SAND RUN WEALTH MANAGEMENT LLC

PRIVACY NOTICE

Effective Date: September 23, 2026

Sand Run Wealth Management LLC ("Sand Run Wealth Management," "SRWM," "we," "our," or "us") respects the privacy of our clients and is committed to protecting the confidentiality and security of nonpublic personal information. This Privacy Notice explains the types of personal information we may collect, how we use and share that information, and the measures we take to protect it.

INFORMATION WE COLLECT

In providing investment advisory and financial planning services, we may collect nonpublic personal information about you from several sources.

Information you provide to us may include:

- Name, address, telephone number, and email address
- Date of birth
- Social Security number or taxpayer identification number
- Employment and occupation information
- Income and tax information
- Assets, liabilities, net worth, and cash-flow information
- Bank and investment account information
- Investment objectives, time horizon, and risk tolerance
- Retirement, estate planning, insurance, and financial planning information
- Beneficiary and family information
- Information contained in advisory agreements, account-opening documents, financial planning materials, questionnaires, emails, and other communications with us

We may also receive information regarding your accounts and transactions from custodians, financial institutions, service providers, and other parties involved in providing services to you.

When you interact with our website, contact forms, scheduling tools, or other technology platforms, we may also receive information that you voluntarily provide through those services.

HOW WE USE YOUR INFORMATION

We use personal information as reasonably necessary to provide and administer our investment advisory and financial planning services, including to:

- Establish and maintain our advisory relationship with you
- Develop and implement investment recommendations and financial plans
- Open, maintain, and service investment accounts
- Communicate with you regarding your accounts and financial plan
- Calculate and process advisory fees
- Maintain required books and records
- Meet regulatory, legal, tax, and compliance obligations
- Protect client information and prevent fraud or unauthorized activity
- Operate and administer Sand Run Wealth Management

HOW WE SHARE YOUR INFORMATION

Sand Run Wealth Management does not sell your nonpublic personal information.

We do not disclose nonpublic personal information about current or former clients to nonaffiliated third parties except as permitted or required by law or as reasonably necessary to provide services to you.

We may share information with third parties such as:

- Your account custodian, including Charles Schwab & Co., Inc., when applicable
- Financial institutions involved in transactions or account administration
- Financial planning, portfolio management, customer relationship management, document management, electronic signature, scheduling, accounting, information technology, cybersecurity, and other service providers used by SRWM
- Accountants, attorneys, compliance professionals, auditors, insurers, and other professional advisers assisting SRWM
- Government agencies, securities regulators, courts, law enforcement authorities, or other parties when disclosure is required or permitted by law
- Other persons or organizations when you specifically authorize or direct us to share information

Third-party service providers are provided access to information only as appropriate for the services they perform or as otherwise permitted by applicable law.

CURRENT AND FORMER CLIENTS

Our policies regarding the protection and disclosure of nonpublic personal information apply to both current and former clients. We do not disclose information about former clients except as permitted or required by law or as necessary to maintain required business and regulatory records.

PROTECTION OF YOUR INFORMATION

Sand Run Wealth Management maintains physical, electronic, and procedural safeguards designed to protect nonpublic personal information from unauthorized access, use, alteration, or disclosure.

These safeguards are designed to be appropriate for the size and nature of our firm and may include:

- Access controls and password protections
- Multi-factor authentication where available
- Secure electronic storage and communications
- Restricted access to client information
- Cybersecurity and information-security procedures
- Vendor and technology controls
- Secure disposal and retention procedures

Access to nonpublic personal information is limited to persons who require the information for legitimate business, regulatory, or client-service purposes.

ELECTRONIC COMMUNICATIONS AND THIRD-PARTY SERVICES

Sand Run Wealth Management may use third-party technology providers to facilitate communications, scheduling, document execution, account administration, financial planning, recordkeeping, and other business functions.

Certain third-party websites or services may maintain their own privacy practices. When you use a third-party service, its privacy policy may also apply to information you provide directly through that service.

Links to third-party websites are provided for convenience and do not constitute control by Sand Run Wealth Management over those websites or their privacy practices.

CHANGES TO THIS PRIVACY NOTICE

Sand Run Wealth Management may revise this Privacy Notice from time to time to reflect changes in our practices, technology, service providers, legal requirements, or other circumstances.

If information contained in this Privacy Notice becomes inaccurate, we will update the notice and provide the amended notice to clients as required.

QUESTIONS

If you have questions regarding this Privacy Notice or Sand Run Wealth Management's privacy practices, please contact:

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