



PRIVACY POLICY NOTICE – ENCOMPASS ADVISORY SERVICES, LLC

Encompass Advisory Services, LLC (“Encompass Advisory Services”) recognizes that protecting the privacy and security of nonpublic personal information (NPI) we obtain about our clients is essential. We understand that you expect efficient and accurate service from us. To meet this expectation, we collect and maintain certain nonpublic personal information about you. This policy outlines what information we collect, how we use it, and the safeguards we employ to protect it, as required by both federal law and the Texas Privacy Protection Act.

WHAT INFORMATION WE COLLECT

We collect nonpublic personal information about you, including but not limited to:

- Information provided on applications or other forms, such as name, address, Social Security number, financial information, and other identifiers.
- Information obtained through direct communications with you or your authorized representatives (e.g., your attorney, accountant).
- Information related to your brokerage accounts and transactions (e.g., purchases, sales, account balances, and inquiries).

WHAT INFORMATION WE DISCLOSE

Encompass Advisory Services discloses nonpublic personal information only under specific circumstances permitted by law. We do not disclose NPI to non-affiliated third parties except as follows:

1. **Business Purposes:** To further our relationship with clients and only to those persons or entities necessary to effect transactions or provide services that clients authorize, such as broker-dealers, custodians, or independent managers.
2. **Compliance and Auditing:** To regulators or parties assessing our compliance with industry standards, including licensing and professional regulatory authorities.
3. **Legal and Professional Representation:** To our attorneys, accountants, and auditors for legal or compliance purposes.
4. **As Permitted by Law:** We may disclose NPI to government agencies and other third parties as required or permitted by Texas and federal law. These third parties are restricted from using or sharing this information for any other purpose.

If you terminate our services or become an inactive client, we will continue to follow our Privacy Policy as required by law.

SECURITY OF YOUR INFORMATION

We implement a range of physical, electronic, and procedural safeguards to protect your nonpublic personal information, as required by applicable federal and Texas state laws. Access to your information is restricted to employees who need the information to perform their duties and to provide services to your account. Our safeguards comply with federal standards as well as Texas's Privacy Protection Act requirements.

CHANGES TO OUR PRIVACY POLICY OR RELATIONSHIP WITH YOU

Our policy for obtaining and disclosing information may change from time to time, in compliance with both federal and Texas law. We will notify you of any material change before implementing the change.

OPTING OUT

Under Texas and federal law, clients do not have the option to opt out of information sharing necessary for account servicing. Encompass Advisory Services may share nonpublic personal information with non-affiliated third parties essential to servicing client accounts.

SMS AND MOBILE MESSAGING PRIVACY

Encompass Advisory Services, LLC may collect mobile telephone numbers and SMS/text messaging consent from clients, prospective clients, and other individuals who choose to communicate with us by text message. Mobile telephone numbers, SMS opt-in information, and text message consent will be used only for the purposes for which consent was provided, including conversational and informational communications from Encompass Advisory Services, LLC. No mobile opt-in information or text message consent will be shared with third parties or affiliates for marketing or promotional purposes. We may use service providers as necessary to facilitate and deliver our text messaging services. Such service providers are permitted to use information only as necessary to provide those services on our behalf and are subject to applicable confidentiality and data-protection requirements. Consent to receive SMS messages is not a condition of purchasing or receiving services from Encompass Advisory Services, LLC. Individuals may opt out of SMS communications at any time by replying STOP to a message.

REQUESTS FOR INFORMATION

For a copy of our Privacy Policy, please contact the Chief Compliance Officer, Didya Bianchi, by writing to 23114 Seven Meadows Pkwy. Katy, TX 77494 or by phone at (281)371-6300.

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