



PRIVACY POLICY NOTICE

FACTS

WHAT DOES EVEROAK WEALTH CO. ("EVEROAK") DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include, but is not limited to:

- Social Security number and income;
- Assets and transaction history; and
- Investment experience and risk tolerance.

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

How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons EverOak chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does EverOak share?	Can you limit this sharing?
For our everyday business purposes — to process transactions, maintain your account(s), and share with service providers who perform services on our behalf, such as account custodians, technology providers, compliance consultants, and secure messaging providers.	YES	NO
For our marketing purposes — to offer our products and services to you	YES	YES
For joint marketing with other financial companies	NO	We do not share
For our affiliates' everyday business purposes — information about your transactions and experiences	NO	We do not share
For our affiliates to market to you	NO	We do not share
For non-affiliates to market to you	NO	We do not share
For third parties to access your information for their own purposes	NO	We do not share

Text messaging (SMS)

SMS notifications

EverOak may send SMS text messages for appointment scheduling and reminders through a firm-approved, monitored, and archived messaging platform, MyRepChat. We collect only your name and mobile number, provided through your account paperwork, and use them solely for these messages.

We do not sell or share your mobile number or your SMS opt-in consent with third parties or affiliates for marketing or promotional purposes. Vendors such as messaging platforms and mobile carriers process messages only on our behalf. Please avoid sending sensitive information such as account or Social Security numbers by text.

Message frequency varies and message and data rates may apply. Reply HELP for help or STOP to unsubscribe. We retain contact data for the duration of your enrollment and will honor deletion requests except for records we are required to retain under applicable law.

To limit our sharing

Please note: This notice is provided at the time we establish our advisory relationship. For new clients, if you wish to limit permissible sharing, you may contact us within 30 days of receiving this notice. We will not share your information for purposes you can limit until 30 days after providing this notice.

We retain client information for at least five years as required by SEC recordkeeping rules (Rule 204-2), the first two years in an easily accessible location. As a matter of firm policy, EverOak retains records for six years, after which information is securely destroyed in accordance with our information disposal procedures.

Some states provide additional protections for financial information. EverOak does not sell your personal information, does not share it with nonaffiliated third parties except to service your account or as required or permitted by law, and does not engage in joint marketing, so the additional limits available under state financial privacy laws are already reflected in how we operate. If you ask us to delete personal information, we will do so except for records we are required to keep under applicable law.

Questions?

Call (719) 300-6700 or go to www.everoakwealth.com.

Who we are	
Who is providing this notice?	EverOak Wealth Co. ("EverOak"). We update this notice when we make material changes to our privacy practices and provide it as required by law.
What we do	
How does EverOak protect my personal 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 and secured files and buildings. All text-message communications are conducted through firm-approved platforms that are monitored and archived in accordance with regulatory requirements.
How does EverOak collect my personal information?	We collect your personal information, for example, when you open an account or give us contact information, enter into an investment adviser contract or give us your income information, or tell us about your investment or retirement portfolio. We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • sharing for affiliates' everyday business purposes—information about your creditworthiness; • affiliates from using your information to market to you; and • sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
SMS Text Messaging Terms of Service	By opting into SMS through the MyRepChat, you are agreeing to receive SMS messages from EverOak. This includes SMS messages for appointment scheduling or appointment reminders. Message frequency varies. Message and data rates may apply. Reply HELP for help. Reply STOP to any message to opt out. We reserve the right to revise this policy from time to time without prior notice. You will be notified of any material changes in Our Privacy Policy either by email or by a conspicuous posting on our website: www.everoakwealth.com

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. EverOak has no affiliates it shares information with.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. EverOak does not share your information with non-affiliates for marketing.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. EverOak does not engage in joint marketing.
Third Party Access	Non-affiliated companies are third-party entities that are not under common ownership or control with EverOak and do not share a corporate relationship. In the context of SMS communications, these companies may include SMS gateway providers, mobile carriers, third-party messaging platforms, and vendors that support multi-factor authentication (MFA). While these entities may transmit, process, or store SMS messages on behalf of the adviser, they operate independently and are not affiliated with the RIA. EverOak does not share your information with third parties for marketing purposes. Your information is only shared with our SMS provider for secure messaging.

Other important information	
By signing the EverOak advisory agreement, you acknowledge that you have read, understand, and opt-in to this Privacy Policy. If you have questions or concerns about this policy, please discuss them with your financial professional or contact EverOak at (719) 300-6700.	