RWA Advisors, LLC - PRIVACY POLICY - 2026

The Securities and Exchange Commission, FTC and other regulatory bodies require us to follow certain provisions of the Gramm-Leach-Bliley Act in handling the personal financial information of our customers. This includes the adoption of this RWA Advisors, LLC Privacy Policy, ("Policy") the initial distribution of the Policy and the annual mailing of the Policy to all our clients. The Policy outlines how and when we would share your non-public personal information with anyone. In a nutshell, we only share your information when we are required to by law or in the process of providing services to you. Other than that, we don't share your information with anyone. This would also apply to any information we collect about you from other sources.

The RWA Advisors, LLC Privacy Policy has also been adopted by and is applicable to Rubin Wealth Advisors, a DBA (Doing Business As) of RWA Advisors LLC, which is used primarily with our insurance services clients. RWA Advisors, LLC shall also furnish you with an annual update of this Policy each year during the continuation of our relationship.

What is non-public personal information?

Any personal information that cannot be found in public sources. This generally includes date of birth, social security number, financial account numbers and balances, sources and amounts of income and credit card numbers.

Do we sell your personal information?

No. We do not sell the personal information we have collected about you to anyone.

Do we disclose your personal information to third parties?

We do not disclose any nonpublic personal information about our clients or former clients to anyone, except for the following reasons:

- As require by law. If disclosure is required under law, we will in good faith report personal information. For example – to provide information to regulators or law enforcement authorities.
- To provide services to you with your written permission, we may disclose your information to financial and other service providers to help us process or service your accounts or transactions. Examples of such service providers are: broker/dealers, insurance companies, outside third party custodians such as Charles Schwab & Co., as well as auditors, your CPA and/or attorney. Other than these exceptions, we do not share your personal information with any non-affiliated third party, unless you have asked us specifically to do so.

What information do we collect?

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications, financial and/or estate planning questionnaires or other forms, such as your name, address, social security number, investments, assets and income and other information.
- Information about your transactions with us, our affiliates or others such as your balances, positions and account history.
- Information to let us know which pages of our website you visited so that we can provide better service to you in the future.

How do we protect your information?

We restrict access to nonpublic information about you to employees who need to know it in order to provide you with advisory services under the terms of our Advisory Agreement. We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information.

SMS/Text Message Consent:

Terms of Service for SMS Communications and Consent for SMS Communication

- "Mobile opt-in and information obtained as part of the SMS consent process or numbers for the purpose of SMS are not shared with any third parties or affiliates for marketing or any other purpose."

Types of SMS Communications

- If you have consented to text messages from RWA Advisors LLC, you may receive text messages related to Account Notifications and Customer Care.

Below are examples:

- **Account Notifications**: Hello, it's RWA Advisors LLC. Your account balance is now below the minimum threshold. Please contact us at 561 288-1111. To opt out of SMS at any time reply "STOP". For assistance, text "HELP"
- **Account Notifications**: Important Notice from RWA Advisors LLC: Your password was recently changed. Message and data rates may apply. You can opt out at any time by texting "STOP." For assistance, text "HELP" or visit our website https://www.rubinwealthadvisors.com/**Customer Care:** Thank you for contacting RWA Advisors LLC. I would be happy to answer any questions you have. You can reply to this text or call us at 561 288-1111. To opt out of SMS at any time reply "STOP". For assistance, text "HELP"
- **Opt in to SMS:** You can opt in to SMS by texting us first. By texting us first you consent to receive SMS from RWA Advisors LLC. I may receive messages in regard to Account Notifications and Customer Care. Reply STOP to opt-out; For assistance Reply HELP; Message and data rates may apply; Messaging frequency may vary. Visit our Privacy Policy and SMS Terms of Conditions at https://www.rubinwealthadvisors.com/wp-content/uploads/2025/03/RWA-PRIVACY-POLICY-2025.pdf
- **Message Frequency:** Message Frequency May Vary**.** Our SMS message frequency will be from [50 to 3000] text messages daily across all users regarding Account Notifications and Customer Care

Standard Messaging Disclosures

- Potential Fees for SMS Messaging: Please be aware, many carriers charge a fee for each message sent or received. This can vary depending on the carrier's pricing structure and whether the message is sent domestically or internationally.
- You can opt-out at any time by texting "STOP." You will not receive any further messages. Reply "START" to start receiving messages again
- For assistance, text "HELP" or visit our Privacy Policy and Terms of Service https://www.rubinwealthadvisors.com/wp-content/uploads/2025/03/RWA-PRIVACY-POLICY-2025.pdf

What if we decide to change its policy of information disclosure in the future?

You will be notified in advance of the changes. You will have the choice to "opt-out" by calling us at (561)288-1160, sending us an email or leaving us a message on our website at http://rubinwealthadvisors.com

Is there additional information that we are required to make available to you?

Yes. We are required to annually offer you our required Securities and Exchange Commission disclosures as they appear in SEC Forms ADV-2A, and we are hereby doing so. These forms describe our advisory services, fees, sources of potential conflicts of interest and professional backgrounds of our advisors. Please let us know if you would like us to e-mail you a copy. It is also posted on our website, www.rubinwealthadvisors.com .

Do we do business with others on your behalf?

Yes. We do business with many firms which help us provide services and products to our clients. These firms allow us to provide services such as portfolio management, financial reporting, financial and estate planning and an on-line portal to our clients. They also allow us to utilize online data reporting, storage, and backup services. We have consciously chosen different providers to diversify the privacy risk and data loss risk. Each of these providers utilize advanced data security procedures such as 128-bit encryption, dual redundant firewalls, and most use two geographically distinct locations for backups. To make it easy for you we have included whom those companies are, what they do for us and you and a direct link to their latest privacy policies. Sharing cannot be limited.

Advyzon - Advyzon is a comprehensive technology platform for financial advisors of all sizes. Offering billing, CRM, reporting, portfolio management, client portal, mobile app and secure document management.

https://www.advyzon.com/privacypolicy

Dropbox - Dropbox is a technology company that builds simple, power products for people and business. Currently 500 million people around the world use Dropbox on any device and wherever they go. 1,200,000,00 files are saved on Dropbox every day. We use Dropbox to securely share files with clients.

https://www.dropbox.com/privacy#business_agreement

Go Daddy – Go Daddy hosts our websites. Go Daddy gives us superior reliability when it comes to supplying you with a functioning website 99.9% of the time. They give us the scalability to have any type of website from a small business to corporate or enterprise web space.

http://www.godaddy.com/Agreements/ShowDoc

Nitrogen Wealth, Inc a/k/a Riskalyze - Nitrogen is technology that provides clarity to our clients and allows us to easily ascertain out clients' capacity for investment risk. Nitrogen is used to capture a quantitative measurement of client risk tolerance, in order to meet expectations and quantify suitability for our clients.

https://nitrogenwealth.com/legal/#privacy

Schwab Advisor Services - Schwab Advisor Services is what some of our clients view as the "front end" of our company. Schwab Advisor Services custodies most of our clients' advisory funds and provides custodial services for over **$5 trillion in assets**, supporting more than **16,000 independent RIAs, 5.7 million workplace retirement plan accounts, and 2.2 million banking accounts**, with total client assets of over **$11 trillion**. Schwab provides back-office client account support and services that allow us to run our business as efficiently as possible..

https://www.schwab.com/legal/privacy

TaxStatus - TaxStatus is a platform that provides real-time access to taxpayers' IRS account information. It helps advisors monitor tax compliance, identify issues, and proactively address potential concerns, streamlining tax management and improving client service.

https://www.taxstatus.com/privacy-policy/

Yrefy - Yrefy is a company focused on refinancing private student loans, offering solutions for individuals who may not qualify for traditional refinancing through banks or other lenders. Yrefy provides accredited investors with a range of investment tranches, each offering different maturities and rates of return. We may recommend Yrefy investments to suitable clients based on their needs and investment profiles.

https://yrefy.com/privacy-statement/