PRIVACY POLICY DISCLOSURE

SMART Wealth, LLC, "SMART Wealth" is committed to maintaining the privacy and security of your personal information. Regardless of whether you are already a client or are simply considering doing so, SMART Wealth respects your privacy and only collects the information we need to service your account and administer our business. We are committed to keeping your information confidential and we place strict limits and controls on the use and sharing of your information.

<table>
<tr><td>What does SMART Wealth do with your personal information?</td><td>As a registered investment adviser, SMART Wealth must comply with SEC Regulation S-P, which requires registered advisers to adopt policies and procedures to protect the nonpublic personal information of natural person consumers and customers and to disclose to such persons, policies and procedures for protecting that information.</td></tr>
<tr><td>What types of information does SMART Wealth collect?</td><td>The types of nonpublic personal information we collect, and share depend on the product or service you have with us. This information can include:
Information we receive from you through applications or other forms, correspondence, or conversations, including, but not limited to, your name, address, phone number, social security number, assets, income and date of birth
Information about your transactions with us, our affiliates, or others, including, but not limited to, your account number and balance, payment history, parties to transactions, cost basis information, and other financial information.</td></tr>
<tr><td>How does SMART Wealth protect your information?</td><td>To fulfill our privacy commitment, we have instituted firm-wide practices to safeguard your personal information:
We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information, to ensure that we are complying with our own policy, industry practices, and federal regulations.
We restrict access to nonpublic personal information about you to authorized employees who need the information to administer your business.
We do not disclose nonpublic personal information about our current or former clients to nonaffiliated third parties, except in the following circumstances:
As necessary to provide the service that the client has requested or authorized, or to maintain and service the client's account
As required by regulatory authorities or law enforcement officials
To the extent reasonably necessary to prevent fraud and unauthorized transactions.
Upon consent from the client.
We do not participate in third-party services that may collect personally identifiable information about your online activities over time or across different websites when using our website.
We do not respond to browsers' "do not track" signals or other mechanisms regarding the collection of personally identifiable information about your online activities over time or across different websites when using our website.
Should you ultimately decide not to become a SMART Wealth client or otherwise terminate your relationship with SMART Wealth in the future, your nonpublic personal information will remain protected in accordance with our privacy practices outlined in this policy.</td></tr>
</table>

RETIRE SMART SMS/TEXT MESSAGING PRIVACY POLICY, DISCLOSURE & DISCLAIMER

Retire SMART LLC, SMART Wealth LLC, and affiliated firms ("we," "us," or "our") are committed to transparent, secure, and compliant communication. This document outlines our policies regarding privacy, information use, and disclosures, particularly in relation to SMS/text messaging services.

Investment, Insurance, and Advisory Disclosures	• Investment advisory products and services are made available through SMART Wealth LLC, a federally registered investment adviser under the Investment Advisers Act of 1940 and an affiliate of Retire SMART. Registration as an investment adviser does **not** imply a certain level of skill or training; it simply means we are registered with the SEC. Communications from any adviser are intended to provide information, helping you make decisions about whether to hire or retain an adviser. More information about SMART Wealth LLC is available at SEC Adviser Info by searching our adviser's name. • Insurance services are offered through Retire SMART. • Retire SMART/SMART Wealth representatives do **not** provide tax or legal advice. Individuals should consult with a qualified professional before making any investment decisions. • No offer to transact**:** None of the information herein constitutes an offer to sell, or a solicitation of an offer to buy, any security.
SMS/Text Messaging Policy & Consent	• By providing your mobile number and opting in, you consent to receive SMS/text messages (including MMS) from Retire SMART LLC (and our affiliates with your express written consent). • These include **appointment reminders, event confirmations, and, with your express written consent, marketing messages.** • Message/data rates may apply. **You can opt out at any time by replying "STOP."**
Your Privacy & Data Sharing	• Your privacy is extremely important to us. • **Mobile information and SMS consent will not be shared with third parties or outside affiliates for marketing or promotional purposes.** • **Any other mentions in this policy exclude text messaging originator opt-in data and consent; such information will not be shared with any third parties.** • **If you wish to be removed from receiving future communications, you can opt out by texting STOP.** • We may share your SMS information only with in-house affiliates (with common ownership: Retire SMART, Tax SMART, and SMART Wealth) to serve your tax, insurance, or financial needs—always in accordance with your consent and solely for service-related purposes. • These affiliates adhere to strict data privacy standards and may not sell or further share your data. • For full details, please review our complete Privacy Policy at www.retiresmartnow.com.
Important Limitations for SMS/Text Communications	• **Prohibited transactions:** Do NOT use text messaging to request, authorize, or affect the purchase or sale of any security, send fund transfer instructions, or affect any transactions. Any such requests/orders/instructions via SMS will not be accepted or processed. • We will **never request confidential personal information** (e.g., Social Security numbers, account numbers, login credentials) via SMS. For such matters, please call us directly.

Recordkeeping & Regulatory Compliance	• All business-related SMS/text communications are archived and maintained per SEC Rule 204-2 and other regulatory standards, using third-party platforms that meet compliance, data protection, and security requirements.
SMS/Text Confidentiality & Erroneous Recipients	• SMS communications are confidential and solely intended for the recipient. If you are not the intended recipient, use, copying, or further dissemination is prohibited. • If you received a message in error, please notify us by replying and permanently delete the message.
Opt-Out Option	• To stop receiving SMS/text messages, reply "STOP" or contact us at: (402) 369-7777 connect@retiresmartnow.com • Even after opting out, you may receive legally required, non-promotional communications from us.
Security Best Practices	• Please protect your mobile device with a password or PIN. Notify us immediately if your device is lost or stolen. • Retire SMART LLC and affiliates are not liable for losses resulting from unauthorized access to your text messages.
Disclaimer	• Text messaging is only for informational/service purposes. Message delivery is not guaranteed; carrier/device limitations may apply. • For sensitive, confidential, or urgent matters, contact us by phone. • Standard message/data rates may apply.
Contact Information	• Retire SMART LLC 13815 FNB PKWY, Suite 400, Omaha, NE 68154 (402) 369-7777 connect@retiresmartllc.com www.retiresmartnow.com