

William Howard & Co. Financial Advisors, Inc. is committed to safeguarding the confidential information of our clients. We hold all personal information provided to our firm in the strictest confidence.

Our relationship with you is our most important asset. We understand that you have entrusted us with your private financial information, and we do everything we can to maintain that trust. The privacy of your personal information is important. This requires no action on your part unless you have a request or complaint.

THE WILLIAM HOWARD & CO. FINANCIAL ADVISORS, INC. ("WHC") PRIVACY POLICY APPLIES TO CLIENTS WHO ARE CURRENT OR FORMER CLIENTS WHO HAVE ENLISTED OUR PLANNING SERVICES

PRIVACY STATEMENT

Throughout this policy, we refer to information that personally identifies you or your accounts as "personal information".

- Categories of nonpublic personal information that we collect from a client depends upon the scope of the client engagement. It will include information about your personal finances, information about your health to the extent that it is needed for the planning process, information about transactions between you and third parties, and information from consumer reporting agencies.
- At WHC we collect nonpublic personal information about you from the following sources:
 - On applications or other forms.
 - Information we receive from you or other forms.
 - Information about your transactions with us, our affiliates, or others.
 - Information we receive from outside sources such as a consumer-reporting agency. (Example: Social Security Administration)
- We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as permitted or required by law.
- We may disclose nonpublic personal information about you to the following types of third parties with your authorization:
 - Financial service providers, such as other investment advisers, outside custodians, broker/dealers, life insurance agents, banks, attorneys, CPA's, etc.
- We have never disclosed information to nonaffiliated third parties, except as permitted or required by law, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first. We use health and financial information that you provide to us to help meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy.
- For unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and state regulators also may review firm records as permitted under law.

- We do not provide your personal identifiable information to mailing list vendors or solicitors for any purpose.
- We maintain physical, electronic, and organizational safeguards to protect customer information. We continually review our policies and practices, monitor our computer networks, and test the strength of our security in order to help us ensure the safety of client information.
- We restrict access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted or required by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant or lawyer).
- Personal identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws, and consistent with the CFP Board's Code of Ethics and Standards of Conduct. After this required period of record retention, all such information will be destroyed.
- If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures other than those permitted by law. If you wish to opt out of disclosures to nonaffiliated third parties, you may contact our Chief Compliance Officer at (901) 761-5068 or you may fax at (901) 761-2217 or you may contact us by e-mail at whc@whcfa.com

International Tower II
6410 Poplar Avenue, Suite 330
Memphis, TN 38119
Phone (901) 761-5068 Fax (901) 761-2217
E-mail whc@whcfa.com
William Howard & Co. Financial Advisors, Inc. (2025)