer the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information, Financial Account Numbers and/or Balances, Sources of Income, and Credit Card Numbers or Information.

PARTIES TO WHOM WE DISCLOSE INFORMATION

All Investment Advisers may need to share personal information to run their everyday business. In the section below, we list the reasons that we are permitted to share your personal information:

- For everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.
- For our marketing – to offer our products and services to you.
- For joint marketing with other financial companies.
- For our affiliates' everyday business purposes – information about your transactions and experiences and information about your creditworthiness.
- For our affiliates and non-affiliates to market their services to you.

Mobile information will not be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with or obtained from any third parties.

If you are a new client, we may begin sharing your information on the day you sign our agreement. When you are no longer our client, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

We may utilize artificial intelligence (AI) tools internally to assist in summarizing and organizing notes from client meetings to enhance record-keeping and efficiency. We may also utilize AI tools to assist in the analysis of various estate planning documents (though we do not provide legal advice). These AI tools do not replace human oversight, and all outputs are reviewed for accuracy and compliance with regulatory standards. AI is not used to make investment decisions. We conduct thorough due diligence upfront and ongoing assessments of our AI tools' privacy and cybersecurity protocols to ensure they meet standards of security and confidentiality. If you have any questions or wish to opt out of sharing with AI tools, please contact us.

PROTECTING CONFIDENTIALITY OF CURRENT AND FORMER CLIENT'S INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and building.

FEDERAL & STATE LAW ALLOWS YOU TO LIMIT SHARING – OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by "opting-out" of the following: sharing for non-affiliates' everyday business purposes – information about your creditworthiness; or sharing with affiliates or non-affiliates who use your information to market to you. We do not currently share in this manner. State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS: Affiliates – companies related by common ownership or control. They can be financial and non-financial companies; Non-affiliates – companies not related by common ownership or control. They can be financial and nonfinancial companies; Joint marketing – a formal agreement between non-affiliated financial companies that together market financial products or services to you.

Please call if you have any questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.