Privacy Policy

Simplify Wealth Planning LLC ("SWP") recognizes that our relationships with current and prospective clients are based on integrity and trust. We work hard to maintain your privacy and to preserve the private nature of our relationship with you. We place the highest value on the information you share with us. SWP will not disclose your personal information to anyone unless it is required by law or at your direction. We will not sell your personal information.

We want our clients to understand what information we collect, how we use it, and how we protect your personal information.

Why We Collect Your Information

We gather information about you so that we can:

- Help design and implement the investment and financial planning related services we provide you; and
- Comply with the Federal and State laws and regulations that govern us; and
- SWP complies with the Texas Securities Act and other applicable state regulations to ensure the protection and confidentiality of your nonpublic personal information (NPI). This includes adhering to disclosure and safeguarding requirements as stipulated by Texas law.

Collection and Use of Email Addresses

SWP may collect email addresses and other personal information through social media activities, for the purposes of disseminating helpful resources clients ask for (e.g., financial calculators, guides, etc.) This information will be used exclusively for internal purposes, including sending requested materials, follow-up communications, and updates related to SWP's services. SWP will not disclose this information to third parties except as required by law or with your explicit consent.

What Information We Collect and Maintain

We may collect the following types of "nonpublic personal information" ("NPI") about you:

- Information from our initial meeting or subsequent consultations about your identity, such as your name, address, social security number, date of birth, and financial information;
- Information that we generate to service your financial needs; and
- Information that we may receive from third parties in connection with the services we provide you.

Temporary Planning Workspaces (RightCapital) — Prospective Clients

During our complementary "Are You On Track" snapshot process, we may create a planning profile in RightCapital ("temporary planning workspace"). There is no obligation to proceed as a paying client. For privacy and system hygiene, SWP deletes the temporary planning workspace after 60 days if you do not become a client. You will retain the materials we shared with you (e.g., your snapshot PDF and meeting recap). Copies of materials we provided may be retained in our business records for a limited period under our records-retention policy.

What Information We Disclose

We are permitted by law to disclose nonpublic information about you to unaffiliated third parties in certain circumstances. SWP may disclose client's NPI: (1) to individuals and/or entities not affiliated with SWP, including, but not limited to third-parties that assist in the supervision or management of your account(s) (i.e., sub-advisers, account custodian, record keeper, attorney, etc.); (2) to service providers contracted by us in order for us to perform the duties in furtherance of the client's engagement with SWP (i.e. client management systems, archiving technology vendors, cloud service providers, etc.); (3) to your authorized representative or power of attorney; (4) when we receive your prior consent; (5) in connection with a proposed or actual sale, merger, or transfer of all or a portion of our business; and (6) as otherwise permitted to do so in accordance with the parameters of applicable federal and/or state privacy regulations.

In the event that SWP has a change to its client privacy policy that would allow it to disclose non-public information not covered under applicable law, SWP will allow its clients the opportunity to opt-out of such disclosure.

How We Protect Your Personal Information

Privacy has always been important to SWP. We restrict and limit access to client information only to those who need to carry out their business functions. We safeguard client information by preventing its unauthorized access, disclosure, or use. We maintain physical, electronic, and procedural safeguards to protect your confidential personal information. Arrangements with companies or independent contractors not affiliated with SWP will be subject to confidentiality agreements and/or Privacy Policy.

Former Clients

Even if we cease to provide you with financial services, our Privacy Policy will continue to apply to you, and we will continue to treat your nonpublic information with strict confidentiality. We maintain all records regarding all former clients for the retention period required by law.

Prospective clients (non-clients): temporary planning workspaces in RightCapital are deleted after 60 days as described above; copies of materials we shared may be retained per our records-retention policy.

Policy Review and Updates

SWP will review and update this Privacy Policy periodically to ensure compliance with applicable federal and state regulations, including the Texas Securities Act. Clients will be notified of any significant changes to our privacy practices.

Contact Us

Clients are encouraged to discuss any questions regarding privacy policies and procedures directly with Marcel Miu, Chief Compliance Officer of SWP. Please contact Marcel Miu at 512-200-3922.