

PRIVACY POLICY NOTICE

Tangent Retirement
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OUR COMMITMENT TO YOUR PRIVACY

Investment advisers are required by law to inform their clients of their policies regarding the privacy of client information. At **Tangent Retirement**, we are bound by professional standards of confidentiality that are even more stringent than those required by law.

Federal law gives the customer the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your:

- Social Security Number and Date of Birth
- Banking Information
- Financial Account Numbers and/or Balances
- Sources of Income and Tax Information

When you are no longer our customer, we may continue to share your information only as described in this notice.

PARTIES TO WHOM WE DISCLOSE INFORMATION

All Investment Advisers may need to share personal information to run their everyday business. In the section below, we list the reasons that we may share your personal information:

1. **For everyday business purposes:** Such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations.
2. **Service Providers:** We share your information with third-party service providers, such as our **Customer Relationship Management (CRM)** software, portfolio management systems, and your **Custodian** (e.g., Charles Schwab). This facilitates our ability to rapidly review your important information—such as contact details, investment holdings, and statements—and to provide the services required to fulfill our Advisory Agreement

with you. All such providers have strict privacy policies and are obligated to keep your information confidential.

3. **For our marketing:** To offer our services to you.

We do not sell your personal information to anyone. We do not share your information with non-affiliates for them to market to you.

PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENT'S INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files, and secure buildings. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you.

FEDERAL LAW GIVES YOU THE RIGHT TO LIMIT SHARING – OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by “opting out” of the following:

- Sharing for affiliates’ everyday business purposes (information about your creditworthiness).
- Sharing with affiliates or non-affiliates who use your information to market to you.

State laws and individual companies may give you additional rights to limit sharing. **Tangent Retirement** does not currently share information in any manner that triggers an opt-out requirement under federal law. However, if our policy changes, we will notify you immediately.

QUESTIONS?

Please call us if you have any questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.

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