

PRIVACY NOTICE
RETURN ON LIFE® WEALTH PARTNERS

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Privacy Policy

Investment Advisers are required by Federal law to inform their clients of their policies regarding privacy of client information. Planned Financial Services, LLC *dba* Return on Life® Wealth Partners (referred to herein as “Return on Life® Wealth Partners,” the “Adviser,” “Company,” the “Firm,” “we,” “us” or “our”) appreciates the trust our clients place in us, and we recognize the importance of protecting the confidentiality of non-public personal information that we collect from them through our business relationships. The information is used to ensure accuracy in reporting and record keeping, to perform our regular course of business, and to comply with the law and our regulators. The purpose of this Privacy Policy (“Policy”) is to explain our practices with respect to the collection, use, disclosure, and safeguarding of your personal information.

We take our responsibility to protect the privacy and confidentiality of your information, including personal information, very seriously. We maintain physical, electronic and procedural safeguards that comply with applicable legal standards to secure such information from unauthorized access and use, accidental or unlawful alteration and destruction, and other unlawful or unauthorized forms of Processing. We hold our employees accountable for complying with relevant policies, procedures, rules and regulations concerning the privacy and confidentiality of information. Keeping this information secure is a top priority for us, and we are pleased to share with you our Privacy Policy:

1. We collect non-public personal information about our clients from the following sources:
 - a. Applications (e.g., brokerage account applications)
 - b. Our Investment Management Agreement
 - c. Records of accounts under our management
 - d. Other forms, correspondence, and communications
2. The information we collect can include:
 - a. Name, address, social security number, and date of birth
 - b. Assets, income, and investment objectives
 - c. Transactions and investments with us (account values, transactions, etc.)
 - d. Other information useful to our services
3. We maintain administrative, physical and electronic safeguards to protect non-public personal information.
4. We may disclose non-public personal information about our clients and former clients to employees, independent contractors, or other third parties with whom we have contracted to perform services on our behalf, such as brokerage, legal, accounting, compliance, and data processing services, as well as in order to comply with legal and regulatory requests made to us, and to assist with law enforcement, investigations, complaints, regulatory requests, litigation, arbitration, mediation, and other legal processes.
5. Note that our Privacy Policy includes no right to disseminate non-public personal information about our clients and former clients to any external or third party for marketing or other purposes not directly related to servicing your account.
6. We may disclose non-public personal information about our clients and former clients as required by Federal, state, or local law. We will provide notice of changes in our information sharing practices. If, at any time in the future, it is necessary to

disclose any of your personal information in a way that is inconsistent with this policy, we will give you advance notice of the proposed change so you will have the opportunity to opt-out of such disclosure.

Other Important Information:

- For California residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law. We will not share information about your creditworthiness with our affiliates, as applicable, other than as permitted by California law, unless you authorize us to make those disclosures.
- For Nevada residents: Section 340 of the Nevada Privacy Law requires that an operator post a privacy policy, which is called a “notice” in Nevada. We are providing you with this notice pursuant to state law. We will not share information we collect about you with nonaffiliated third parties, except as permitted by law. We will not share information about your creditworthiness with our affiliates other than as permitted by Nevada law, unless you authorize us to make those disclosures.
- For Vermont residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- For Virginia, Colorado, Connecticut, Utah, Iowa, Indiana, Tennessee, Texas, Florida, Montana, Oregon, and Delaware clients: Please see additional rules promulgated by regulatory authorities, particularly each applicable state and by the Federal Trade Commission ("FTC") and Consumer Financial Protection Bureau ("CFPB"), for example. In addition, the Gramm Leach Bliley Act's Safeguard Rule has recently been amended to require financial institutions to notify the FTC within 30 days of discovering a data breach where there is the unauthorized acquisition of unencrypted customer information of at least 500 customers, unless a law enforcement exception applies. The rule became effective on May 13, 2024.
- Use of Artificial Intelligence (AI) Tools: Return on Life® Wealth Partners may use artificial intelligence (AI) tools to support internal operations, such as note-taking, transcription, and organization of client communications. These tools are used solely for administrative purposes to improve documentation accuracy and service efficiency. The Firm does *not* use AI to make investment decisions, manage portfolios, or evaluate client risk or objectives. All client data processed by AI tools is handled in accordance with the Firm’s cybersecurity and privacy standards. These tools are governed by internal controls and are not permitted to store, share, or utilize personal data outside the limited scope of their designated function. Clients may **opt out** of AI-assisted documentation at any time by notifying the Firm.

Return on Life® Wealth Partners, an SEC-registered investment adviser, is committed to protecting the confidentiality of client information. We recognize that cybersecurity risks, including breaches at third-party providers, may occur. To mitigate these risks, we maintain written policies and procedures addressing data security and breach response. In the event of any material breach, we will promptly notify affected clients and any applicable regulatory or law enforcement agencies. If future changes to our information-sharing practices arise, we will provide advance notice and the opportunity to opt out. **Clients may opt out of non-essential information sharing at any time by contacting us directly.** If you have any comments, questions or concerns about any of the information in this Privacy Policy, or any other issues relating to the processing of your personal information by Return on Life® Wealth Partners under this Policy, please contact us:

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