

PRIVACY AT SALTBOX

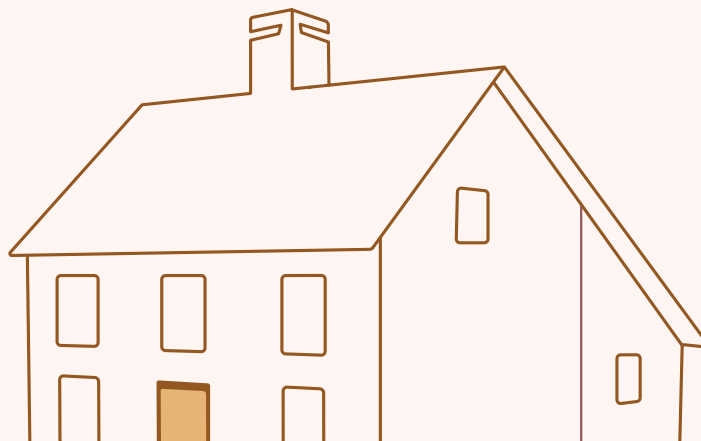
At Saltbox Financial, we deeply value the trust you place in us and are wholeheartedly committed to safeguarding your personal and confidential information.



We view the protection of our clients' private information as a top priority and we have instituted policies and procedures to ensure that customer information is kept private and secure.

Our policies are designed to comply with legal requirements and to be critically aware of the full spectrum of sensitive information you share with us in planning meetings. All Supervised Persons at Saltbox have a duty to protect the confidential information of our clients.

This Privacy Policy outlines how we **collect, protect, and may share your information.**



Types of Private Personal Information we may collect from you:

- Information you provide in the Saltbox firm documents, including names, address, social security number, date of birth, dependents, trustees, income, debt, and other related financial information.
- Information you provide in primary source financial documents, like account statements, tax returns, and legal contracts. This includes data about your financial transactions, such as the types of investments you have made, and your account status.
- Information for the filing of tax returns, like state-issued ID or citizenship status

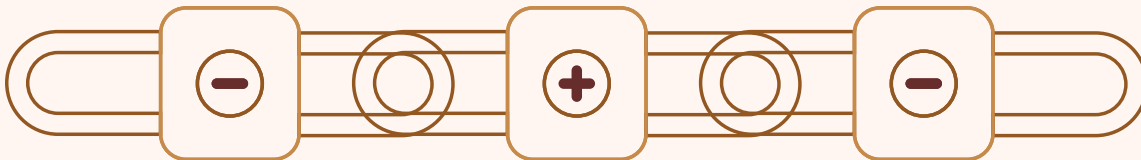
How We Share With Selected Software and Third Parties to Provide Planning Services:

- **We may share** necessary information with trusted third-party providers who assist us in servicing your account (custodians, technology vendors).
- **We may share** information with our attorneys, accountants, or other professional consultants, as necessary to determine compliance with industry standards.



Use of Artificial Intelligence (AI)

- After careful research, we have chosen to use an AI tool built specifically for financial advisors that meets industry standards and has a strong emphasis on data security. The Privacy Policy of our AI technology provider is available upon request.
- AI helps us capture accurate notes efficiently. During meetings (virtual or in-person), we may use an AI tool to transcribe discussions, take notes, and summarize key points. Audio will be processed by AI to generate notes. You may request for AI technology not to be used when meeting with your Advisor.
- The technology we use may process audio to provide summaries but **do not store your data long-term**. Only Saltbox will retain records and notes generated by AI. You can request a copy of the retained AI notes related to you.



How We May Interact with Third Parties Related to You

- **We do not share** your personal information with unaffiliated third parties, including your family members, unless you give us prior consent to speak to your trusted contact, agent, or professional service provider (e.g., attorney, accountant), via written authorization.

Responding to Government and State Agencies

- **We may be required** by a judge's order or subpoena to share information, in the case of divorce or adoption proceedings, for example.
- **We may be required** to disclose information to Financial Industry regulatory officials who have jurisdiction to examine the firm's books and recordkeeping.
- **We may be required** by the USA PATRIOT Act to share necessary information to meet our obligations to prevent money laundering and fraudulent activity.

We do not share any details you share with us regarding you or others':

- **race, religion, sex, gender, sexual orientation**
- **national origin, citizenship status, migration history**
- **political beliefs, orientation or activities (group membership, event participation)**
- **legal history**
- **disability, health status, medical history**

Data Retention & Disposal

- We keep your information for the entirety of an engaged relationship with us. Former clients information will be stored for 7 years, unless otherwise required by law. *7 years of storage*
- When your information is retained in our records, either in paper documents or electronically, such records **will be kept in a secure location not accessible to unauthorized persons**. Any conversations involving a client's non-public personal information, if appropriate at all, must be conducted by Saltbox **in private**, and care must be taken to avoid unauthorized persons from overhearing or intercepting such conversations. *Secure location*
- When records containing non-public personal information are no longer required to be retained by our firm, **they will be disposed of securely**, e.g., paper documents will be shredded and electronic records will be securely erased. *Secure disposal*
- Both during and after termination of their relationship with our firm, **Saltbox is prohibited from disclosing client non-public personal information to any person or entity outside of our firm**, including a client's family members, except under circumstances described above. *Your private data never disclosed.*
- This policy applies to both **current and former** clients.

