

Business-owner Strategies Group, LLC

Consumer Privacy Policy Notice (rev20250402)

Business-owner Strategies Group, LLC (“BSG Advisers,” “we,” or “us”) values your privacy and is committed to protecting your personal information. Federal laws, including SEC Regulations S-P and S-C, require us to explain how we collect, use, share, and safeguard your data. This notice outlines our practices, including our use of artificial intelligence (AI) tools to enhance our services.

If you have any questions about our policy, please call 919-267-4753 and ask for the Chief Compliance Officer.

Information We Collect

To provide advisory services, we collect non-public personal information (NPI) such as:

- Details from applications or forms (e.g., income, investment goals, financial condition, tax returns).
- Identifying data (e.g., name, address, Social Security number).
- Transaction records with us or others (e.g., custodians, broker-dealers).
- Information from consumer reporting agencies or other sources for recommendations or service requests.
- Recordings, transcripts, or summaries of client meetings generated by AI tools (see below).

How We Use AI Tools

As a standard practice, we record virtual client meetings using AI tools to ensure accuracy, improve service quality, and maintain thorough records. These tools may transcribe or summarize discussions for our internal use and to share with you as needed. We treat all AI recordings and outputs as NPI and protect them accordingly. If you prefer not to have a meeting recorded, please inform us at the start, and we will disable recording for that session.

Security of Your Information

We restrict access to your NPI to personnel who need it to serve you. We use physical, electronic, and procedural safeguards—including encryption and secure storage for AI-generated records—to comply with federal and state standards. Third-party AI providers are required to meet these same protections.

Information We Disclose

We share only essential elements of your information with entities necessary to process your transactions or provide authorized services, other professionals assessing our compliance (e.g., auditors, attorneys), and government authorities as required by law. These include Fidelity Investments, Envestnet, and Charles Schwab (asset management), Starburst Labs, Smart RIA, and Alphabet (CRM, data storage, compliance), Zoom and JamieAI (AI tools). We may also share your information with insurance and investment companies as needed to provide you services. **We do not sell or share your information for third-party marketing.** Third-party service providers are contractually prohibited from using your data beyond the services we request.

Former Clients

If you close your account or become inactive, we will continue to protect your information per this policy.

Changes to This Policy

We will notify you in writing of changes to our practices and provide opt-out options where applicable.