Latko

Wealth Management, Ltd.
A Registered Investment Advisor

LATKO WEALTH MANAGEMENT, LTD.

PRIVACY NOTICE – DECEMBER 18, 2024

Categories of Personal Information We Collect

We have collected some or all of the following categories of personal information from individuals within the last twelve (12) months:

- Identifiers, such as name, contact details and address (including physical address, email address and Internet Protocol address), and other identification (including social security number, passport number and drivers' license or state identification card number);
- Other customer records, such as telephone number, signature, bank account number, other financial information (including accounts and transactions with other institutions and anti-money laundering information), and verification documentation and information regarding clients' status under various laws and regulations (including social security number, tax status, income and assets);
- Protected classification characteristics under state or federal law, such as date of birth, citizenship and birthplace;
- Commercial information, such as account data and other information contained in any document provided by clients to authorized service providers (whether directly or indirectly), risk tolerance, transaction history, investment experience and investment activity; and
- Internet or other electronic network activity information, such as information regarding your use of our website and client portal (e.g., cookies, browsing history and/or search history), as well as information you provide to us when you correspond with us in relation to inquiries.

Within the last twelve (12) months, we have shared each of the categories of personal information collected with affiliates and third-party service providers, and we collect personal information from the sources set forth above.

Purposes for Collecting Personal Information

We may collect or share the personal information we collect about you for one or more of the following business or commercial purposes:

- performing services to you, including but not limited to:
  - the administrative processes (and related communication) in preparing for account opening and closing and the processing of transactions;
  - ongoing communication with you, your representatives, advisors and agents;

    - ongoing operations, administrative, accounting, reporting, account maintenance and other processes and communication required to invest, reinvest and otherwise monitor your assets;
    - keeping you informed about our business;
    - as required for a broker-dealer firm to supervise certain activities of the firm's representatives who are also registered with a broker-dealer firm.
- auditing and verifications related to client interactions, including but not limited to, verifying the quality and effectiveness of services and compliance;
- detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity; and
- complying with U.S., state, local and non-U.S. laws, rules and regulations.

WE DO NOT SELL ANY OF THE PERSONAL INFORMATION WE COLLECT ABOUT YOU TO THIRD PARTIES.

Deletion Rights
You have the right to request that we delete any of your personal information that we retain, subject to certain exceptions, including, but not limited to, our compliance with U.S., state, local and non-U.S. laws, rules and regulations.

Disclosure and Access Rights
You have the right to request that we disclose to you certain information regarding our collection, use, disclosure and sale of personal information specific to you over the last twelve (12) months. Such information includes:

- The categories of personal information we collected about you;
- The categories of sources from which the personal information is collected;
- Our business or commercial purpose for collecting such personal information;
- Categories of third parties with whom we share the personal information;
- The specific pieces of personal information we have collected about you; and
- Whether we disclosed your personal information to a third party, and if so, the categories of personal information that each recipient obtained.

No Discrimination
We will not discriminate against you for exercising your rights, including by denying service, suggesting that you will receive, or charging, different rates for services or suggesting that you will receive, or providing, a different level or quality of service to you.

How to Exercise Your Rights
To exercise any of your rights under applicable privacy laws, or to access this notice in an alternative format, please submit a request using any of the methods set forth below.

Via email: david.latko@latkowealth.com
Telephone: please submit your request and telephone number by email to a david.latko@latkowealth.com and we will call you between 9 a.m. and 6 p.m. Eastern Time.

We will contact you to confirm receipt of your request and request any additional information necessary to verify your request. We verify requests by matching information provided in connection with your request to information contained in our records. Depending on the sensitivity of the request and the varying levels of risk in responding to such requests (for example, the risk of responding to fraudulent or malicious requests), we may request additional information in order to verify your request. You may designate an authorized agent to make a request on your behalf, provided that you provide a signed agreement verifying such authorized agent's authority to make requests on your behalf, and we may verify such authorized person's identity using the procedures above.

Information Collection and Use for SMS Communications

Latko Wealth Management, Ltd. is committed to protecting your privacy and ensuring transparency about how your information is collected, used, and shared. Below are the details about our practices, specifically regarding SMS communications and consent.

Information Collected

We collect the following information as part of our SMS consent and communication process:

- Phone number
- Verbal consent date and time
- Method of communication (e.g., phone call, face-to-face)
- Agent or representative name

This information is collected solely for the purpose of sending you SMS messages as per your consent and ensuring compliance with carrier requirements.

Use of Information

The information collected will be used to:

- Send conversational or informational SMS messages.
- Log and verify consent for compliance purposes.
- Respond to any opt-out requests or inquiries.

We will not share, sell, or distribute your information to third parties.

Verbal Consent Requirements

To send you SMS messages, we obtain your consent verbally during a phone call or in-person conversation. During this process:

- Our representative reads a standardized script to inform you of:
  - Types of messages you will receive.
  - Message frequency.
  - Message and data rates that may apply.
  - Opt-out and help options.
- You are given the opportunity to decline receiving SMS messages.

We log all verbal consents, including the date, time, and details of the interaction.

Opting Out

You may opt out of receiving SMS messages at any time by replying with the word "STOP" to any message you receive from us. Once an opt-out request is received:

- Your phone number will be added to our do-not-contact list.
- You will not receive any further SMS messages from us related to the campaign you opted out of.

If you wish to receive SMS messages again after opting out, you may contact us to provide consent again.

Privacy and Data Protection

Your information is stored securely and used only for the purposes outlined above. We employ appropriate technical and organizational measures to protect your data from unauthorized access or disclosure.

Terms of Service

By consenting to receive SMS messages from Latko Wealth Management, Ltd., you agree to the following:

- Messaging frequency may vary based on your interactions or our service updates.
- Standard message and data rates may apply as per your mobile carrier.
- You can text "HELP" for assistance or visit https://www.latkowealth.com/Compliance-

Documents.3.htm and https://www.latkowealth.com/ for more information.

Contact Us

If you have questions about this Privacy Policy or your data, please contact us at:

- Phone: (815) 469-8887
- Email: David.Latko@LatkoWealth.com
- Address: 45 E Colorado Ave. Frankfort, IL 60423

For account holders under the age of 13… (Ex: UTMA) *Some state laws give residents additional rights to limit sharing. Under these laws, we may not be able to share information of minors who are of a certain age. In some states, this age is 13 years old. In order to share this information, we must first written permission ("opting-in"). If we do not receive permission to share personal information, then we are prohibited from sharing it or processing it for targeted advertising:

I give you permission to share my personal information:

Signature of Client(s): _____________________________

Printed Name: ___________________________________

Our goal is to respond to any verifiable consumer request within forty-five (45) days of our receipt of such request. We will inform you in writing if we cannot meet that timeline. Please contact David W. Latko, the Chief Compliance Officer of Latko Wealth Management, Ltd., at david.latko@latkowealth.com with any questions about this Privacy Notice.

PRIVACY NOTICE SUPPLEMENT: COLORADO RESIDENTS

Colorado law requires us to disclose that you may request to be placed on our "do not call" list at any time by calling us at (815) 469-8887. To obtain further information, contact The Office of the Attorney General, Colorado Department of Law at 1300 Broadway, 10th Floor, Denver, CO 80203; phone (720) 508-6000.