



Livelihood

Privacy Policy

Reviewed: February 2026

We respect the privacy of all our clients and prospective clients, both past and present. We recognize that you have entrusted us with non-public personal information, and it is important to us that all employees and clients of our firm know our policy concerning what we do with that information.

We collect personal information about our clients through several sources, including information provided through our financial planning software, surveys, shared documents, agreements, conversations, email, and (when approved by the client) third parties.

We do not disclose non-public personal information about our clients to anyone, except in the following circumstances:

- In the process of providing the services our clients have requested;
- When our clients have specifically authorized us to do so;
- When required during the course of a firm assessment (i.e., independent audit); or
- When permitted or required by law (i.e., periodic regulatory examination, court subpoena).

Within our firm, we restrict access to client information to staff that need to know that information. All personnel and our service providers understand that our client information is confidential, and they are instructed to not discuss client information with third parties unless authorized to do so by the client.

To ensure security and confidentiality, we maintain physical, electronic, and procedural safeguards to protect the privacy of client information.

We will provide you with our privacy policy on an annual basis by federal law and at any time, in advance, if our policy is expected to change.