

## **PWF Privacy Policy Notice**

**Commitment to Your Private Information:** Pathworks Financial, Inc. (**PWF**) has a policy of protecting the confidentiality and security of the information we collect about our clients and prospects. We do not, and will not, share non-public personal Information (“Information”) about you with outside third parties without your consent, except for the specific purposes described below. This notice has been provided to you to describe the Information we may gather and the situations under which we may need to share it. This privacy policy notice is given to all current and prospective clients of **PWF** and is also provided annually thereafter.

**Why We Collect and How We Use Information.** If you are an advisory client, we limit the collection and use of Information within our firm to only those individuals associated with or employed by us that must have Information to provide financial services to you. Such services include maintaining your accounts, processing transaction requests, and providing the advisory services described in our Form ADV.

### **Personal Information We Collect on Our Website and How It Is Used:**

- **SMS Communications:** If you opt into receiving SMS communications from Pathworks Financial, we may send appointment reminders, meeting notifications, client service communications, account-related updates, financial planning communications, and other customer care messages. Message frequency varies. Message and data rates may apply. You may opt out at any time.
- **Marketing and Communications:** To send you marketing materials, newsletters, educational content, and information about our services where permitted by law and your communication preferences.
- **Prospecting and Business Development:** To better understand visitor interests and identify individuals who may benefit from our services.
- **Customer Support:** To respond to inquiries, provide support, and communicate regarding requested services.

### **Data We Collect on Our Website**

We collect various types of personal data, including:

- **Identity Data:** First and last name.
- **Contact Data:** Email address, phone number, and residence address.
- **Technical Data:** IP address, browser type and version, time zone setting, browser plug-in types and versions, operating system, and platform.
- **Usage Data:** Information regarding how you use our website, products, and services.

- Marketing and Communications Data: Your preferences regarding marketing communications and communication methods.

### **More on Mobile Information Usage, Collection, and Privacy**

Pathworks Financial uses SMS messaging to communicate with clients and prospective clients regarding appointment scheduling, meeting reminders, client service requests, account servicing updates, financial planning communications, account-related notifications, and other customer care communications.

SMS consent may be obtained through one or more of the following methods:

- Client onboarding and advisory agreements
- Website contact forms and scheduling forms
- Direct requests from clients or prospects to communicate via text message
- Other documented business interactions where consent is provided

By providing your mobile phone number and consenting to receive SMS communications, you agree to receive text messages from Pathworks Financial at the number provided. Message frequency varies based on your relationship with Pathworks Financial and the services provided. Message and data rates may apply.

You may opt out of SMS communications at any time by replying STOP to any message. For assistance, reply HELP or contact us at (248) 946-4515.

Pathworks Financial does not sell, rent, share, or disclose mobile phone numbers, SMS opt-in information, SMS consent records, or text messaging originator data to third parties or affiliates for marketing or promotional purposes. All SMS consent information is maintained solely for business, service, compliance, regulatory, and recordkeeping purposes.

We may share information with trusted service providers who assist us in delivering SMS communications, maintaining systems, archiving records, providing technology services, or fulfilling legal and regulatory obligations, provided they agree to maintain the confidentiality and security of such information and use it solely for the services they provide on our behalf.

Consent to receive SMS messages is not a condition of purchasing any product or service.

You have the right to access, correct, verify, or request removal of your personal information at any time. To manage your information, please contact us at [info@pwfin.com](mailto:info@pwfin.com) or call (248) 946-4515.

### **Opt-Out Option**

If you wish to stop receiving SMS communications, you may do so at any time by replying STOP to any text message you receive from us or by contacting us at (248) 946-4515. For assistance, reply HELP or

contact us at (248) 946-4515. Opting out of SMS communications will not affect your ability to receive services from Pathworks Financial through other communication channels.

**Changes to this Privacy Policy.** We may change our Privacy Policy from time to time when necessary to reflect changes in our Services, how we use personal Information, or the applicable law. If we make changes, we will revise the “Updated” date at the bottom of this Notice. If we make material changes, we will provide you with notice or obtain consent regarding such changes as may be required by law. We encourage you to review this Privacy Policy Notice whenever you access our Services or otherwise interact with us to stay informed about our privacy practices and the ways in which you can manage your Information.

The practices described in this Privacy Policy Notice are subject to the applicable laws in the locations in which we operate.