

PRIVACY POLICY NOTICE

What does Financial Lifestyle Management ("FLM") do with your personal information?

As a client of Financial Lifestyle Management, you share both personal and financial information with us. We respect your privacy and are committed to protecting the confidentiality and security of the personal information you provide to us. As part of our financial planning and investment advisory services, we collect and maintain certain nonpublic personal information about our clients.

This notice describes the information we collect, how we use it, and the steps we take to safeguard it.

Information We Collect

In the course of providing financial planning and investment advisory services, we collect nonpublic personal information about you from the following sources:

Information you provide to us, which may include:

- Name, address, email address, and telephone number
- Date of birth and Social Security or Tax Identification number
- Driver's license or other identifying information
- Financial information such as income, assets, net worth, account balances, and banking information
- Health-related information to the extent necessary for financial or insurance planning
- Other personal information necessary to provide financial planning and advisory services

Information about your transactions, including:

- Account balances and positions
- Securities transactions and investment activity
- Transfers and other account activity

Information we receive from third parties, which may include:

- Information from custodians, broker-dealers, financial institutions, or account aggregation services regarding your accounts and transactions.

This information is collected and maintained to help us provide financial advice, manage accounts, process transactions, and fulfill legal and regulatory obligations.

Financial Lifestyle Management
P.O. Box 8684, Greenville, TX 75404
903-455-1041

3/12/2026

How We Use and Share Your Information

Financial Lifestyle Management does **not sell your personal information** to anyone.

We do not disclose nonpublic personal information about our clients or former clients to non-affiliated third parties except as permitted or required by law. Examples include:

- Custodians and broker-dealers who maintain your accounts and execute transactions
- Financial institutions or service providers that assist us in servicing your accounts
- Your accountant, attorney, or other professional advisors when authorized by you
- Consultants, auditors, or technology providers who support our business operations
- Federal or state regulators and law enforcement authorities as required by law

These service providers are required to maintain the confidentiality of your information and are permitted to use it only for the purposes for which it was provided.

Affiliates

Financial Lifestyle Management does not have any affiliated companies. Therefore, we do not share client nonpublic personal information with affiliates.

If our firm becomes affiliated with another company in the future, we will update this Privacy Policy and notify clients as required by applicable law.

Protection of Your Personal Information

We maintain physical, electronic, and procedural safeguards designed to protect your personal information from unauthorized access, use, or disclosure.

These safeguards include measures such as:

- Restricted access to client information for employees and service providers who need the information to perform their duties
- Secure office practices and document handling procedures
- Firewalls, encryption, secure data transfer methods, and authentication procedures within our technology systems
- Confidentiality requirements for employees and service providers

We review and update our security measures as appropriate to help protect your information.

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Electronic Communications

Clients should be aware that communications transmitted via email or other electronic means may not always be secure. Financial Lifestyle Management takes reasonable precautions to protect confidential information transmitted electronically. For the protection of sensitive information, we provide clients with secure methods for transmitting documents and encourage clients to use these secure options whenever possible rather than sending sensitive information through standard email.

AI-Assisted Note-Taking

We may use third-party AI-assisted meeting transcription and note-taking services (e.g., JumpAI) to assist with internal documentation and workflow. These tools are used solely by our firm, and clients' nonpublic personal information is **not used by the vendor to train external AI models**. We review the vendor's privacy and security practices and require commercially reasonable safeguards, including encryption and access controls. Transcripts and summaries created by these tools are treated as advisor records and retained in accordance with our regulatory recordkeeping requirements.

Information Retention and Disposal

We maintain records containing your personal information for the period required by applicable federal and state securities laws and regulations. After this period, records are securely destroyed in a manner designed to protect against unauthorized access or use of the information.

We apply the same privacy protections to **former clients** as we do to current clients.

CFP® Professional Disclosure

As part of maintaining the CFP® certification and complying with the ethical requirements established by the Certified Financial Planner Board of Standards, Financial Lifestyle Management may disclose limited nonpublic personal information when necessary to respond to inquiries, investigations, or other matters required under the CFP Board's **Code of Ethics and Standards of Conduct**.

Such disclosures are made only when necessary to comply with CFP Board requirements and applicable law.

Commitment to Fiduciary Responsibility

As a CFP® professional and investment adviser, Financial Lifestyle Management is committed to acting in the best interests of our clients and maintaining the confidentiality of the personal information entrusted to us. Protecting client confidentiality is a fundamental component of our fiduciary duty.

Cybersecurity and Data Protection

Financial Lifestyle Management maintains policies and procedures designed to address cybersecurity risks and protect client information. In the event we become aware of unauthorized access to sensitive client information, we will take appropriate steps to investigate the situation, mitigate potential harm, and notify affected clients when required by applicable law.

Changes to Our Privacy Policy

Financial Lifestyle Management may update this Privacy Policy from time to time. If we make material changes to our privacy practices, we will notify clients as required by applicable law.

Clients receive this Privacy Policy at the start of the advisory relationship and periodically thereafter as required by regulation.

If you have any questions about this Privacy Policy, please contact:

Vicki Ward, CFP®
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