



Meredith Wealth Planning LLC

Privacy Policy

Effective Date: April 6, 2026

Overview

Your privacy is important to us. This Privacy Policy explains how Meredith Wealth Planning LLC ("we," "us," or "our") collects, uses, shares, and protects your personal information. It also outlines your choices regarding this information, including specific terms related to SMS communications.

1. What Personal Information We Collect

We collect personal information when you interact with us, such as:

- **Identifying Information:** Name, Social Security number, date of birth
 - **Financial Information:** Income, investment experience, account balances, transaction history, tax information
 - **Contact Information:** Phone number, email address, mailing address
 - **Health-related Information:** When relevant for planning (e.g., long-term care or insurance needs)
 - **Technical Information:** Device and browser data, IP address, and information from cookies if you use our website
 - **SMS Consent:** When you opt into text messages via a web form or other medium
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2. How We Use Your Personal Information

We use your information to:

- Provide financial planning and investment advisory services
 - Maintain and manage your accounts
 - Schedule appointments and send reminders
 - Process transactions and manage billing
 - Fulfill legal and regulatory obligations
 - Communicate with you, including via SMS (if opted in)
 - Improve our services and website functionality
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3. Who We Share Your Information With

We do **not** sell or rent your personal information.

We may share your personal information as follows:

- **With service providers** we use for operations (e.g., custodians, compliance firms, IT providers, payment processors) under confidentiality agreements
- **To comply with legal obligations**, court orders, or regulatory requirements
- **For internal marketing purposes** to offer relevant services we provide
- **With your express consent** or direction

We do **not** share your information with:

- **Nonaffiliated third parties for marketing purposes**
 - **Affiliates** (we do not have affiliates)
 - **Joint marketing partners** (we do not jointly market with others)
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4. SMS Terms of Service

By opting into SMS communications through a web form or other method, you agree to receive messages from Meredith Wealth Planning. These may include:

- Appointment scheduling and reminders

- Post-meeting instructions
- Service notifications
- Billing notifications

Message frequency may vary. Message and data rates may apply.

- Text **HELP** for assistance
- Text **STOP** to unsubscribe at any time
- SMS consent is **not shared with third parties or affiliates for marketing purposes**
- SMS messages are sent through our business communication platform and are archived for regulatory compliance purposes

5. How We Protect Your Information

We maintain a Written Information Security Program (WISP) adopted pursuant to amended Regulation S-P, SEC Rule 206(4)-7, and the FTC Red Flags Rule. Our WISP establishes administrative, technical, and physical safeguards for your personal information, including:

- Multi-factor authentication on all systems that access client information
- Encryption of data in transit and at rest
- Secure file sharing through encrypted platforms
- Data access controls limited to authorized personnel
- Annual cybersecurity risk assessments
- Annual employee and advisor cybersecurity training
- Vendor oversight and due diligence for all service providers with access to client information

Our WISP is reviewed and updated at least annually.

5A. Data Breach Notification

In the event we determine that unauthorized access to your personal information has occurred, we will notify you as soon as practicable, and no later than 30 days after becoming aware of the incident, as required by federal law. Notification will include a description of the incident and the type of information involved, the steps we are taking to protect your information, contact information for our firm, and actions you may take to protect yourself. We may delay notification only if a law enforcement agency requests a delay in writing.

5B. Website Cookies

Our website uses cookies for analytics and functionality purposes. A cookie notice is displayed to visitors upon first visit, disclosing the types of cookies used and providing an option to accept or decline non-essential cookies. We do not use cookies to collect personal financial information. For more information, see the cookie notice on our website.

5C. Data Retention

We retain your personal information for the duration of our advisory relationship and for a minimum of five years thereafter, as required by federal securities regulations. Certain records, such as rollover recommendation documentation, may be retained for six years or longer as required by applicable law.

6. Your Rights and Choices

Under federal law, you can limit:

- Sharing for affiliates' marketing purposes (we do not have affiliates)
- Sharing with nonaffiliates for marketing (we do not share for this purpose)

You may update or correct your personal information at any time by contacting us.

6A. State Privacy Rights

If you reside in a state with a comprehensive privacy law, you may have additional rights regarding your personal information, including the right to request access to, correction of, or deletion of your information. These rights are subject to applicable legal and regulatory retention requirements. To exercise any state privacy rights, please contact us at the information provided below.