

RWA Advisors, LLC - PRIVACY POLICY - 2025

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: We respect your privacy and assure you that your consent for SMS/text messages, as well as your phone number, will not be shared with third parties. Your information is used solely for communication purposes within our organization.

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

eMoney – eMoney is a financial planning software that helps advisors create personalized plans through tools like cash flow analysis and goal tracking. Its interactive client portal fosters transparency and collaboration, making it essential for delivering tailored advice and strengthening client relationships.

<https://www.elavon.com/privacy-policy.html>

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>

Holistiplan – Holistiplan is a financial planning software designed to simplify and enhance tax planning for advisors. It analyzes clients' tax returns to identify opportunities for tax savings, optimize strategies, and provide tailored recommendations.

<https://app.holistiplan.com/privacy/>

Nitrogen Wealth, Inc f/k/a Riskalyze - Nitrogen is technology that provides clarity to our clients and allows us to easily ascertain our 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 client's advisory funds. They also do it for over \$3.1 trillion in client assets, 1.5 million corporate retirement plan participants, 1.1 million banking accounts and 7,000 RIAs served. They provide us back-office client account support and service that allows 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/>