KITH & KIN WEALTH

1394 Golden Lane, Broadview Heights, OH 44147 · (262) 490-4722
Kith & Kin Wealth LLC · Ohio-Registered Investment Adviser · CRD #341864

PRIVACY POLICY

Effective August 2026

Kith & Kin Wealth LLC ("we," "our," or "the firm") is an investment adviser registered with the Ohio Division of Securities. Protecting your personal information is fundamental to how we operate. Federal law requires us to tell you how we collect, use, protect, and share your nonpublic personal information ("NPI"). This notice does that in plain language. We are also bound by professional standards of confidentiality that are more stringent than what the law requires.

THE SHORT VERSION

We do not sell your information. We do not share it for marketing purposes — ours or anyone else's. We have no affiliated companies and no joint marketing arrangements. Your information is shared only with the service providers necessary to run your accounts, and only as the law permits or requires.

WHAT WE COLLECT

To provide investment advisory and financial planning services, we collect information you provide to us or authorize us to obtain, which may include: your name, address, and contact information; Social Security number and date of birth; banking information and account numbers; account balances, holdings, and transaction history; income, net worth, and other financial circumstances; and your investment objectives, goals, and family information relevant to your plan.

HOW WE USE AND SHARE YOUR INFORMATION

We share NPI only in the following circumstances:

- With service providers necessary to deliver our services — for example, our custodian (Altruist Financial LLC), portfolio management and tax-loss harvesting technology, financial planning software, client relationship management, and secure communication and document-signing tools. These providers receive only the information needed to perform their function and are obligated to safeguard it and use it solely to provide services to the firm.
- As required by law — to respond to court orders, subpoenas, legal investigations, or requests from regulators with jurisdiction over the firm, disclosing only what is legally required.
- To protect you and the firm — to prevent fraud, unauthorized transactions, or identity theft, and for institutional risk control.
- With professionals you authorize — such as your accountant or attorney, at your direction.

We do not share your information for our own marketing, for joint marketing with other financial companies, with affiliates (we have none), or with non-affiliated companies so they can market to you. Because we do not engage in any sharing that federal law gives you the right to limit, there is nothing you need to opt out of.

TECHNOLOGY AND DATA HANDLING

We use modern software — including tools that incorporate artificial intelligence — to support portfolio management, financial planning, document preparation, and firm operations. These tools operate under the firm's supervision: all investment advice, recommendations, and decisions are made and reviewed by a human adviser. Before adopting any technology vendor that may process client information, we conduct due diligence on its security and data-handling practices, and we configure services to limit the client information they receive to what is necessary. We do not permit vendors to sell client information or use it for their own marketing.

HOW WE PROTECT YOUR INFORMATION

We maintain administrative, technical, and physical safeguards that comply with federal and state law, including: encrypted, password-protected systems with multi-factor authentication; enterprise password management; restriction of access to those who need it to serve you (as a solo-operated firm, that is your adviser); secure disposal of records no longer required to be retained; and a written information security program that is reviewed regularly.

IF A DATA BREACH OCCURS

If your information is compromised, we will notify you and the appropriate state agencies in writing within 30 days of discovering the breach. If the incident involves your Social Security number, driver's license number, or state identification number, we will offer complimentary credit monitoring for at least 18 months, and we will never condition that offer on a waiver of your legal rights.

FORMER CLIENTS

If your relationship with the firm ends, your information continues to receive the same protections described in this notice. We retain records only as required by law and dispose of them securely thereafter.

CHANGES AND DELIVERY OF THIS NOTICE

You receive this notice when you become a client and annually thereafter. If our privacy practices change in a way that affects you, we will deliver a revised notice before the change takes effect.

QUESTIONS

Please email us at anthony@kithkinwealth.com with any questions. Your privacy, our professional ethics, and our ability to serve your family well are inseparable.